

Official Monthly Reporting (OMR) for Treasury FHA-HAMP and RD-HAMP Loans*

Description & Purpose

Servicers are required to provide Treasury FHA-HAMP or RD-HAMP loan level data reporting to the Program Administrator at the start of the modification trial period, at loan set up of the Official modification and monthly after the modification is set up.

This data must be accurate, complete, and in agreement with the servicer's records. Servicers are required to submit three separate data files using the HAMP® Reporting Tool.

- To receive the incentive payments the servicer must report the borrower's monthly loan payment(s), often referred to as Official Monthly Reports (OMR) using the HAMP Reporting Tool.
- Servicers must report OMR data by the 4th business day of each month in the HAMP Reporting Tool. Beginning with the May 2018 reporting cycle, servicers are allowed until the 6th business day of each month to report a final OMR. Servicers should refer to the most recent Operational Reporting Calendar available in the secure area of the HAMP website, HMPAdmin.com (using their Participating Servicer Login ID).
- Servicers must report an OMR for every active official in the system, even if payment was not received. OMRs are expected to be reported starting the month after the official modification effective date.
- Loan setup data for official modifications must be reported prior to reporting the loan payment(s). For instructions, refer to the Job Aid entitled, "[Reporting a Trial Loan Setup or Official Modification for Government Loans.](#)"

The [HAMP Reporting Tool](#) is available to participating servicers on the secure area (using the Participating Servicer Login) of HMPAdmin.com

Contents

This job aid contains step-by-step instructions to report initial loan setup data and the first trial period payment, one record at a time.

Note: To upload multiple records at one time, refer to the [Uploading Files with Multiple Loans job aid](#). If you're submitting more than five loans, "multiple loan upload" is recommended.

List of References

Reference	Location	When Needed
HAMP Reporting Tool Direct Link	https://hamp.blackknightdna.com	Direct access to the HAMP Reporting Tool
Helpful Tips for Reporting OMR	Starting on Page 4 of this Job Aid	Useful tips and details for completing the Loan Activity input form.
HAMP Data Dictionary	1. HMPAdmin.com, under Programs select either Treasury FHA-HAMP Program or RD-HAMP Program	Use the FHA-HAMP or RD-HAMP Data Dictionary for a list of data elements, definitions and the conditions under which each is required.

* The reporting requirements explained in this document are in addition to any contractual reporting requirements you may have as a servicer of mortgage loans.

	2. Scroll down to the Loan Reporting Documentation Section 3. Find the latest applicable <i>Data Dictionary</i>	
HAMP Solutions Center	(866) 939-4469 Select Option 1, then Option 5	Call if you need further assistance

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Process Steps

To report OMR data for Treasury FHA-HAMP or RD-HAMP loans, follow the steps below.

✓	#	Step Description
	1	Log in to the HAMP Reporting Tool https://hamp.blackknightdna.com Use the Login Name and Password assigned when registering for the tool. Select the FHA or RD-HAMP Tab, then select the FHA Loan Activity or RD-HAMP Loan Activity option from the drop-down menu.
	2	Populate the appropriate fields for each section. For details on what data to enter into each field, refer to: <ul style="list-style-type: none">• <i>Helpful tips for Reporting OMR</i> starting on page 4 of this Job Aid;• <i>HAMP Data Dictionary</i> found on HMPAdmin.com in the Loan Reporting Documents section;• Hover the mouse pointer over the field name to view a pop-up window with additional information about that field. Note: <i>Mandatory data fields are denoted by a red border.</i>
	3	Confirm the data. Ensure entries are complete, accurate and consistent with your records.
	4	Click Add Activity. <u>Two</u> validations are performed. The first validation is from the HAMP Reporting Tool and the second is from the HAMP Reporting System. If no error message is shown, the data has been submitted successfully and the HAMP Reporting Tool displays the confirmation message, <i>Activity Processed</i> .
	5	Check the First Validation result from the HAMP Reporting Tool. Once you click <i>Add Activity</i> the data you entered is validated to see if any required fields aren't populated correctly. Errors will appear on the input form. If necessary, fix any errors and click <i>Add Activity</i> to resubmit the data.
	6	Check the Second Validation result from the HAMP Reporting System. <i>(See next page for detailed steps and examples)</i> The data entered is validated again, this time comparing the data to business rules to see if any warnings or errors are found Note: A transaction should not be considered successfully processed until you have received confirmation from the HAMP Reporting Tool indicating that all of your loans have been successfully processed. Transactions are grouped together and sent for processing every 15 minutes.
	7	If necessary, correct any errors and resubmit. Transactions with errors must be corrected and resubmitted. Open your saved file, correct the data and resubmit by clicking <i>Add Activity</i> . Note: <i>Warning messages do not prevent submission.</i>

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How to Check Web Data Submissions

Note: The response message may take a few



- To review second validation, follow these steps:**
1. Go to the Reports Tab
 2. Select Web Data Submissions
 3. The Web Data Submissions Report lists the transactions that you submitted and provides a transaction processing status.

Reports- Data submitted through the website

Transaction Type	Entered On	Fannie Mae Response File Received	Fannie Mae Response Message
TrialPeriod	3/23/2010 1:00:00 PM	3/23/2010 5:42 PM	The file has 1 loan(s). [Download ResponseFile]
LoanAct	3/23/2010 1:00:00 PM	3/23/2010 5:42 PM	The file has 1 loan(s). [Download ResponseFile]
LoanAct	3/23/2010 1:00:00 PM	3/23/2010 5:42 PM	The file has 2 loan(s). [Download ResponseFile]
TrialPeriod	3/23/2010 12:59:00 PM	3/23/2010 5:42 PM	The file has 1 loan(s). [Download ResponseFile]
TrialLoanSetup	3/23/2010 12:59:00 PM	3/23/2010 5:42 PM	The file has 1 loan(s). [Download ResponseFile]
TrialLoanSetup	3/23/2010 12:59:00 PM	3/23/2010 5:40 PM	The file has 1 loan(s). [Download ResponseFile]
HMDA	3/23/2010 11:57:16 AM	3/23/2010 12:06:42 PM	The file has 1 loan(s). [Download ResponseFile]

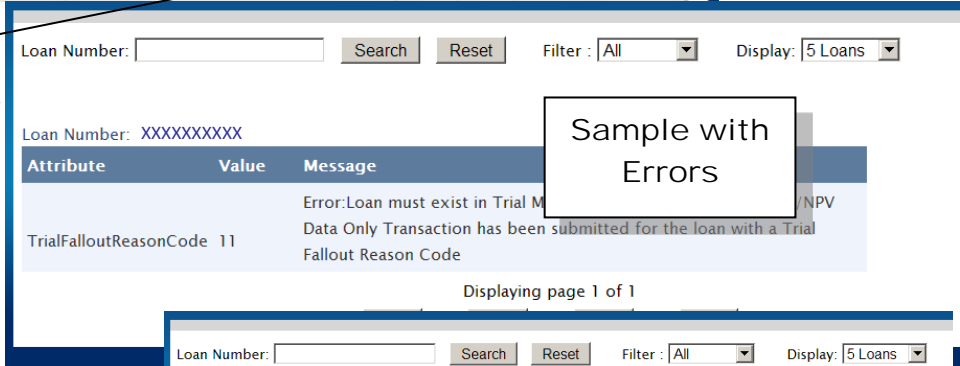
Transaction Type
Type of transaction i.e. TrialLoanSetup, OfficialLoanSetup, etc.

Entered On
The time stamp of each submittal. This confirms that the data was submitted to the HAMP Reporting Tool for processing. A transaction should not be considered successfully processed until you have received confirmation by viewing the Responses report.

Response File Received
This column will display the date and time the file was received (but not processed).

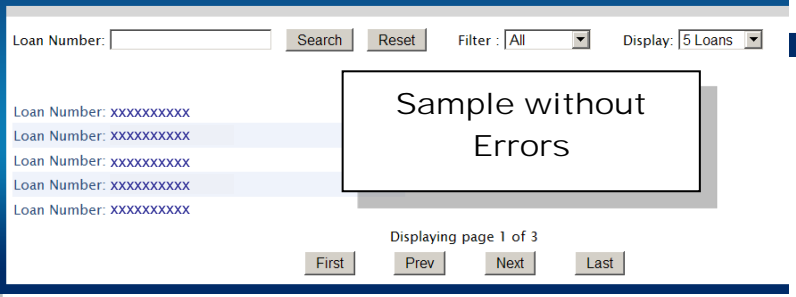
Response File Message
Initially, this column will indicate that the HAMP Reporting Tool Response is pending. After successful processing, the response file will list a summary of errors and warnings that occurred for each individual transaction in the file.

4. Click on the message link to open the response file.
- Use the First, Prev, Next and Last buttons to scroll through the messages.
 - To locate a specific loan number, enter the appropriate number in the Loan Number field and click Search.



Sample with Errors

- In addition, the number of displayed loans per page can be set and the user can filter by loans with errors or warnings to make searching faster.



Sample without Errors

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Helpful Tips for Reporting OMRs

- ⇒ Servicers must report an Official Monthly Record (OMR) for every active official in the system, even if payment was not received. OMRs are expected to be reported starting the month after the official modification effective date. If the official modification is set up late (in the month after the official modification effective date), the system expects an OMR to be submitted in the same month that the official modification was set up.
- ⇒ When reporting the OMR, servicers should report all payments received in the previous month. For each reporting window, the system uses the latest OMR submission to calculate compensation and to populate monthly reports.¹ To correct an OMR reported in a previous month, use the LPI Date Correction process in the Data Reporting tab on the secure side of HMPadmin.com.
- ⇒ If the servicer has a gap in OMR reporting, the system assumes payments are on track and the borrower did not miss any payments. Submit the OMR with the latest Last Paid Installment (LPI) date and the cumulative amount received and most recent Unpaid Principal Balance (UPB)

Loan Example

Below is an example of loan activity. **Note:** If the borrower is current and has made payments, the LPI Date should be one month prior to the current month. If the borrower didn't make a full payment during the calendar month, the LPI Date remains the same as the last reported LPI Date.

Modification Effective Date: 4/1/12 Post Modification UPB: \$100,000 Monthly P&I Payment: \$850 (Principal:\$340 and Interest: \$510)

OMR Reporting Month	Date Payment Received by Servicer	How to Report Attributes	Borrower's Status
May	\$850 P&I Paid on 4/1/12	Last Paid Installment Date = 4/1/12 Unpaid Principal Balance = \$99,660	Principal Payment Amount = \$340 Interest Payment Amount = \$510 In Good Standing
June	\$850 P&I Paid on 5/1/12	Last Paid Installment Date = 5/1/12 Unpaid Principal Balance = \$99,320	Principal Payment Amount = \$340 Interest Payment Amount = \$510 In Good Standing
July	No payment received in June	Last Paid Installment Date = 5/1/12 Unpaid Principal Balance = \$99,320	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 30 days since Good Standing Lost
August	\$850 P&I Paid on 7/1/12	Last Paid Installment Date = 6/1/12 Unpaid Principal Balance = \$98,980	Principal Payment Amount = \$340 Interest Payment Amount = \$510 30 days since Good Standing Lost
September	\$1,700 P&I Paid on 8/1/12 (borrower made two payments)	Last Paid Installment Date = 8/1/12 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$680 Interest Payment Amount = \$1,020 In Good Standing
October	No payment received in September	Last Paid Installment Date = 8/1/12 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 30 days since Good Standing Lost
November	No payment received in October	Last Paid Installment Date = 8/1/12 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 60 days since Good Standing Lost
December	No payment received in November	Last Paid Installment Date = 8/1/12 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 Lost Good Standing DQ Status

¹ If an incorrect OMR is submitted, the servicer may submit another OMR in the same cycle to correct/override the data. The system will accept OMR submissions through the end of the reporting window.

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Action Code

A loan will require an action code if it is paid off while in good standing, (e.g., Prepayment, Refinance, Home Sale Transaction, Short Sale or Deed-in-Lieu Transaction (including HAFA Transaction)). An Action Code is also reported when a loan receives a Proprietary re-modification. Servicer should submit the appropriate Action Code.

Action Code = 60 Payoff

Action Code= 63 Proprietary Remodification

Action Date = Date the payoff funds were received

For more information or questions regarding the HAMP Reporting Tool, please contact the HAMP Solution Center at 1-866-939-4469 or contact your HAMP Operations Analyst.

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Federally Declared Disaster (FDD) Forbearance Plan Exit - Determination of Modification Status and Reporting

As it relates to borrowers entering a Forbearance Plan (FP) as a result of an FDD, Chapter I, Section 5.3.2 of the MHA Handbook states that any mortgage payments that were not paid during the forbearance period must be paid by the borrower or forborne, forgiven or added to the end of the loan's term as a term extension, such that the borrower retains good standing. Servicers may also establish a separate repayment plan for the unpaid mortgage payments from the FDD forbearance period.

In the event that a borrower is unable to repay any FDD-deferred payments through borrower contributions, a servicer is not required under HAMP or 2MP to offer the borrower repayment options to address any outstanding missed payments. However, to the extent the servicer does offer such option(s), they should offer them consistently across all similarly situated borrowers.

Servicers must review the status of the HAMP Modification upon FP exit and determine appropriate reporting actions.

HAMP Reporting Tool Modification Status Upon FP Exit

If the borrower is able to address the mortgage payments that were not paid during the FP (through one of the options below) and provided that the servicer offers such Delinquency Resolution option(s), the HAMP Modification Status should be reflected as Active and:

1. If OMRs were withheld during FP, servicer should resume OMR reporting
2. If OMRs were not withheld during FP, servicer should reinstate the modification to Active via a Loan State Change request and resume OMR reporting.

If at any time, the borrower violates the terms of the FP or does not agree to utilize one of the Delinquency Resolution options, to the extent they are offered by the servicer, the HAMP Modification status should be determined based on all outstanding full contractual payments on the mortgage upon FP exit.

If outstanding amounts total three or more full contractual payments, servicers should review the HAMP Modification status and OMR data in the HAMP Reporting Tool to ensure the final Last Paid Installment (LPI) Date represents the status of the modification at the point of FP exit. Final HAMP Modification status should be reflected as Disqualified.

Delinquency Resolution Options Offered Upon FP Exit

Delinquency Resolution Option	HAMP Modification Status	IR2 Reporting Action	Other Clarifications
Borrower Contributions	Active	OMR reporting to resume month after FP exit with an LPI Date that reflects modification status prior to FP start.	Additional Borrower Contribution amount is not reported in the HAMP Reporting Tool.

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<p>Forbearance (i.e., Outstanding Payments Deferred) With or Without Term Extension</p>		<p><i>Example: Borrower is 60 days delinquent (LPI Date 12/1/17 for March OMR) and Borrower is 60 days delinquent (LPI Date 12/1/17 - March OMR) and begins FP in March 2018. During 90 day FP, only 1 full contractual payment is applied. Upon FP exit, servicer forgives 2 full contractual payments missed during FP. In June 2018, HAMP Reporting Tool OMR reporting should resume with 3/1/18 LPI Date reflecting status prior to FP start (60 days delinquent).</i></p>	<p>Forborne Amount and/or Adjustment to term extension are not reported in the HAMP Reporting Tool.</p>
<p>Forgiveness</p>			<p>Forgiveness Amount is not reported in the HAMP Reporting Tool.</p>
<p>Repayment Plan</p>			<p>Outstanding Principal Amount is not reported in the HAMP Reporting Tool.</p> <p>OMRs should only reflect contractual payments applied towards the HAMP Modification, and not payments due and/or paid under the terms of a repayment plan.</p>
<p>Remodification (New Modification Agreement/Terms or Permanently Adjusted Monthly Payment)</p>	<p>Withdrawn</p>	<p>If a HAMP Modification is remodified, withdraw the HAMP Modification via OMR using Action Code (63) Proprietary Remodification and an LPI Date that reflects modification status prior to FP start.</p> <p>Report an Action Code Date per the Effective Date of the new modification, or, if applicable, the Trial Start Date.</p> <p><i>Example: Borrower is 60 days delinquent (LPI Date 12/1/17 for March OMR) and begins FP in March 2018. During 90 day FP, no payment is received nor applied. Upon FP exit, New Modification is accepted with an Effective Date of 6/1/2018. In June 2018, HAMP Reporting Tool OMR reporting should reflect a 3/1/18 LPI Date reflecting delinquency prior to FP start (60 days delinquent) and Action Date of 6/1/2018.</i></p>	<p>No further action is needed in the HAMP Reporting Tool upon Withdrawal of HAMP Modification.</p>

For more information or questions regarding the HAMP Reporting Tool, please contact the HAMP Solution Center at support@hmpadmin.com.

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