

Official Monthly Reporting (OMR) *

Description & Purpose

Once a Home Affordable Modification ProgramSM (HAMP[®]) modification is effective, a servicer is eligible to receive compensation for the modification, an investor is eligible to receive incentive payments, and both the servicer and borrower are eligible to accrue performance-related incentive payments under HAMP[®].

To receive the incentive payments the servicer must report the borrower's monthly loan payment(s), referred to as Loan Activity Reports or Official Monthly Reports (OMR) using the HAMP Reporting Tool. The HAMP Reporting Tool is available to participating servicers in the secure area of the HAMP website, HMPadmin.com (using their Participating Servicer Login ID), or at <https://hamp.blackknightdna.com/>.

Servicers must report an OMR for every active official modification in the system, even if payment was not received. OMRs are expected to be reported starting the month after the official modification effective date.

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 sixth business day of each month to report a final OMR. Servicers should refer to the most recent Operational Reporting Calendar available in the in the secure area of the HAMP website, HMPadmin.com (using their Participating Servicer Login ID).

Before Reporting OMR


You must report loan setup data for official modifications prior to reporting the loan payment(s). For instructions refer to the Job Aid entitled, "Reporting Trial or Official Setup."

Contents

This job aid contains:

- Step-by-step instructions to submit Official Monthly Reports (OMRs) for HAMP modifications, one record at a time.

Note: To upload multiple records at one time, refer to the job aid entitled, [Uploading Files with Multiple HAMP Loans](#). If you're submitting more than 5 or 10 loans, multiple loan upload is recommended.

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- Helpful Tips for Reporting OMRs starting on page 5.

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

Process Steps

To report OMR data, follow the steps below.

✓	#	Step Description
	1	Log in to the HAMP Reporting Tool https://hamp.blackknightdna.com/ Use the Logon Name and Password assigned when registering for the tool. Select the HAMP Tab and select the 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 results 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 results from the HAMP Reporting System. 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 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>

Reviewing the Response File

After reporting data has been submitted and processed, the validation results can be checked by following these steps. *The response message may take a few minutes to complete*



To review second validation, follow these steps:

1. Go to the Reports Tab
2. Select Web Data Submissions
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	HAMP Reporting System Response File Received	HAMP Reporting System Response Message
Deed-in-Lieu Loan Set-up	7/24/2014		HAMP Reporting System response file pending
Short Sale Loan Set-up	7/24/2014		HAMP Reporting System response file pending
Short Sale Loan Set-up	7/24/2014		HAMP Reporting System response file pending
Short Sale Loan Set-up	7/24/2014		HAMP Reporting System response file pending
RD-HAMP Trial Setup	7/24/2014		HAMP Reporting System response file pending

Transaction Type
Type of transaction
i.e. TrialLoanSetup, Official Loan Setup.

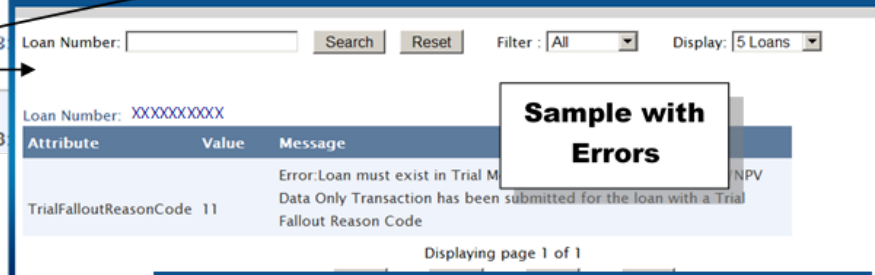
Entered On
The time stamp of each submittal. This is simply informing you that the data was submitted to the HAMP Reporting Tool for processing. A transaction should not be considered successfully processed until you have received confirmation by viewing the Response

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

Response 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

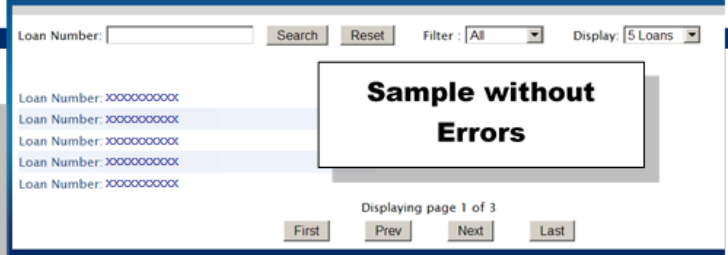
4. Click on the message link to open the response file.

- 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

Helpful Tips for Reporting OMRs

- Servicers must report an Official Monthly Report (OMR) for every active official modification in the system, even if the full contractual payment due for the modification 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, after the official modification effective date, servicers should submit an OMR in the same month the official modification was set up.
- When reporting the OMR, servicers should include all payments received for the modification in the previous month. For each reporting window, the system uses the latest OMR submission to calculate compensation.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 modification payments have been received and the borrower did not miss any payments. Submit the OMR with the latest Last Paid Installment (LPI) date, 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, all full modification payments have been received, the Last Paid Installment (LPI) Date should be submitted as one month prior to the current month. If the borrower did not make a full payment during the calendar month, the LPI date should remain the same as the last reported LPI Date.*

Modification Effective Date: 4/1/2015 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 4/1/2015	Last Paid Installment Date = 4/1/2015 Unpaid Principal Balance = \$99,660	Principal Payment Amount = \$340 Interest Payment Amount = \$510 Good Standing
June	\$850 P&I Paid on 5/1/2015	Last Paid Installment Date = 5/1/2015 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 = 5/1/2015 Unpaid Principal Balance = \$99,320	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 30 days delinquent
August	\$850 P&I Paid on 7/1/2015	Last Paid Installment Date = 6/1/2015 Unpaid Principal Balance = \$98,980	Principal Payment Amount = \$340 Interest Payment Amount = \$510 30 days delinquent
September	\$1,700 P&I Paid on 8/1/2015 (borrower made 2 payments)	Last Paid Installment Date = 8/1/2015 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 = 8/1/2015 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 30 days delinquent
November	No payment received in October	Last Paid Installment Date = 8/1/2015 Unpaid Principal Balance = \$98,300	Principal Payment Amount = \$0.00 Interest Payment Amount = \$0.00 60 days delinquent
December	No payment received in November	Last Paid Installment Date = 8/1/2015 Unpaid Principal Balance = \$98,300 Servicer reporting requirements have been fulfilled. No further reporting is required or accepted after the loan is in a DQ state. ¹	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 monthly OMR reporting cut-off.

Modification Action Code Reporting

Under certain circumstances, an OMR will require the reporting of an action code and date. Action codes and dates are reported when the HAMP modification has reached an end of life state, while in good standing. These scenarios include when a loan is paid in full at any time, repurchased from a GSE after the 6th Anniversary of the 1st Trial Payment Due Date, receives a proprietary remodification, was remodified into a Tier 2, Streamline HAMP or Tier 1 (from a Streamline HAMP).

In these instances, servicers should submit the appropriate action code in the OMR submission:

Scenario	OMR Submission Activity	GSE or Non-GSE
The modified loan is paid in full at any time (e.g., Prepayment, Refinance, Home Sale Transaction, Short Sale or Deed-in-Lieu Transaction)	Action Code = 60 - Payoff Action Date = Date the payoff funds were received	GSE or Non-GSE
The loan receives a proprietary remodification.	Action Code = 63 - Proprietary Remodification Action Date = Date the loan was remodified	GSE or Non-GSE
The loan is repurchased from a GSE after the 6 th Anniversary of the 1 st Trial Payment Due Date.	Action Code = 64 - GSE Repurchase After 6 th Anniversary of 1 st Trial Payment Due Date Action Date = Date the repurchase occurred (Must be after 6 th Anniversary of the 1 st Trial Payment Due Date)	GSE
The loan is a Tier 1 or Streamline HAMP remodified into a Tier 2.	Action Code = 65 - Tier 2 Remodification Action Date = Date the loan was remodified (The Tier 2 1 st Trial Payment Due Date must be on or after the Tier 1 Withdrawn Action Code Date)	Non-GSE
The loan is a Tier 1 remodified into a Streamline HAMP.	Action Code = 66 – Streamline HAMP Remodification Action Date = Date the loan was remodified (The Streamline HAMP 1 st Trial Payment Due Date must be on or after the Tier 1 Withdrawn Action Code Date)	Non-GSE
A Streamline HAMP loan is remodified into a Tier 1.	Action Code = 67 – Tier 1 Remodification Action Date = Date the loan was remodified (The Tier 1 1 st Trial Payment Due Date must be on or after the Streamline HAMP Withdrawn Action Code Date)	Non-GSE

Note: For more detailed guidance on Official Withdrawn scenarios, refer to the job aid entitled, [Official Withdrawn Reporting Guidance](https://www.hmpadmin.com/portal/learningcenter/servicers/jobaids.jsp#officialwithdrawn) (<https://www.hmpadmin.com/portal/learningcenter/servicers/jobaids.jsp#officialwithdrawn>).

Dodd-Frank Certification

Servicers are required to report a Dodd-Frank Certification Received Code with a Dodd-Frank Certification Signature Date in an OMR Submission for GSE-HAMP loans. The Year Six Borrower Pay-For-Performance Payment Incentive will not be disbursed unless this information is reported and reporting indicates that other eligibility requirements have been met.

Dodd-Frank Certification data is only required to be reported once unless a correction is needed.

Scenario	OMR Submission Activity	Timing
<p>The executed Dodd-Frank Certification (DFC) has been received.</p> <p>(Equivalent GSE version Fannie Mae/Freddie Mac Form 720, Real Estate Fraud Certification).</p>	<p>DFC Received Type Code = 1 - DFC Received</p> <p>DFC Signature Date = Date the DFC was signed</p>	<p>Borrowers must execute the DFC on or before the 6th anniversary of the loan's 1st Trial Payment Due Date.</p> <p>If the loan reaches the 6th anniversary of the 1st Trial Payment Due Date prior to January 1, 2016, borrowers have until that date to execute the DFC.</p>
<p>Update the previously reported DFC Signature Date</p>	<p>DFC Received Type Code = 1 - DFC Received</p> <p>DFC Signature Date = Corrected DFC signature date</p>	<p>For each reporting window, the system uses the latest OMR submission to calculate compensation and to populate monthly reports. If an incorrect OMR is submitted, the servicer may submit another OMR in the same or subsequent cycle to override the previously reported data.</p> <p>If funds were previously disbursed, they will be drafted back, if reporting Type Code 2-Dodd-Frank Certification Reported in Error.</p>
<p>A previously reported DFC needs to be deleted.</p>	<p>DFC Received Type Code = 2 - DFC Reported in Error</p> <p>DFC Signature Date = Blank</p>	
<p>Borrower executes a DFC on a GSE Loan on 7/1/2016 with a 1st Trial Payment Due Date of 7/1/2010</p> <p>(example)</p>	<p>DFC Received Type Code = 1 - DFC Received</p> <p>DFC Signature Date = 7/1/2016</p>	<p>Funds for the Year Six Borrower Pay-For-Performance Payment Incentive will be disbursed on the later of the anniversary date or in the reporting month in which the servicer reports the DFC Received Type Code and the DFC Signature Date.</p>
<p>Non-GSE HAMP Loan (includes FHA-HAMP and RD-HAMP)</p>	<p>Dodd-Frank Reporting is not allowed.</p>	<p>N/A</p>

Dodd-Frank Certification Reporting Scenarios

Subsequent to publication of SD 15-01, Treasury issued policy clarifications for the scenarios described in the chart below. These clarifications indicate, for situations in which there have been changes involving borrowers under the original permanent Modification Agreement, which person must execute the Dodd-Frank Certification and what documentation the servicer must retain in the mortgage servicing file. Servicers must report in accordance with the specific parameters indicated below for each scenario.

Upon receipt of this guidance, but in no event later than January 13, 2016, Servicers must update any previously reported GSE HAMP loan information that does not conform to the parameters in the chart below.

When correcting borrower/co-borrower information in The HAMP Reporting Tool, the following attributes should be included: First Name, Last Name and Borrower or Co-Borrower Social Security Number.

Scenario	OMR Submission Activity	Policy Clarification
Borrower died after entering Permanent HAMP modification. (Other borrowers exist on the loan)	DFC Received Type Code = 1 - DFC Received DFC Signature Date = 5/1/2009 (static date used in all instances)	<ul style="list-style-type: none"> All remaining borrowers will be required to sign the DFC. Servicer required to collect death certificate for the deceased borrower.
Borrower died after entering Permanent HAMP modification (Loan assumed by new borrower)	DFC Received Type Code = 1 - DFC Received DFC Signature Date = Date the DFC was signed by new borrower	<ul style="list-style-type: none"> Official correction must be performed on original loan setup data to add new borrower and remove deceased borrower. New borrower is required to sign the DFC. Servicer required to collect death certificate for the deceased borrower.
Borrower died after entering permanent HAMP modification (No loan assumption)	DFC Received Type Code = 1 - DFC Received DFC Signature Date = 4/1/2009 (static date used in all instances)	<ul style="list-style-type: none"> Applies in the scenario where there is an executor or other administrative representative. Also applies if there is a confirmed successor of interest. Servicer required to collect death certificate for the deceased borrower.
Borrower quit claimed property to remaining borrower.	DFC Received Type Code = 1 - DFC Received DFC Signature Date = 5/1/2009 (static date used in all instances)	<ul style="list-style-type: none"> Remaining borrower required to sign the DFC. Servicer will collect the appropriate documentation of the quit claim or divorce decree.
Non-Borrower has been awarded title and completes fully qualifying assumption or has been added to the loan via a name-add assumption.	DFC Received Type Code = 1 - DFC Received DFC Signature Date = Date the DFC was signed by new borrower	<ul style="list-style-type: none"> Official correction must be performed on original loan setup data to add new borrower and remove existing borrower. New borrower is required to sign the DFC.

Step Rate Example

This guidance is applicable to loans identified as a step rate product. Step rate information should only be reported for the month that the note rate is adjusted. After the initial five years, report Step 1 showing the increase in the note rate.

Example Loan:

Interest Rate After Modification: 4.0%

Remaining Term: 480 Months

Max Interest Rate: 5.5%

Effective Date: 6/1/2009

In the example above, after the initial 60 months the interest rate will step up by 1%, and 0.5% thereafter to reach the Max Interest Rate.

Step	Note Rate	Payment Effective Date	Principal and Interest	OMR Reporting Month
<i>Step 1</i>	<i>5.0%</i>	<i>6/1/2014</i>	<i>\$900</i>	<i>July, 2014</i>
<i>Step 2</i>	<i>5.5%</i>	<i>6/1/2015</i>	<i>\$910</i>	<i>July, 2015</i>

Modification Recast Reporting

Servicers may report loan re-amortization or “recast” information in an OMR Submission as of September 1, 2015. A recast reported via OMR is intended to represent a recast performed after the Year Six Borrower Pay-For-Performance Payment Incentive and all other eligible incentives have been applied to the borrower’s outstanding principal balance. Recast reporting data is only required to be reported once unless a correction is needed.

Scenario	OMR Submission Activity	Timing
A loan has been Recast	<p>Recast Reporting Type Code = 1 – Recast</p> <p>Recast Effective Date = Effective date of the new Principal and Interest Payment as a result of the mortgage recast.</p> <p>Monthly P&I With Recast = The new Principal and Interest payment as of the Recast Effective Date.</p> <p>Monthly P&I Without Recast = The Principal and Interest payment that would have been due as of the Recast Effective Date if the recast had not been performed.</p>	<p>The reported recast effective date should be any date after the 6th anniversary of the loan’s 1st Trial Payment Due Date.</p> <p>Submit OMR after the Recast Effective Date.</p>
<p><i>Example:</i></p> <p>A mortgage recast is performed on a loan with a 1st Trial Payment Due Date of 7/1/2010.</p>	<p>Recast Reporting Type Code = 1 – Recast</p> <p>Recast Effective Date = 9/1/2016</p> <p>Monthly P&I With Recast = \$900 (New monthly P&I payment due as of 9/1/2016).</p> <p>Monthly P&I Without Recast = \$1,000 (Monthly P&I due on 9/1/2016 if the servicer had not performed a recast).</p>	<p>The servicer can report the recast of the loan on or after the Recast Effective Date.</p>
A previously reported Recast needs to be corrected.	<p>Recast Reporting Type Code = 1 - Recast</p> <p>Recast Effective Date = Corrected Date</p> <p>Monthly P&I With Recast = Corrected Amount</p> <p>Monthly P&I Without Recast = Corrected Amount</p> <p><i>If one data element is corrected and submitted, all other data elements must also be resubmitted.</i></p>	<p>For each reporting window, the system uses the latest OMR submission to calculate compensation and to populate monthly reports. If an incorrect OMR is submitted, the servicer may submit another OMR in the same or subsequent cycle to override the previously reported data.</p>
A previously reported Recast needs to be deleted.	<p>Recast Reporting Type Code = 2 - Recast Reported in Error</p> <p>Recast Effective Date = Blank</p> <p>Monthly P&I With Recast = Blank</p> <p>Monthly P&I Without Recast= Blank</p>	<p>If funds were previously disbursed, they will be drafted back, if reporting Type Code 2-Recast Reported in Error.</p>

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
<p>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:</p> <ol style="list-style-type: none"> 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. <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 upon FP exit.</p> <p>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.</p>

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.

Forbearance (i.e., Outstanding Payments Deferred) With or Without Term Extension		<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>	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.
Repayment Plan			<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>
Remodification (New Modification Agreement/Terms or Permanently Adjusted Monthly Payment)	Withdrawn	<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>	No further action is needed in the HAMP Reporting Tool upon Withdrawal of HAMP Modification.

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