

2MP Modifications: Reporting Loan Data, Official Monthly Reporting (OMR) Guidance, and 1st Lien Loan State Code Descriptions for 2MP Matching*

Description & Purpose

Under the Second Lien Modification ProgramSM (2MPSM), when a borrower's first lien is modified under the Home Affordable Modification ProgramSM (HAMP[®]) or GSE Standard Modification the 2MP servicer must offer to modify or extinguish the borrower's second lien as provided in Chapter 5 of the Making Home Affordable[®] Handbook.

Once the borrower returns the signed modification agreement, servicers should report the official loan setup data for the 2MP official modification no later than the 4th business day of the month in which the official modification is effective.

If a 2MP loan is entered into the HAMP Reporting Tool in error or if the loan number was entered incorrectly, the loan should be canceled in the reporting tool.

The HAMP Reporting Tool is available to participating servicers on the secure area (using the Participating Servicer Login) of HMPadmin.com.

Contents

This job aid contains step-by-step instructions to report Loan Setup, Cancellation and Official Monthly Reporting (OMR) Data for 2MP Modifications, one record at a time. In addition, this job aid covers OMR Reporting guidance and First Lien Loan State Code/Mode descriptions.

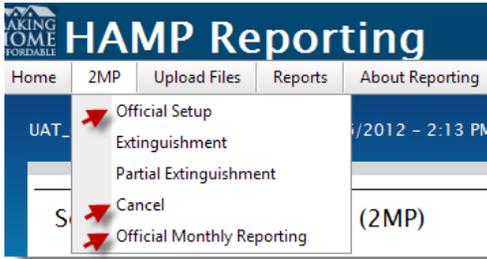
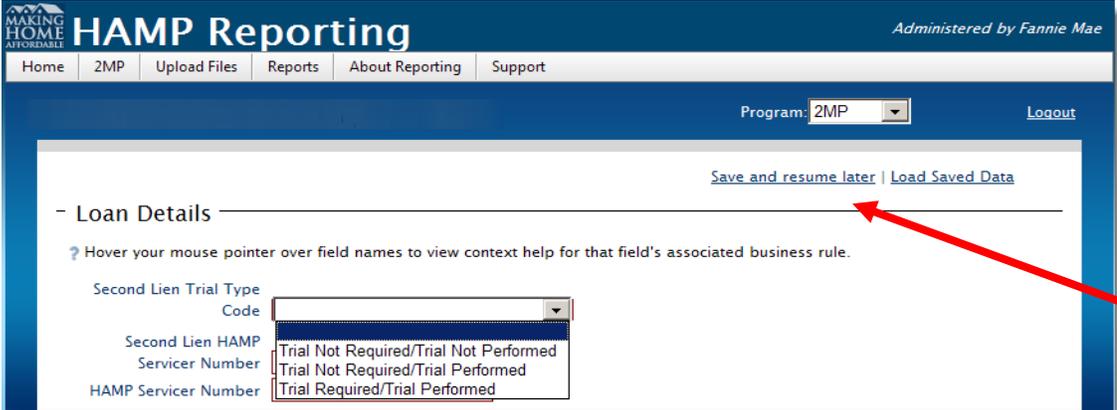
Note: To upload multiple records at one time, refer to the [Uploading Files with Multiple Loans job aid](#). If you're submitting more than 5 or 10 loans, "multiple loan upload" is recommended.

List of References

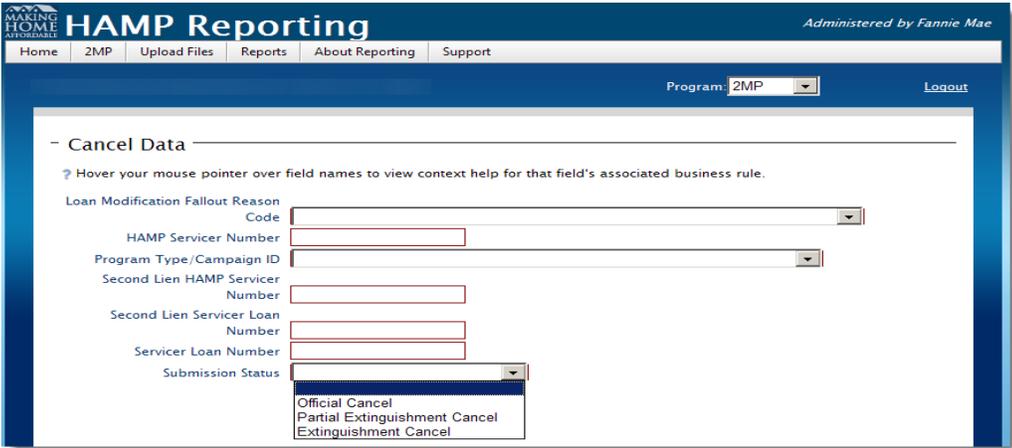
Reference	Location	When Needed
HAMP Reporting Tool Direct Link	https://hamp.blacknightdna.com	Direct access to the HAMP Reporting Tool
HAMP Data Dictionary	<ol style="list-style-type: none"> Second Lien Modification Program Scroll down to the <i>Loan Reporting Documents</i> section Find the latest <i>2MP Data Dictionary</i> 	Use the 2MP Data Dictionary for a list of data elements, definitions and the conditions under which each is required.
HAMP Solutions Center	(866) 939-4469 Select Option 1, then Option 5	Call if you need further assistance or e-mail Modification Reporting at MHA_mod_reporting@fanniema.com

* 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 2MP Loan Setup, Cancellation or OMR follow the steps outlined below:

✓ #	Step Description						
1	<p>Log in to the HAMP Reporting Tool https://hamp.blackknightdna.com Use the logon name and password assigned when registering for the tool.</p> <ul style="list-style-type: none"> Choose the 2MP Program →  						
2	<p>Select the 2MP Tab Select Official Setup, Cancel or Official Monthly Reporting option from the drop-down menu.</p> <p>Proceed to the appropriate next step: 3a. Official Setup 3b. Cancel 3c. Official Monthly Reporting</p> 						
	<p><i>Tips:</i> 1. Hover the mouse to view a pop-up window with detailed information about each field. 2. Save inputs at any time and return later by clicking the Save and resume later link. To remove saved data, manually clear individual fields or select the Clear Form button to reset all fields to defaults. 3. Mandatory or required data fields are denoted by a red border.</p>						
3a.	<p>2MP Official Setup Populate the appropriate fields for each section. There are six sections:</p> <table border="0"> <tr> <td>1. Loan Detail</td> <td>4. Pre Modification</td> </tr> <tr> <td>2. Property Details</td> <td>5. Post Modification</td> </tr> <tr> <td>3. Borrower / Co-Borrower</td> <td>6. Step Schedule</td> </tr> </table>  <p><i>*For descriptions of the required field data refer to the 2MP Data Dictionary.</i></p> <p>Confirm the data - Ensure entries are complete, accurate and consistent with your records.</p> <p>Proceed to Step 4</p>	1. Loan Detail	4. Pre Modification	2. Property Details	5. Post Modification	3. Borrower / Co-Borrower	6. Step Schedule
1. Loan Detail	4. Pre Modification						
2. Property Details	5. Post Modification						
3. Borrower / Co-Borrower	6. Step Schedule						



✓	#	Step Description
	3b.	<p>2MP Cancel</p> <p>Populate the required fields.</p> <p>There are seven required fields:</p> <ol style="list-style-type: none">1. Loan Modification Fallout Reason Code. There are only 5 possible reasons to choose to cancel a 2MP even though more reasons are listed in the drop down field.<ul style="list-style-type: none">• Ineligible Mortgage• Data Correction (Incorrect Data)• Payor Request• Compliance Request• Submission Error Correction (Incorrect transaction type)2. HAMP Servicer Number3. Program Type/Campaign ID4. Second Lien HAMP Servicer Number5. Second Lien Servicer Loan Number6. Servicer Loan Number7. Submission Status  <p>Following a partial extinguishment of the second lien, servicers must take all necessary action to reflect the new unpaid principal balance of the second lien in the modification documents.</p> <p><i>*For further descriptions of the required data refer to the 2MP Data Dictionary.</i></p> <p>Confirm the data - Ensure entries are complete, accurate and consistent with your records.</p> <p>Proceed to Step 4</p>
	3c.	<p>Official Monthly Reporting</p> <p>Populate the appropriate fields for each section.</p>



✓	# Step Description
	<p>There are two sections: 1. Second Lien Loan Activity Data and; 2. Step Rate Information</p>  <p><i>*For descriptions of the required data refer to the 2MP Data Dictionary.</i></p> <p>Confirm the data - Ensure entries are complete, accurate and consistent with your records.</p> <p>Proceed to Step 4</p>
4	<p>Click <i>Add Activity</i>.</p> <p><u>Two</u> validations are performed. The first validation is from the HAMP Reporting Tool and the second from the HAMP Reporting System</p>
5	<p>Check the first validation results, 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. Issues will be highlighted directly 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 results, from the HAMP Reporting System.</p> <p>Go to the Report Tab and select the Web Data Submissions link to check the second validation results. (See next page for detailed steps and examples.)</p> <p>The data entered is validated again, this time comparing the data to business rules to see if any warnings or errors are found.</p> <div data-bbox="370 1381 1318 1528"> Note: A transaction should not be considered successfully processed until the servicer has received confirmation from the HAMP Reporting Tool and the HAMP Reporting System indicating that all loans have been successfully processed.</div> <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>

Official Monthly Reporting (OMR) Guidance

1st Lien OMR Status	2nd Lien OMR Status	Servicer OMR Reporting Guide
1 Lien Active	2MP Active	Continue to report 2nd lien OMRs
1 Lien Active	2MP Disqualified	Continue to report 2nd lien OMRs
1 Lien Active	2MP Paid Off	No future 2nd lien OMR reporting
1 Lien Disqualified or Paid Off	2MP Active	Continue to report 2nd lien OMRs
1 Lien Paid Off	2MP Active Non-Payment	No future 2nd lien OMR reporting***
1 Lien Paid Off	2MP Paid Off	No future 2nd lien OMR reporting
1 Lien Paid Off	2MP Disqualified	No future 2nd lien OMR reporting

***If the first lien is subsequently re-modified under Tier 2 or GSE Standard Mod the “no future” scenario does not apply. The 2MP Servicer should resume OMR reporting to resume incentives.

First Lien Loan State Code/Mode Descriptions for use in 2MP Matching

Usage considerations: The MHA Handbook provides guidance for when a first lien modification* can be considered as eligible for an associated second lien (2MP) to be modified. The following Loan State Code descriptions indicate the current status of a first lien modification (updated monthly) to assist in this determination. See the rules in the 2MP data dictionary posted on HMPAdmin.com for specific application of 2MP submissions against the status of a first lien modification.

*Modification is used in a general sense to refer to modifications under HAMP, GSE HAMP, and GSE Standard Modification.

Loan State Code (Field #31)	Description	Loan Modification Mode Code (Field #18)
Active (Value = 1)	A borrower is in a trial period plan.	Trial (Value = 1)
Cancelled (Value = 4)	A trial period plan was initiated but cancelled by the servicer, or was declined by the borrower.	Trial (Value = 1)
Disqualified (Value = 5)	Trial: A borrower defaulted on a trial period plan. Official: A borrower lost good standing on their permanent modification.	Trial or Official (Value = 1 or 2)
Active Payment (Value = 2)	A borrower has a modification in good standing.	Official (Value = 2)
Active Non-Payment (Value = 3)	A borrower has a modification in good standing.	Official (Value = 2)
Matured (Value =6)	Not in use.	Currently not in use
Paid off (Value = 7)	A borrower has paid off the modification.	Official (Value = 2)
Repurchased (Value = 14)	The initial GSE standard modification is no longer eligible due to a re-purchase from the GSE.	Official (Value = 2)
Re-modified (Value = 15)	The initial GSE standard modification is no longer eligible due to a re-modification by the GSE.	Official (Value = 2)

How to Check Web Data Submissions

Note: 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
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 12:06:42 PM	The file has 1 loan(s). [Download ResponseFile]
LoanAct	3/23/2010 12:00:00 PM	3/23/2010 12:06:42 PM	The file has 1 loan(s). [Download ResponseFile]
LoanAct	3/23/2010 12:00:00 PM	3/23/2010 12:06:42 PM	The file has 2 loan(s). [Download ResponseFile]
TrialPeriod	3/23/2010 12:59:59 PM	3/23/2010 12:06:42 PM	The file has 1 loan(s). [Download ResponseFile]
TrialLoanSetup	3/23/2010 12:59:59 PM	3/23/2010 12:06:42 PM	The file has 1 loan(s). [Download ResponseFile]
TrialLoanSetup	3/23/2010 12:59:59 PM	3/23/2010 12:06:42 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.

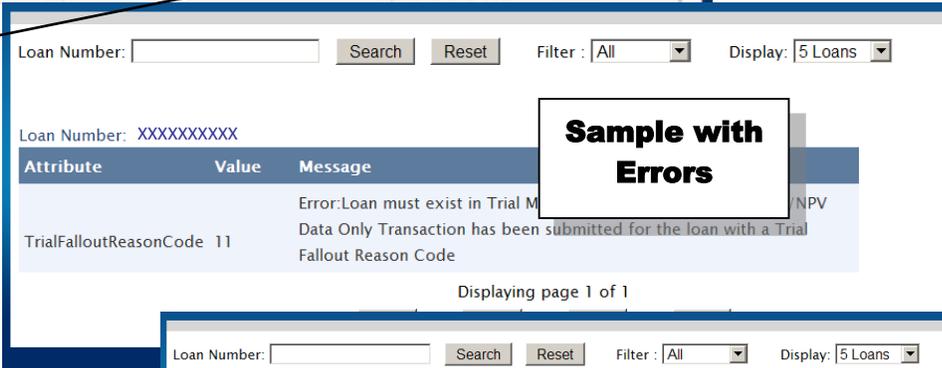
Entered On
The time stamp of each submittal. This confirms that the data was submitted to the HAMP Reporting Tool for processing. A transaction should not be considered successfully processed until you have received confirmation by viewing the Response File report.

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.

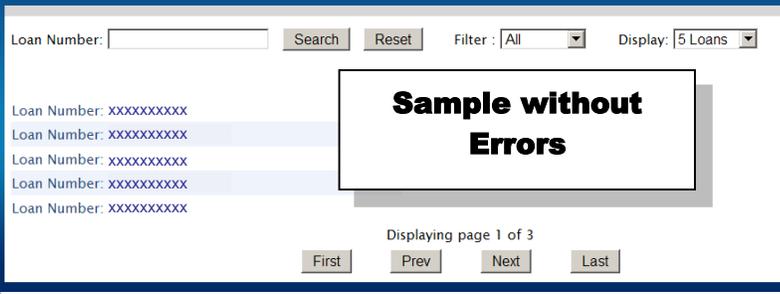
4. Click on the message link to open the response file.

- 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