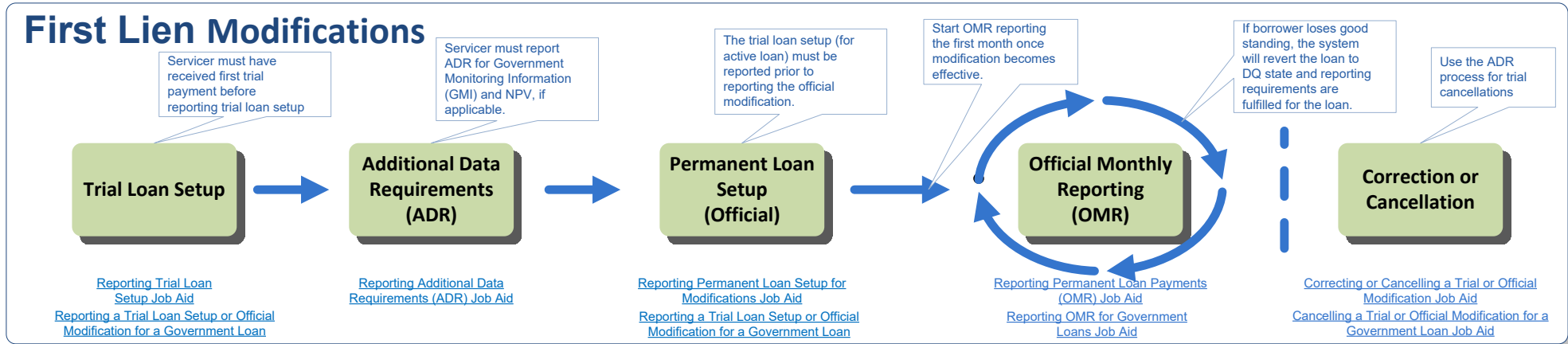


MHA Servicer Reporting Overview

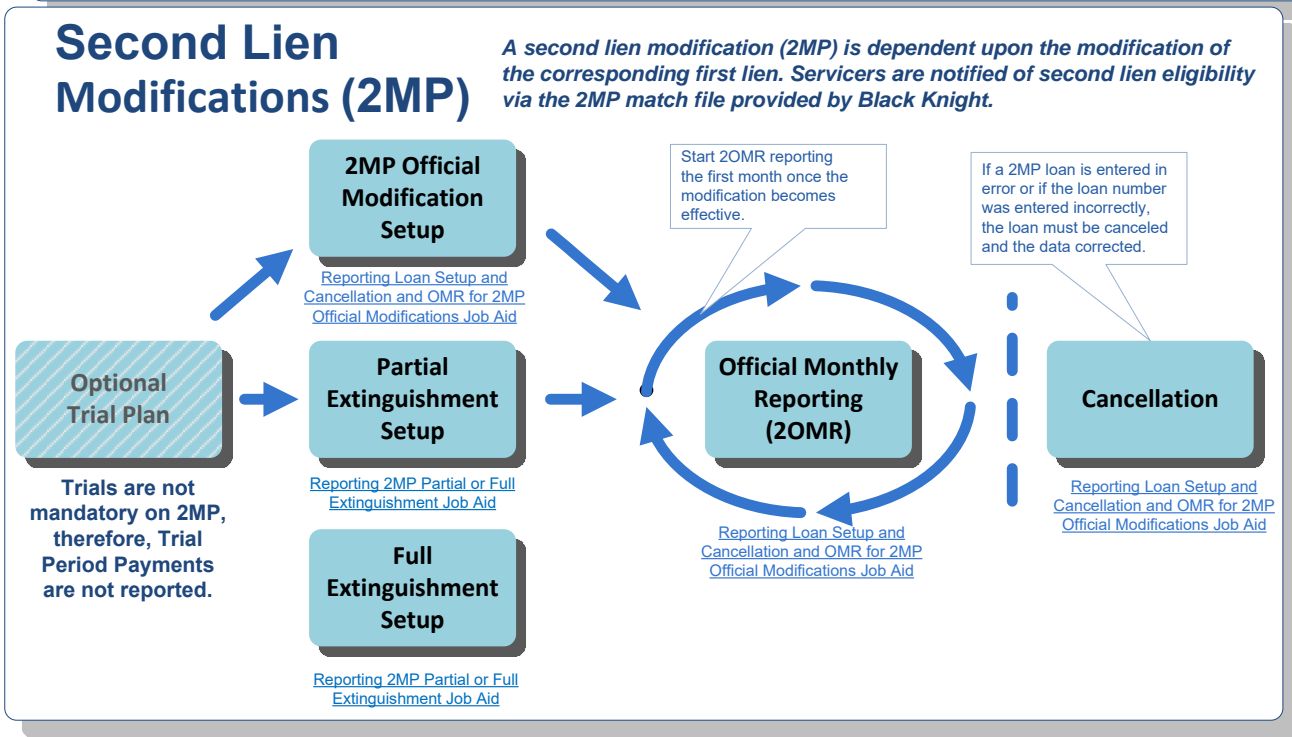
Servicers are required to report periodic loan-level data for all transactions related to HAMP® using the HAMP Reporting Tool (<https://hamp.blackknightdna.com>) for the following transaction types and MHA Programs. The related Job Aid is referenced with links below which provides details on when and how to report. These job aids can be found on HMPAdmin.com in the Learning Center Tab.

First Lien Modifications



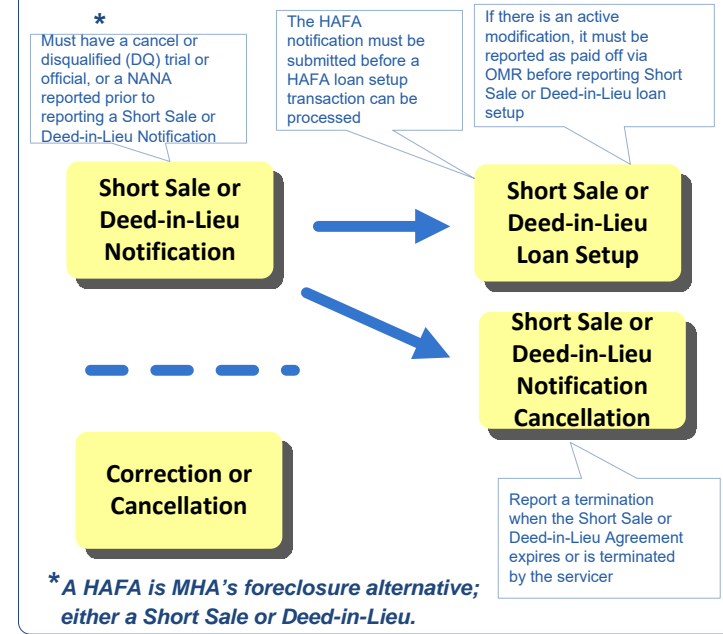
Second Lien Modifications (2MP)

A second lien modification (2MP) is dependent upon the modification of the corresponding first lien. Servicers are notified of second lien eligibility via the 2MP match file provided by Black Knight.



HAFAs

The [Reporting a Short Sale or Deed-in-Lieu Job Aid](#) provides details on all aspects of HAFAs Reporting



Servicing Transfers

The [MHA Servicing Transfers Job Aid](#) provides details on all aspects of Servicing Transfers.



First Lien Modifications (excluding Treasury FHA-HAMP and RD-HAMP)

Transaction	Description & Notes	BD 1 thru BD 4	BD 5 thru BD 6	BD 7 thru Month End
Trial Setup/Correction	<p>Establishes the trial modification record and allows for updates and/or corrections to the trial record, when necessary.</p> <ul style="list-style-type: none"> • First trial payment must be received before reporting trial loan setup. • Use the ADR process for trial cancellations 			
Official Setup	<p>Establishes the Official Modification record once the borrower successfully completes the Trial Period Plan.</p> <ul style="list-style-type: none"> • Trial loan setup (for active loan) must be reported prior to reporting the Official Modification. 			
Official Cancel	<p>Reverts the Official Modification record back to Trial status. Recovers any and all disbursed compensation.</p>			
Official Correction	<p>Provides the ability to correct/modify the Official Modification record, when necessary.</p>			
Official Monthly Reporting (OMR)	<p>Records monthly borrower payment information during the official period of the modification.</p> <ul style="list-style-type: none"> • Start OMR reporting the first month following that in which the modification becomes effective. • If the borrower loses good standing, the system will revert the loan to disqualified (DQ) state and reporting requirements are fulfilled for the loan. 			
Additional Data Elements (ADE) (a.k.a. Additional Data Reporting (ADR))	<p>Reports additional first lien modification data.</p> <ul style="list-style-type: none"> • Provides the ability to report Not Approved/Not Accepted (NANAs) and Trial Cancellations. • ADR for Government Monitoring Information and NPV must be reported, if applicable. 			

Treasury FHA-HAMP and RD-HAMP

Transaction	Description & Notes	BD 1 thru BD 4	BD 5 thru BD 6	BD 7 thru Month End
Trial Setup/Correction	<p>Establishes the trial modification record and allows for updates and/or corrections to the trial record, when necessary.</p> <ul style="list-style-type: none"> • First trial payment must be received before reporting trial loan setup. 			
Trial Cancel	<p>Cancels the trial record, placing the trial modification in a “Canceled” end state.</p>			
Official Setup	<p>Establishes the Official Modification record once the borrower successfully completes the Trial Period Plan.</p> <ul style="list-style-type: none"> • Trial loan setup (for active loan) must be reported prior to reporting the Official Modification. 			
Official Cancel	<p>Reverts the Official Modification record back to Trial status. Recovers any and all disbursed compensation.</p>			
Official Monthly Reporting (OMR)	<p>Records monthly borrower payment information during the official period of the modification.</p> <ul style="list-style-type: none"> • Start OMR reporting the first month following that in which the modification becomes effective. • If the borrower loses good standing, the system will revert the loan to DQ state and reporting requirements are fulfilled for the loan. 			

Second Lien Modifications (2MP)

Transaction	Description	BD 1 thru BD 4	BD 5 thru BD 6	BD 7 thru Month End
2MP Setup (Official/ Partial/ Full Extinguishment) ¹	Establishes the second lien Official, Partial Extinguishment or Full Extinguishment record so that compensation can occur.	←	→	
2MP Cancel (Official/ Partial/ Full Extinguishment)	Cancels the second lien Official, Partial Extinguishment or Full Extinguishment record, placing the modification in a “Canceled” end state. Recovers any and all disbursed compensation.	←	→	
2MP 2OMR (Official & Partial) ²	Records monthly borrower second lien payment information during the Official or Partial Extinguishment period of the modification.	←	→	

¹ Servicers are required to input loan set up attributes no later than the fourth business day of the month in which the modification is effective. Servicers have until the sixth business day of the month to clear up any edits and to report a final Loan Setup to the Program Administrator. For example, if a modification is effective as of September 1st, the servicer must enter loan set up attributes in the HAMP Reporting Tool no later than the fourth business day of September. Modifications reported outside of this specified timeframe will be accepted. However, late reporting may adversely impact monthly cumulative modification totals and all permanent modifications must be reported in the HAMP Reporting Tool before May 1, 2018 following the April 2018 reporting cycle, after which date late reporting will no longer be accepted.

² Once a 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; or (iv) the loan is re-modified outside of MHA. The Official Monthly Report (OMR) is due by the fourth business day each month for any permanent modification with a Modification Effective Date at least one month prior. Servicers have until the sixth business day of the month to clear up any edits and to report a final OMR to the Program Administrator.

HAFA

Transaction	Description	BD 1 thru BD 4	BD 5 thru BD 6	BD 7 thru Month End
HAFA Notification ¹	Creates a HAFA notification record after a borrower and servicer signs an agreement for an impending Short-Sale or Deed-in-Lieu.	←————→		
HAFA Notification Cancellation	Provides the ability to report a Short-Sale or Deed-in-Lieu Termination when SSA or DIL Agreement expires or is terminated.	←————→		
HAFA Setup ¹	Creates a HAFA payment transaction once property ownership is successfully transferred through a Short Sale or Deed-in-Lieu closing under the HAFA program.	←————→		
HAFA Correction	Provides the ability to correct/modify the HAFA Setup record, when necessary.	←————→		
HAFA Cancel	Cancels the HAFA Setup transaction and recovers any and all disbursed compensation.	←————→		

Servicing Transfers

Transaction	Description	BD 1 thru BD 4	BD 5 thru BD 6	BD 7 thru Month End
Servicing Transfer (SVT)	Transfers servicing rights between HAMP servicers. System allows transactions for SVTs throughout the month. Transactions include Deal Setup, Deal Updates, Loan Updates, Concurrence and Post-Transfer Validation	←————→		

¹ Servicers are required to report periodic HAFA loan level data to the Program Administrator via the HAMP Reporting Tool. Each milestone is a separate data transmission and must be reported no later than the fourth business day of the month following the event and all closings of a short sale or acceptance of a DIL must be reported before May 1, 2018.