

Official Monthly Reporting (OMR) for Treasury FHA HAMP, 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. The HAMP Reporting Tool is available on HMPAdmin.com under Tab Programs>Loan Reporting Documents>Launch the HAMP Reporting Tool.
- Servicers must report OMR data by the 4th business day of each month in the HAMP Reporting Tool. 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 at HMPadmin.com under Tab Programs>Loan Reporting Documents>Data Reporting Resources>Operational Calendar.
- 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.](#)"

Reporting Guidance

Once an FHA HAMP or RD HAMP permanent modification has been set up, servicers must begin reporting activity on a monthly basis in the HAMP Reporting Tool until the earliest of the following occurs: (i) the loan loses good standing; (ii) the loan is paid off; (iii) the loan is cancelled in the HAMP Reporting Tool, in accordance with MHA guidelines; and (iv) the loan is re- modified outside of MHA. Servicers are encouraged to continue reporting OMRs for every active official modification through the established Program End of December 2023, but may at their discretion, discontinue reporting after the sixth anniversary of the HAMP Trial Period Plan Effective Date.

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 5 or 10 loans, "multiple loan upload" is recommended.

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

List of References

Reference	Location	When Needed
HAMP Reporting Tool Direct Link	<ol style="list-style-type: none"> 1. HMPAdmin.com 2. Go to Programs tab 3. Choose Loan Reporting Documents 4. Click Launch the HAMP Reporting Tool 5. https://hamp.blackknightdna.com 	Direct access to the HAMP Reporting Tool
Helpful Tips for Reporting OMR	Starting on Page 5 of this Job Aid	Useful tips and details for completing the Loan Activity input form.
HAMP Data Dictionary	<ol style="list-style-type: none"> 1. HMPAdmin.com, under Programs Tab, select either Treasury FHA-HAMP or RD-HAMP 2. Scroll down to the Loan Reporting Documents Section 3. Find the latest applicable <i>Data Dictionary</i> 	Use the FHA-HAMP or RD-HAMP Data Dictionary for a list of data elements, definitions and the conditions under which each is required.
HAMP Solutions Center	support@hmpadmin.com	Email for further assistance.
Black Knight Technical Support	(800)-731-0149 or hamp.support@bkfs.com	If you are a Servicer in need of support with HAMP Reporting Tool access or password resets, contact Black Knight Financial Technology Solutions

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Process Steps

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

✓	#	Step Description
	1	<p>Log in to the HAMP Reporting Tool https://hamp.blackknightdna.com</p> <p>Use the Login Name and Password assigned when registering for the tool. Select the FHA or RD-HAMP Tab and select the FHA Loan Activity or RD-HAMP Loan Activity option from the drop-down menu.</p>
	2	<p>Populate the appropriate fields for each section.</p> <p>For details on what data to enter each field, refer to:</p> <ul style="list-style-type: none"> • <i>Helpful tips for Reporting OMR</i> starting on page 5 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. <p>Note: <i>Mandatory data fields are denoted by a red border.</i></p>
	3	<p>Confirm the data.</p> <p>Ensure entries are complete, accurate and consistent with your records.</p>
	4	<p>Click Add Activity.</p> <p><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>.</p>
	5	<p>Check the First Validation result from the HAMP Reporting Tool.</p> <p>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.</p>
	6	<p>Check the Second Validation result from the HAMP Reporting System.</p> <p>Go to the Report Tab and either Files Received or Web Data Submissions (<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</p> <p>Note: A transaction should not be considered successfully processed until you have received confirmation from the HAMP Reporting System indicating that all loans have been successfully processed.</p> <p>Transactions are grouped together and sent for processing every 15 minutes.</p>
	7	<p>If necessary, correct any errors and resubmit.</p> <p>Transactions with errors must be corrected and resubmitted. Open your saved file, correct the data and resubmit by clicking <i>Add Activity</i>.</p> <p>Note: <i>Warning</i> messages do not prevent successful processing of the OMR transaction, however Error messages prevent successful processing of the OMR transaction.</p>

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How to Check Web Data Submissions



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.

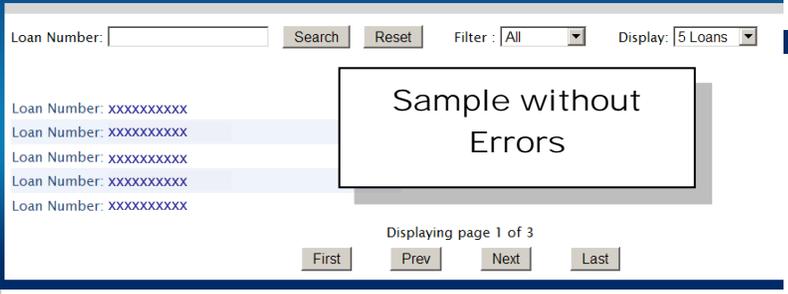
4. Click on the message link to open the response file.

- 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 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 MHA LPI Date Correction process on HMPAdmin.com Tab Programs>Loan Reporting Documents>Data Reporting Resources.
- ⇒ 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	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	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 out of Good Standing
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 out of Good Standing
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	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 out of Good Standing
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 out of Good Standing
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 Servicer reporting requirements have been fulfilled. No further reporting is required or accepted after the loan is in a DQ state. ¹	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 (6 p.m. Eastern Time on Business Day Six each month).

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Action Code

Under certain circumstances, a loan will require reporting of an Action Code and Action Code Date if it is paid off while in good standing. Action codes and dates are reported when the HAMP modification has reached an end of life state, while in good standing, e.g. Prepayment, Refinance, Home Sale Transaction, Short Sale or Deed-in-Lieu Transaction (including HAFA Transaction). An Action Code and Action Code Date are 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 for Paid Off = Date the payoff funds were received

Action Date for Withdrawn = The Modification Effective Date (or First Trial Payment Due Date if applicable) of the Proprietary Remodification

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Federally Declared Disaster (FDD) / National Emergency 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/National Emergency, 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 a servicer determines OMR reporting is still required based on the criteria outlined in the “Reporting Guidance” section located on Page 1 of this document, and if the borrower is able to address the mortgage payments that were not paid during the FP and provided that the servicer offers such Delinquency Resolution option(s) in the table below, 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 request to update the loan state of the modification to Active via an MHA Loan State Change request and resume OMR reporting. MHA Loan State Change documentation is available on HMPAdmin.com under Tab Programs>Loan Reporting Documents>Data Reporting Resources.

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.

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Reporting Guidance

Event	HAMP Modification Status	IR2 Reporting Action	Other Clarifications
Borrower Contributions	Active	OMR reporting should resume upon FP exit and after the servicer applies any borrower contributions and/or borrower accepted delinquency resolution options.	Additional Borrower Contribution amount is not reported in the HAMP Reporting Tool.
Forbearance (i.e., Outstanding Payments Deferred) With or Without Term Extension		<i>Example #1: Borrower is 60 days delinquent (LPI Date 12/1/17 for March OMR) and begins FP in March 2018. The borrower enters a FP which requires reduced payments that will total 1 full contractual payment by the end of the 90-day FP. Upon FP exit, 1 full contractual payment is applied and, additionally, the 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 based on the two remaining outstanding payments not resolved.</i>	Forborne Amount and/or Adjustment to term extension are not reported in the HAMP Reporting Tool.
Forgiveness			Forgiveness Amount is not reported in the HAMP Reporting Tool.

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Repayment Plan	Active	<p><i>Example #2: Borrower is 60 days delinquent (LPI date 12/117 for March OMR) and begins FP in March 2018. The borrower enters a FP which requires reduced payments which will total 1 full contractual payment by the end of the 90-day FP. Upon FP exit, 1 full contractual payment is applied, the servicer forgives 2 full contractual payments missed during FP and the borrower submits 2 additional contractual payments. In June 2018, HAMP Reporting Tool OMR reporting should resume with 5/1/18 LPI Date based on all outstanding payments are resolved.</i></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>
Partial Claim* *FHA Only			
Remodification (New Modification Agreement/Terms or Permanently Adjusted Monthly Payment)	Withdrawn	<p>OMR Reporting should resume upon FP exit and after the servicer applies any borrower contributions and/or borrower accepted delinquency resolution options.</p> <p>If a HAMP Modification is remodified, withdraw the HAMP Modification via OMR using Action Code (63) Proprietary Remodification</p> <p>Report an Action Code Date equal to the Effective Date of the new modification, or, if applicable, the Trial Start Date.</p>	No further action is needed in the HAMP Reporting Tool upon Withdrawal of HAMP Modification.

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		<p><i>Example: Borrower is 60 days delinquent (LPI Date 12/1/17 for March OMR) and begins FP in March 2018. During the 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 based on the two outstanding payments prior to FP.</i></p>	
<p>Borrower violates terms of Forbearance</p> <p>OR</p> <p>Borrower does not accept one of the Delinquency Resolution Options offered</p>	<p>Disqualified</p>	<p>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.</p> <p>If outstanding full contractual payments total three or more, Servicers should review the HAMP Modification status and OMR data in the HAMP Reporting Tool to ensure the final Last Paid Installment (LPI) Date is reported and the final HAMP Modification status is reflected as Disqualified.</p>	<p>Servicer reporting requirements have been fulfilled. No further reporting is required or accepted after the loan is in a Disqualified state.</p>

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Borrower missed 3 or more payments prior to being impacted by FDD/National Emergency or offered Forbearance Plan	Disqualified	If a borrower defaults on a loan modification executed under HAMP, delinquent by the equivalent of three full monthly payments at the end of the month in which the last of the three delinquent payments was due, the loan is no longer considered to be in "good standing." Once lost, good standing cannot be restored even if the borrower subsequently cures the default.	Servicer reporting requirements have been fulfilled. No further reporting is required or accepted after the loan is in a Disqualified state.
Mortgage Paid in Full	Paid Off	If a HAMP Modification is paid in full at any time (e.g., Pre-payment, Refinance, Home Sale Transaction, Short Sale or Deed-in-Lieu Transaction), report the OMR to the HAMP Reporting Tool as soon as possible using: <ul style="list-style-type: none">• Action Code = 60 - Payoff• Action Date = Date the payoff funds were received LPI Date reflecting the number of outstanding payments on the mortgage, excluding FP period.	Servicer reporting requirements have been fulfilled. No further reporting is required or accepted after the loan is in a Paid Off state.

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