

### MHA Program Milestone Reporting Guidance

The following document is a quick reference guide to view program milestones and their associated reporting impacts.

<b>Milestone</b>	<b>Policy Reference</b>	<b>Reporting Updates</b>
October 2016	MHA Handbook, Chapter V, Section 4 "New GSE Standard Modifications in Match File"	BKFS First Lien Match file will have no new GSE Standard Modifications for the purposes of second lien matching after September 2016.
December 2016	MHA Handbook, Chapter V, Section 3.1 "GSE Standard Modification Effective Date and associated 2MP offer"	The HAMP Reporting System will no longer accept GSE Standard Modifications with a Modification Effective Date after December 1, 2016 with respect to 2MP offers based on such modifications.
April 2017	MHA Handbook, Chapter V, Section 4.1 "Matching Second Liens, Black Knight Matching"	<p>After March 31, 2017, servicers may discontinue providing Black Knight with information as it relates to unmatched second lien loans. Servicers should continue to provide, through December 2017, information relating to matches that have been identified in a Black Knight match file issued on or before that date.</p> <p>Effective April 1, 2017, the First Lien Matching Interface will only include HAMP, GSE HAMP and GSE Standard Modifications previously matched to a second lien by BKFS and reported by BKFS to the HAMP Reporting System.</p>

<b><u>Milestone</u></b>	<b><u>Policy Reference</u></b>	<b><u>Reporting Updates</u></b>
December 2017	<p>MHA Handbook, Chapter II, Section 1.1.1, “Basic HAMP Eligibility Criteria: Program cut-off date”</p> <p>MHA Handbook, Chapter IV, Section 3.1: “HAFA Policy”</p> <p>MHA Handbook, Chapter V, Section 3.1: “2MP Modification and Extinguishment Eligibility criteria: Program cut-off date”</p> <p>MHA Handbook, Chapter VI, Section 2.1 and 2.2: “Treasury FHA-HAMP” and “RD-HAMP”</p> <p>MHA Handbook, Chapter V, Section 4.1.1, “Black Knight Matching”</p>	<p>The HAMP Reporting Tool will not allow permanent modifications (under HAMP, Treasury FHA-HAMP or RD-HAMP), 2MP modifications or extinguishments, or HAFA short sales or deeds-in-lieu with an effective date after December 1, 2017.</p> <p>The first lien match file will be retired in December 2017.</p>
January 2018	<p>Duplicate Borrower Process Job Aid (Secure Access Login Side of HMPAdmin.com: Loan Reporting: Tools and Documents page, Data Reporting Tab)</p>	<p>Support for the MHA Duplicate Borrower notifications and escalations ends on January 1, 2018.</p> <p>For all unresolved cases as of January 1, 2018, the MHA-Program Administrator will work with the servicer of existing loan to validate and cancel, as necessary, by the end of the reporting cycle for March 2018.</p>
May 2018	<p>Servicing Transfer Data Dictionary – 7/1/2017 Release (Programs/Loan Reporting Documents/Data Reporting Resources on HMPAdmin.com)</p>	<p>Non-GSE MHA Eligible Loans will be accepted with a Transfer or Assignment Effective Date up to May 1, 2018.</p> <p>All MHA Eligible loans with a Transfer or Assignment Effective Date after May 1, 2018 will be required to match to a Trial or Official HAMP Modification previously reported to the HAMP Reporting Tool.</p>



<b><u>Milestone</u></b>	<b><u>Policy Reference</u></b>	<b><u>Reporting Updates</u></b>
May 2018	MHA Handbook, Chapter II, Section 11.2, "Loan Setup Reporting Requirements"  MHA Handbook, Chapter IV: HAFA: Section 11.1, "Treasury Reporting"  MHA Handbook, Chapter V: 2MP: Section 9, "2MP Reporting Requirements"  MHA Handbook, Chapter VI: FHA/RD-HAMP: Section 3.3, "Treasury Reporting Requirements"	Servicers are required to report modifications (under HAMP, Treasury FHA-HAMP or RD-HAMP), 2MP modifications or extinguishments, or HAFA short sales or deeds-in-lieu to the HAMP Reporting Tool by May 1, 2018.