

### Official Withdrawn Reporting Guidance

In certain scenarios, modifications must be reported as Official Withdrawn via an Official Monthly Reporting (OMR) transaction. Once reported, OMRs shall no longer be accepted on that modification.

To report a loan as the Official Withdrawn, a servicer must submit an OMR transaction and populate the Official Withdrawn Action Code and an Action Code Date. The date should always be the last month that compensation should accrue, and must be on or after the Last Paid Installment (LPI) Date being reported.

Scenario	GSE or Non-GSE	Action Code	Actions
<p><b>1. Proprietary Remodification</b></p> <p>If a loan is being remodified outside of HAMP®, use Official Withdrawn Code 63.</p> <p>Note: The HAMP Reporting System does not require or allow reporting of Proprietary modification data.</p>	<p><b>GSE</b></p>          <p><b>GSE or Non-GSE</b></p>	<p><b>63</b></p>	<p><b>GSE Streamlined Modification</b></p> <ol style="list-style-type: none"> <li>1. If a HAMP Modification is offered a GSE Streamlined Modification Trial, discontinue reporting OMRs on the HAMP Modification until ready to report the Action Code in Step 2.</li> <li>2. If the GSE Streamlined Modification Trial becomes an Official Modification, report withdrawal of the HAMP Official Modification using Action Code (63) Proprietary Remodification. <ul style="list-style-type: none"> <li>The LPI Date of the HAMP Official Modification must be prior to the GSE Streamlined Modification Trial start date.</li> <li>Report an Action Code Date using the date of the GSE Streamlined Modification's Trial Start Date.</li> </ul> </li> <li>3. If the borrower did not accept the Streamlined Modification Trial offer, the servicer should resume reporting OMR transactions on the HAMP Modification according to the servicer's determination of the status of the HAMP Official Modification.</li> </ol> <p><b>Other Proprietary Modification</b></p> <ol style="list-style-type: none"> <li>1. If a HAMP Modification is remodified into a Proprietary Modification, withdraw the HAMP Modification as soon as possible using Action Code (63) Proprietary Remodification. <ul style="list-style-type: none"> <li>Report an Action Code Date using the date of the Proprietary Modification's Effective Date, or the Trial Start Date, if a Trial exists.</li> </ul> </li> <li>2. No further action is needed in the HAMP Reporting system.</li> </ol>
<p><b>2. GSE Repurchase after 6th Anniversary of First Trial Payment Due Date</b></p> <p>If a GSE Repurchase occurs after the 6th Anniversary of the 1st Trial Payment Due Date, servicers must withdraw the</p>	<p><b>GSE</b></p>	<p><b>64</b></p>	<ol style="list-style-type: none"> <li>1. Withdraw the Tier 1 GSE HAMP Modification using Action Code (64) GSE Repurchase after 6th Anniversary of 1st Trial Payment Due Date. <ul style="list-style-type: none"> <li>The Action Code Date must be on or after the 6th Anniversary of 1st Trial Payment Due Date of the existing record.</li> </ul> </li> <li>2. No further action is needed in the HAMP Reporting system.</li> </ol>

Scenario	GSE or Non-GSE	Action Code	Actions
repurchased loan from the HAMP system rather than cancelling the modification.			
<p><b>3. Tier 2 Remodification</b></p> <p>a) If a Tier 1 loan in good standing is being remodified as a Tier 2 Modification, use Official Withdrawn Code 65. The HAMP Reporting System requires reporting of data on both the Tier 1 and Tier 2 Modifications.</p> <p>b) If a Borrower in a Streamline HAMP is being remodified as a Tier 2 Modification, use Official Withdrawn Code 65. The HAMP Reporting System requires reporting of data on both the Streamline HAMP and Tier 2 Modifications.</p> <p><b>Note:</b> If a borrower defaults on the Tier 1 or Streamline HAMP, report it on the OMR transaction without an Action Code.</p>	<b>Non-GSE</b>	<b>65</b>	<p><b>Tier 1 or Streamline HAMP Withdrawal</b></p> <ol style="list-style-type: none"> <li>1. Withdraw the Tier 1 or Streamline HAMP loan using Action Code (65) Tier 2 Remodification. <ul style="list-style-type: none"> <li>• Report an Action Code Date using the date of the First Trial Payment Due Date of the Tier 2 Modification.</li> </ul> </li> <li>2. Once the Withdrawn is reported, further OMR reporting is not necessary on the HAMP Tier 1 or Streamline HAMP Modification.</li> </ol> <p><b>Tier 2 Trial Setup</b></p> <ol style="list-style-type: none"> <li>1. The month following the Tier 1 or Streamline HAMP Withdrawal, submit a Tier 2 Trial Setup. When the Trial is complete, submit Official Setup. <ul style="list-style-type: none"> <li>• There cannot be a corresponding Tier 2 Not Approved/Not Accepted Record with a Modification Evaluation Date on or after 6/1/2012 in the system with a value other than (18) Submission Error Correction.</li> <li>• The Program Type/Campaign ID must be Tier 2 Current (HMP27) or Tier 2 Imminent Default (HMP22), and must not be Tier 2 Default (HMP21), which would indicate that the Tier 1 was not in good standing at the time the Tier 2 was initiated.</li> <li>• The Tier 2 Modification cannot be reported in the same month as the Tier 1 or Streamline HAMP Official Withdrawn.</li> <li>• The Tier 2 1<sup>st</sup> Trial Payment Due Date must be on or after the Tier 1 or Streamline HAMP Withdrawn Action Code Date.</li> <li>• The Tier 2 Last Paid Installment Date before Modification must not be more than 3 months before the Tier 1 Withdrawn Action Code Date.</li> </ul> </li> <li>2. After submitting the Tier 2 Official Setup, commence OMR reporting for the Tier 2 Modification. <ul style="list-style-type: none"> <li>• The Investor Code must be (3) Private or (4) Portfolio when withdrawing a Tier 1 or Streamline HAMP and setting up a Tier 2 remodification.</li> </ul> </li> </ol>

Scenario	GSE or Non-GSE	Action Code	Actions
			When reporting ADR data for the Tier 2 Modification where the borrower was previously in a Tier 1, use the ADR Type code of (2) Tier 2 and use the HAMP Tier 1 Not Offered Reason Code of (10) Property and/or Borrower Exceeds Allowed Number of HAMP Modifications.
<p><b>4. Streamline HAMP Remodification</b></p> <p>If a Tier 1 modification is being remodified into a Streamline HAMP Modification, use Official Withdrawn Code 66.</p>	<b>Non-GSE</b>	<b>66</b>	<p><b>Tier 1 Withdrawal</b></p> <ol style="list-style-type: none"> <li>1. Withdraw the Tier 1 modification using Action Code (66) Streamline HAMP Remodification. <ul style="list-style-type: none"> <li>• Report an Action Code Date using the date of the First Trial Payment Due Date of the Streamline HAMP Modification.</li> </ul> </li> <li>2. Once the Withdrawn is reported, further OMR reporting is not necessary on the HAMP Tier 1 modification.</li> </ol> <p><b>Streamline HAMP Trial Setup</b></p> <ol style="list-style-type: none"> <li>1. The month following the Tier 1 Withdrawal, submit a Streamline HAMP Trial Setup. When the Trial is complete, submit Official Setup. <ul style="list-style-type: none"> <li>• The Program Type/Campaign ID must be Streamline HAMP (HMP30).</li> <li>• The Streamline HAMP cannot be reported in the same month as the Tier 1 Official Withdrawn.</li> <li>• The Streamline HAMP 1<sup>st</sup> Trial Payment Due Date must be on after the Tier 1 Withdrawn Action Code Date.</li> <li>• The Streamline HAMP Last Paid Installment Date before Modification must not be more than 3 months before the Tier 1 Withdrawn Action Code Date.</li> </ul> </li> <li>2. After submitting the Streamline HAMP Official Setup, commence OMR reporting for the Streamline HAMP Modification. <ul style="list-style-type: none"> <li>• The Investor Code must be (3) Private or (4) Portfolio when withdrawing a Tier 1 and setting up a Streamline HAMP Modification.</li> </ul> </li> <li>3. When reporting ADR data for the Streamline HAMP Modification, use the ADR Type code of (4) Streamline HAMP.</li> </ol>

Scenario	GSE or Non-GSE	Action Code	Actions
<p><b>5. Tier 1 Remodification</b></p> <p>If a Streamline HAMP loan is being remodified as a Tier 1 Modification, use Official Withdrawn Code 67.</p>	<p><b>Non-GSE</b></p>	<p><b>67</b></p>	<p><b>Streamline HAMP Withdrawal</b></p> <ol style="list-style-type: none"> <li>1. Withdraw the Streamline HAMP Modification using Action Code (67) Tier 1 Remodification. <ul style="list-style-type: none"> <li>• Report an Action Code Date using the date of the First Trial Payment Due Date of the Tier 1 Modification.</li> </ul> </li> <li>2. Once the Withdrawn is reported, further OMR reporting is not necessary on the Streamline HAMP Modification.</li> </ol> <p><b>Tier 1 Trial Setup</b></p> <ol style="list-style-type: none"> <li>1. The month following the Streamline HAMP Withdrawal, submit a Tier 1 Trial Setup. When the Trial is complete, submit Official Setup. <ul style="list-style-type: none"> <li>• The Program Type/Campaign ID must be Default (HMP1) Imminent Default (HMP2) or Current (HMP7).</li> <li>• The Tier 1 cannot be reported in the same month as the Streamline HAMP Official Withdrawn.</li> <li>• The Tier 1 HAMP 1<sup>st</sup> Trial Payment Due Date must be on after the Streamline HAMP Withdrawn Action Code Date.</li> <li>• The Tier 1 Last Paid Installment Date before Modification must not be more than 3 months before the Streamline HAMP Withdrawn Action Code Date.</li> </ul> </li> <li>2. After submitting the Tier 1 Official Setup, commence OMR reporting for the Tier 1 Modification. <ul style="list-style-type: none"> <li>• The Investor Code must be (3) Private or (4) Portfolio when withdrawing a Streamline HAMP and setting up a Tier 1 Modification.</li> </ul> </li> <li>3. When reporting ADR data for the Tier 1 Modification, use the ADR Type Code of (1) Tier 1.</li> </ol>