

MHA SERVICING TRANSFERS JOB AID

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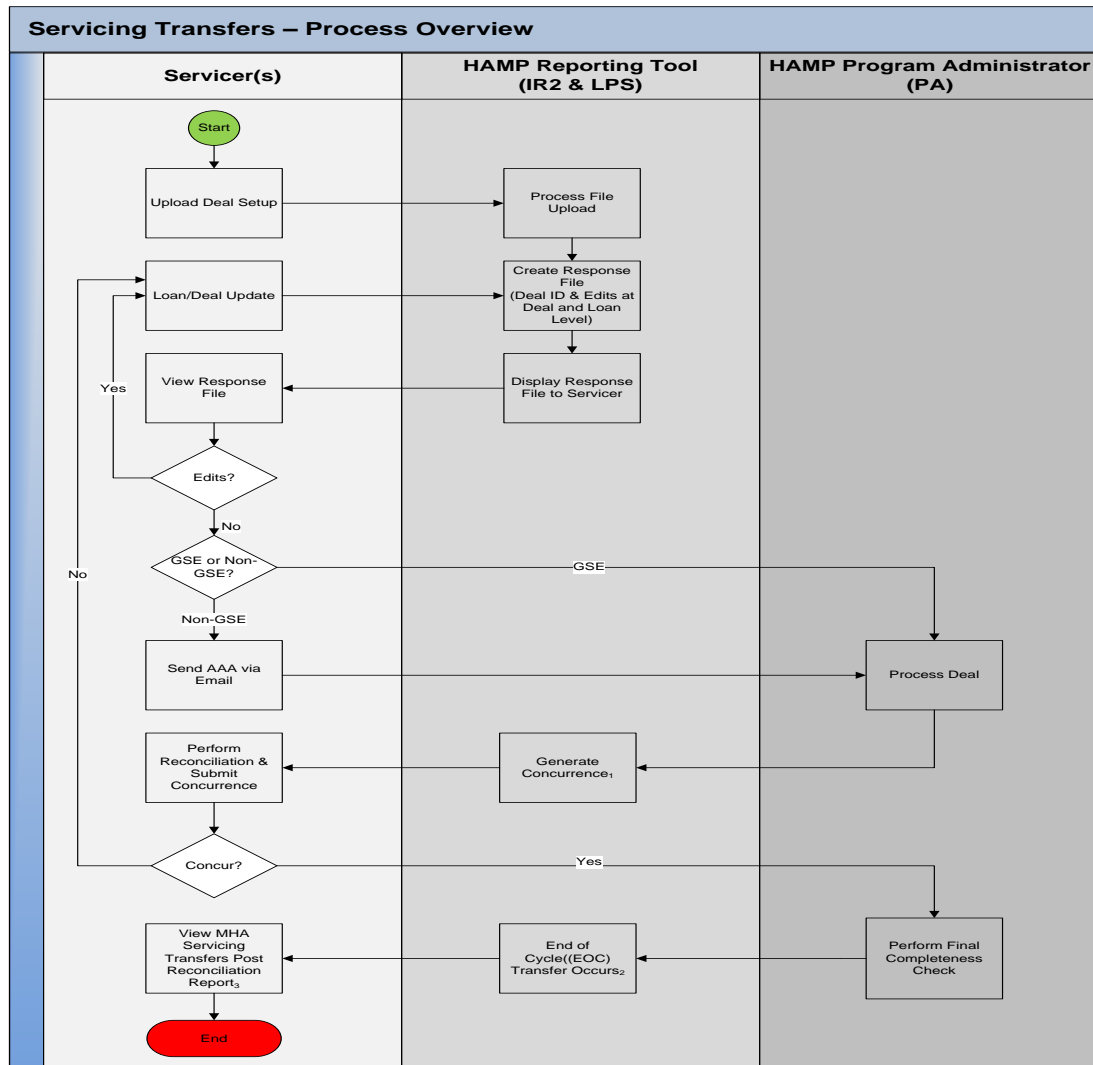
1.0 Servicing Transfers Overview

1.1 Introduction to the New Submission Process

Beginning with the August 2013 reporting cycle, the HAMP Reporting Tool will be updated to support the intake of HAMP Servicing Transfer data. The HAMP Reporting Tool will be used to manage initial deal setup, submission, concurrence and post transfer functions. The Assignment and Assumption Agreement (AAA) will continue to be managed outside of the HAMP Reporting Tool.

1.2 Process Overview

The process overview shown below is a simulation of the updated Servicing Transfers process using the HAMP Reporting Tool.



1 – Servicer can begin to check for concurrence 5 days after submission; 2 – Occurs no sooner than EOC of the following month in which the deal setup was uploaded; 3 – Occurs on EOC +1

2.0 Submitting Servicing Transfers

2.1 Submission Timeframe

Servicing transfers may be submitted to the HAMP Reporting Tool at any time during the monthly reporting cycle; however, transfers only occur once, on the 17th of the month. The 17th of the month is referred to as End of Cycle (EOC) which occurs on the 17th calendar day or the first business day prior to the 17th, if the 17th falls on a weekend or a holiday. EOC is the day in the processing cycle when the transferred loans will be reassigned from one Servicer to the other in the HAMP System of Record. Before EOC occurs, the Transferee should refrain from reporting any activity for loans that have been submitted for servicing transfer, as it could cause the loan to be associated with both the Transferor and Transferee. If this occurs, that loan would fail to transfer and additional reporting would be required from both Servicers. Servicing transfers will be processed in the month following successful receipt and validation of all required documentation by the MHA Program Administrator. For example, if the Transferor submits the deal to the HAMP Reporting Tool on the 10th of the month, and the concurrence and AAA are received from both parties on the 20th, the deal would transfer in the following reporting window, i.e., the 17th of the next month. Servicing transfers will not be reflected in the HAMP System of Record before the Transfer Effective Date of the deal occurs.

2.2 Accessing the HAMP Reporting Tool

To gain access to the HAMP Reporting Tool, each user must be added by the Servicer's in-house HAMP Reporting Tool System Administrator. The Administrator has the ability to add users and grant levels of access. If you are exclusively working on servicing transfers, you should request the Servicing Transfer role. If for any reason you cannot reach your Administrator, or you are unsure of your company's access, you may contact the HAMP Reporting Tool Technical Support Team at 866-939-4469, option 1, and then option 5.

The HAMP Reporting Tool is located at <https://hamp.lpsappliedanalytics.com>.

2.3 File Submission Options

Servicers have the ability to transmit files using two methods:

1. HAMP Reporting Tool - Web Based User Interface (UI)
 - Servicing Transfer Tab - Internet accessible forms for manual entry, along with the ability to upload a simple, pipe-delimited CSV or Zip loan list file. The simple CSV file contains a Loan level header row, followed by all Loan record(s) updates.
 - File Upload Tab – Internet accessible upload of complex, pipe-delimited CSV, XML, or Zip file. The complex CSV file contains a Deal level header row and Deal Level data, as well as a Loan level header row, with all Loan records after the Loan level header row.
2. Secure File Transmission
 - FTP (SFTP/FTPS) via hampsftp.lpsappliedanalytics.com
 - LPS InterChange (NDM or FTP)

Note: All required XML schema and CSV header files can be located by logging into the secure side of HMPadmin.com and navigating to the File Formats tab.

2.4 Servicing Transfer Deal Setup Transaction

The HAMP Reporting Tool Servicing Transfer Deal Setup transaction (LFN1200) replaces the previous MHA Transfer Notice and Loan List documents for submitting servicing transfer deal data. A servicing transfer Deal Setup transaction must be submitted for each new deal.

For instructions on creating, saving and uploading CSV files please see the [Uploading Files with Multiple Loans Job Aid](#) located in the Job Aids section of the Learning Center on [HMPAdmin.com](#). More information is also available in the LPS HAMP User's Guide. A downloadable version of this guide is found on the Support tab of the HAMP Reporting Tool.

2.5 Submitting a Deal Setup Transaction using the Servicing Transfer Tab

The image shows two screenshots of the HAMP Reporting tool interface. The top screenshot displays the navigation menu with the 'Servicing Transfer' tab selected, and a dropdown menu showing 'Deal Setup' as the chosen option. The bottom screenshot shows the 'Deal Setup' form with various input fields for transferor and transferee information, a 'Loan Details' section for uploading a CSV file, and 'Add Activity' and 'Clear Form' buttons. Red borders around certain fields indicate required information.

On the navigation menu, under the **Servicing Transfers** tab, choose the **Deal Setup** option

Provide all required deal level information into the **Deal Setup** screen, select **Browse** and attach the simple CSV loan list, and click **Add Activity** to submit. A red border denotes a required field.

2.6 Submitting a Deal Setup Transaction using the File Upload Tab

The screenshot displays the HAMP Reporting web application interface. At the top left is the logo for 'MAKING HOME AFFORDABLE' and the title 'HAMP Reporting'. To the right, it says 'Administered by Fannie Mae'. A navigation bar contains links for Home, HAMP, HAFA, FHA, RD-HAMP, ADR, Upload Files, Reports, About Reporting, Survey, and Support. The 'Upload Files' link is highlighted with an arrow. Below the navigation bar, there is a 'Program:' dropdown menu currently set to 'FirstLien', with a list of options: 'FirstLien', '2MP', and 'Servicing Transfer'. A 'Logout' link is visible to the right. The main content area is titled '- Upload Files' and contains a text input field with the placeholder 'Select a file to Upload'. To the right of the input field are 'Browse...' and 'Upload File' buttons. Below the input field, there is a note: 'File upload types are limited to "XML", "CSV" and "Zip" files with a maximum of 5 MB. Zip files that contain any file formats other than "XML" or "CSV" will be deleted.' A numbered list item '1. Upload file size limitation = 5MB' is also present. A callout box on the right side of the screenshot contains the following text: 'Choose **Upload Files** from the navigation bar, select **Browse** and attach the complex CSV loan list, and click **Upload File** to submit.'

2.7 Servicing Transfer Deal Setup Reason Codes

All servicing transfer submissions require a servicing transfer reason code. The following reason codes are available for servicer use:

1. Standard Transfer
2. Merger
3. Acquisition
5. Involuntary Transfer
9. Non-Performing Loan Sale

2.8 HAMP Reporting Tool Submission Response Message File

Data submitted by Servicers via the HAMP Reporting Tool is now validated against a set of data rules/edits and matched to the loan data already housed in the HAMP System of Record to ensure the highest quality and most accurate data is maintained. After the rules/edits are run against the submitted Deal Setup file, the HAMP Reporting Tool delivers a submission response message file to the Reports tab of the HAMP Reporting Tool. The response file includes the Servicing Transfers Deal Identifier and any errors or warnings returned in the validation process.

Servicing transfer rules/edits are run for both the deal and loan level submitted data. If deal level errors are found, the entire file will be rejected and both deal and loan level errors (if any) will be listed in the submission response file. If only loan level errors are found, only the loans that failed will be rejected and reported in the submission response file. The submission response file will contain the error message(s) for those record(s) that failed and warning messages on loans that require further attention.

An additional "alert" edit type has been added to support Servicing Transfers. This new edit type will be identified in the message text as an alert. If an alert edit is triggered at intake (Deal Setup or Loan and Deal

Update) on a loan record, the system will accept the record, but the loan state will be “servicing transfer rejected” and the servicing transfer on the loan will not be processed. All submission response file errors, alerts and warning messages should be addressed, and, if required, a Servicing Transfer Loan Update transaction should be submitted to include the corrected loans in the deal. The servicing transfer process will continue even if failed or flagged loans are still in the loan list at EOC. Consequently, any failed loans that continue through the servicing transfer process will show on the MHA Servicing Transfers Post Reconciliation Report as “not transferred.” If required, the Servicer may submit any loans that were not transferred in a new Deal Setup transaction to be processed as a new deal.

Note: *Servicers will not be able to make changes to deal or loan level data once the MHA Program Administrator begins processing the deal. If changes are required once processing has begun, Servicers should submit a non-concurrence transaction after the Schedule 1 MHA Servicing Transfers Concurrence Report is delivered to the Reports tab of the HAMP Reporting Tool.*

2.9 Assigning a Deal Identifier

Once the HAMP Reporting Tool receives a Servicing Transfer Deal Setup submission, it will process the file and deliver the Deal Identifier (this was previously known as the SVT Deal Number) in the response file to the submitter. The response file can be found under the Reports tab of the HAMP Reporting Tool.

Note: *If a Deal Setup file contains both GSE and non-GSE loans the HAMP Reporting Tool will separate the loans by investor type and assign a unique Deal Identifier to each.*

2.10 Servicing Transfers Data Dictionary

The Servicing Transfer Data Dictionary is a catalogue of data fields and associated data rules for servicing transfers; including names, definitions, allowable values, and data types. The Data Dictionary can be used to understand data field requirements, and to clear edits received in the submission response file. The servicing transfer data dictionary can be found on HMPAdmin.com.

2.11 Assignment and Assumption Agreement (AAA) Submission

For non-GSE deals, Servicers will still be required to email the executed Assignment and Assumption Agreement (AAA), including the assigned Deal Identifier(s), to the servicing transfer mailbox (hamp_servicingtransfer@fanniemae.com) as a requirement for deal processing. If an executed AAA is not received by the MHA Program Administrator, transfer processing will be delayed until the AAA is received. The submitter (Transferor or Transferee) of the servicing transfer is responsible for providing the Deal Identifier(s), Loan List, and AAA to the other Servicer involved in the transfer. The AAA form can be found on HMPAdmin.com.

2.12 Leading Zeros

Servicers must ensure that all leading zeros are added to the Servicer’s submitted loan number(s). For example: loan number 123 will not be found in the HAMP System of Record if the correct loan number is 000123. The Deal Setup response message file may contain warning messages that indicate if a similar loan number was found in the HAMP System of record. Loans that are transferred to incorrect loan numbers will cause additional reporting for both the Transferor and Transferee.

2.13 Incorrect Investor Type

The Investor Type included in the servicing transfer Deal Setup file must match the Investor Type in the HAMP System of Record. If a discrepancy is found, the servicer must update the Investor Type (see additional guidance below) and resubmit the servicing transfer Deal Setup transaction.

Additional Investor Type reporting guidance is available in the [April 2013 Release Notes](#) and [Supplemental Directive 13-02: Administrative Clarifications](#) available on HMPAdmin.com.

3.0 Concurrence Workflow

3.1 Concurrence Report

After a servicing transfer Deal Setup transaction is submitted to the HAMP Reporting Tool, and reviewed by MHA Program Administrator, the Schedule 1 MHA Servicing Transfers Concurrence Report will be delivered to the Transferor and Transferee in the Reports tab of the HAMP Reporting Tool. The report provides the current Loan Mode and State found in the HAMP System of Record. Once the report is received, both Servicers should reconcile the deal and loan list information against the original list to identify any loan variations.

Note: *There is no indicator within the Schedule 1 MHA Servicing Transfers Concurrence Report to distinguish whether any loans were added or removed by the Transferor or Transferee after the initial file submission, so a full reconciliation should be performed before submitting concurrence. For example: Bank A submits the initial list, but Bank B adds 10 loans and removes 3. The Concurrence Report would be different than the Deal Setup file submitted and requires reconciliation by both Servicers before concurring to the deal.*

3.2 Submitting Concurrence

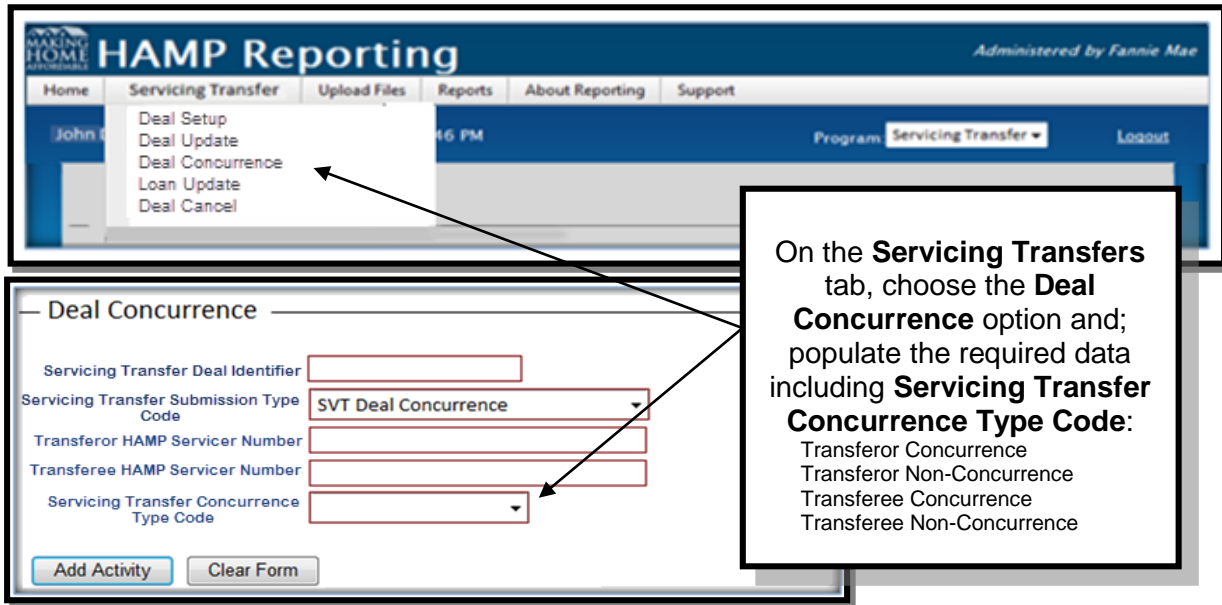
As part of the new servicing transfer process, concurrences will now be submitted using the Servicing Transfer Deal Concurrence transaction option in the HAMP Reporting Tool. Concurrences should no longer be emailed to the MHA Program Administrator.

3.3 Concurrence Timeframe

Servicers should provide deal concurrences for each submitted deal by the close of each month in which the deal was originally submitted to the HAMP Reporting Tool. The servicing transfer Deal Concurrence transaction cannot be submitted until the Schedule 1 MHA Servicing Transfers Concurrence Report file has been received and validated by the Servicer.

3.4 Servicer Non-Concurrence

If there is an issue, or the Servicer does not agree with the loan list provided, the Servicer can submit a non-concurrence transaction within the HAMP Reporting Tool. When utilizing the non-concurrence transaction, please be sure to communicate that fact to the other Servicer involved in the deal. If a non-concurrence transaction is received, and changes are submitted via a Deal or Loan Update Transaction the HAMP Reporting Tool will deliver a new Schedule 1 MHA Servicing Transfers Concurrence Report and both Servicers will be required to submit another servicing transfer Deal Concurrence transaction. A new Schedule 1 MHA Servicing Transfers Concurrence Report will continue to be generated every time a non-concurrence and subsequent Deal or Loan Update Transaction is received until both Servicers provide concurrence.

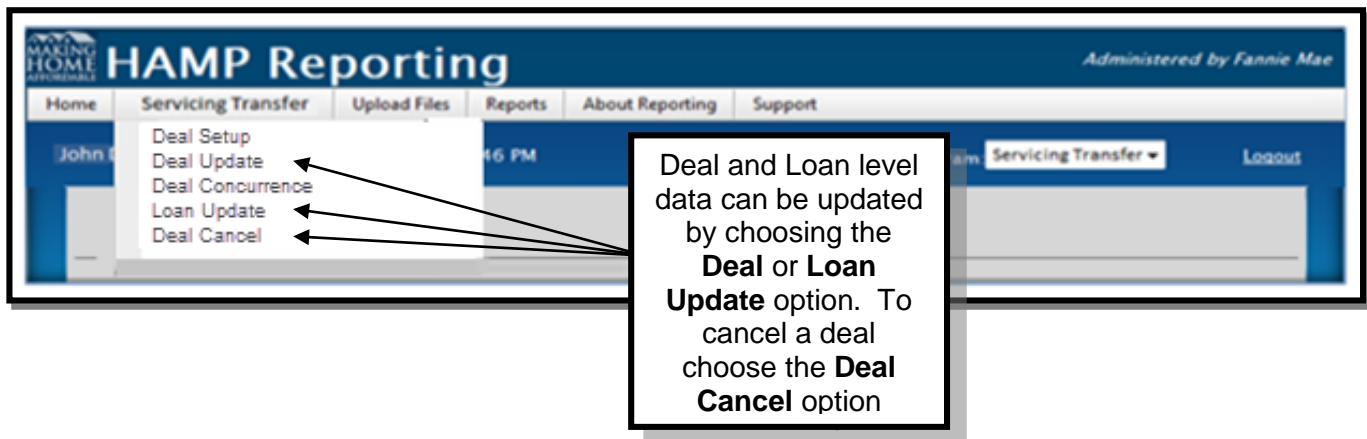


4.0 Corrections and Cancellations

4.1 Correcting and Cancelling Deal and Loan Data

The HAMP Reporting Tool gives Servicers the ability to update deal and loan level data after the servicing transfer Deal Setup file has been submitted. The options are located under the Servicing Transfer tab and include: Deal Update, for making updates to Deal level details, Loan Update, for making updates to loan specific details, and Deal Cancel for cancelling deals that Servicers would like to remove from the servicing transfer process.

Note: The submitter of the Deal Setup transaction will receive a submission response message which includes servicing transfer edits and warning messages. The submitter should attempt to resolve the edits prior to the MHA Program Administrator processing the deal. Once the MHA-Program Administrator begins processing the deal, Servicers are unable to update the deal unless they submit a non-concurrence.



5.0 Post-Transfer Validation

5.1 MHA Servicing Transfers Post Reconciliation Report

The MHA Servicing Transfers Post Reconciliation Report contains deal and loan level details for each servicing transfer processed, so that Servicers may perform reconciliation activities. The report is delivered monthly on End of Cycle +1 business day (EOC+1). The report contains all servicing transfer deals that were processed in the reporting cycle that just ended. The report can be found under the Reports tab of the HAMP Reporting Tool.

5.2 Post-Transfer Inquiries

To submit an inquiry regarding a servicing transfer, please send the request to the servicing transfer mailbox (hamp_servicingtransfer@fanniemae.com). Please be sure to include the Deal Identifier and the details of your request.

6.0 Servicing Transfer of RD, HAFA Loans and Not Approved/Not Accepted Records

6.1 Submitting RD and HAFA Loans

RD and HAFA loans **should** be included in servicing transfer submissions, however, the loans will show on the MHA Servicing Transfers Post Reconciliation Report as “Transferred with Action” for RD and “Transferred” for HAFA loans. To transfer these loans, Servicers must follow the cancel and resubmit process. The Transferor should cancel the loan so the mode/state is Trial/Cancel. If the RD is in Official Active state, the Transferor must report the Official cancellation transaction by the 6th business day (BD6) and subsequently submit the Trial Cancel before the Transferee resubmits the loan under their HAMP Servicer ID. HAFA loans that are in a HAFA Notification Active mode/state will be cancelled by the MHA Program Administrator, and if the HAFA is linked to a HAMP modification record (e.g., disqualified HAMP) the HAMP record would transfer as part of the servicing transfer. The Transferee will be required to resubmit the HAFA under their HAMP Servicer ID in the following reporting cycle; however, no additional reporting is required by the Transferor.

6.2 Submitting Not Approved/Not Accepted Records

Not Approved/Not Accepted loan records **should** be included in servicing transfer submissions. Not Approved/Not Accepted records that are included in a servicing transfer will show on the MHA Servicing Transfers Post Reconciliation Report as “transferred.” No additional reporting is required from either Servicer.

6.3 Submitting Non-GSE MHA Eligible Loans

Non-GSE MHA Eligible Loans **should** be included in servicing transfer submissions; non-GSE MHA Eligible loans will show on the MHA Servicing Transfers Post Reconciliation Report as “transferred.” No additional reporting is required from either Servicer.

6.4 Submitting 2MP and FHA-HAMP Loans

2MP and FHA-HAMP loans **should** be included in servicing transfer submissions; 2MP and FHA-HAMP loans will show on the MHA Servicing Transfers Post Reconciliation Report as “transferred.” Servicers will no longer be required to follow the cancel and resubmit process to achieve successful transfer of these loans.

7.0 Involuntary Transfers

7.1 Involuntary Transfer Process

A Servicer transferring loans that are a result of an involuntary transfer may use the HAMP Reporting Tool for submission of the deal. Report the Servicing Transfer Reason Code 5 (Involuntary Transfer) as the reason code for the deal and proceed with the file setup. The Servicer should email the MHA Program Administrator at (hamp_servicingtransfer@fanniemae.com) and include the Deal Identifier(s) as well as the details of the transfer, including documentation supporting the involuntary nature of the transfer, so that the appropriate step can be taken if the Transferee concurrence and executed AAA are not available. Specific information on servicing transfers from SPA Servicers to non-SPA Servicers is available in [Supplemental Directive \(SD\) 11-12: Making Home Affordable – Servicing Transfers](#).