

## Reporting a Notification, Loan Setup or Termination for a Short Sale or Deed-in-Lieu\*

**Description & Purpose**

As a condition of receiving the incentive payments offered through the Home Affordable Foreclosure Alternative® (HAFA®) Program, Servicers are required to provide periodic loan level data for all HAFA activity to the HAMP® Reporting Tool. The data must be accurate, complete, timely, and in agreement with the Servicer's records.

HAFA loan-level data must be reported at key milestones (with each milestone requiring a separate data transmission) in the HAFA transaction no later than the 4<sup>th</sup> business day of the month following the event:

- Notification – when the Short Sale Agreement or Deed-in-Lieu Agreement is signed and executed, or updated following an extension of the marketing terms.
- Loan Setup – at the transfer of property ownership (closing of a short sale or acceptance of a Deed-in-Lieu).
- Termination – when the Short Sale Agreement or Deed-in-Lieu Agreement expires or is terminated by the Servicer.
- Correction – When a previously reported Short Sale or Deed-in-Lieu Loan setup requires a correction.

The HAMP Reporting Tool is available to participating Servicers on the secure area (using the Participating Servicer Login) of [HMPAdmin.com](http://HMPAdmin.com).

**Contents**

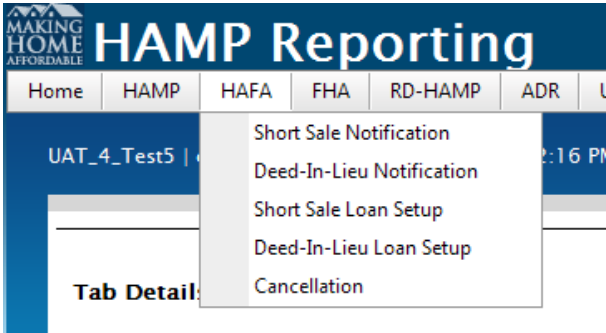


This job aid contains step-by-step instructions to report a Short Sale or Deed-in-Lieu Notification one record at a time.

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

**List of References**

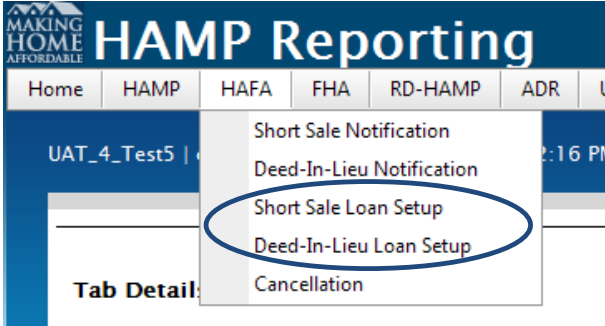
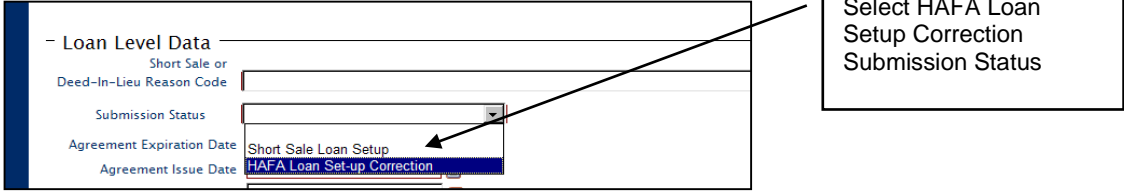

Reference	Location	When Needed
<b>HAMP Reporting Tool Direct Link</b>	<a href="https://hamp.blacknightdna.com/">https://hamp.blacknightdna.com/</a>	Direct access to the HAMP Reporting Tool
<b>HAMP Data Dictionary</b>	<ol style="list-style-type: none"> <li>1. HMPAdmin.com: <a href="#">Foreclosure Alternatives Program section</a>.</li> <li>2. Scroll down to <i>Loan Reporting Documents</i>.</li> <li>3. Find the latest HAFA Data Dictionary.</li> </ol>	Use the HAFA Data Dictionary for a list of data elements, definitions and the conditions under which each is required.
<b>Reporting Scenarios and Helpful Tips for Reporting Short Sale or Deed-in-Lieu</b>	Starting on Page 5 of this Job Aid.	Useful tips and scenarios for Reporting Short Sales or Deed-in-Lieu.
<b>HAMP Solutions Center</b>	(866) 939-4469 Select Option 1, then Option 5.	Call if you need further assistance

**Process Steps** To report a notification, loan setup or termination, follow the steps below.

✓ #	Step Description
1	<p><b>Log in to the HAMP Reporting Tool</b> <a href="https://hamp.blackknightdna.com/">https://hamp.blackknightdna.com/</a></p> <p>Use the Login Name and Password assigned when registering for the tool. Select the <b>HAF A</b> tab and select the appropriate option from the drop-down menu:</p> 
2	<p><b>Populate the appropriate fields for the data required</b></p> <p>The Notification and Setup options have two sections each (Loan Identifiers and Loan Level Data) and the Cancellation option has one section (Cancellation Data).</p> <p><b>For details on what data to enter, refer to:</b></p> <ul style="list-style-type: none"> <li>• <i>Reporting Scenarios and Helpful Tips for Reporting</i>, pages 4-8 of this job aid.</li> <li>• <i>HAF A Data Dictionary</i>. Location instructions are found on Page 1 of this job aid in the List of References.</li> <li>• The field name on the input screen: Hover the mouse to view a pop-up window with additional information about that field.</li> </ul> <p> <b>Note:</b> <i>The mandatory or required data fields are denoted by a red border.</i></p> <p>Save inputs at any time and return later by clicking the <i>Save and resume later</i> link. To remove saved data, manually clear individual fields or select the <i>Clear Form</i> button to reset all fields to defaults.</p>
3	<p><b>Confirm the data.</b></p> <p>Ensure entries are complete, accurate and consistent with your records.</p>
4	<p><b>Click Add Activity.</b></p> <p><u>Two</u> validations are performed. 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>.</p>
5	<p><b>Check the Initial Validation results.</b></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><b>Go to the Report Tab and Web Data Submissions to check the Second Validation results.</b> (See Reviewing Response File section on Page 4.)</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> <p> <b>Note:</b> <i>A transaction should not be considered successfully processed until you have received confirmation from the HAMP Reporting Tool Response File indicating that all of your loans have been successfully processed. To verify successful submission, check the Response File.</i></p> <p>Transactions are grouped together and sent for processing every 15 minutes.</p>
7	<p><b>If necessary, correct any errors and resubmit.</b></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>

**Process Steps**

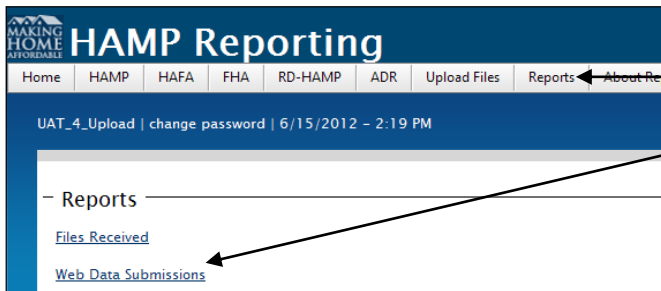
To report a change to a previously reported Short Sale or Deed-in-Lieu Loan setup

✓	#	Step Description
	1	<p><b>Log in to the HAMP Reporting Tool</b> <a href="https://hamp.blackknightdna.com/">https://hamp.blackknightdna.com/</a></p> <p>Use the Login Name and Password assigned when registering for the tool. Select the <b>HABA</b> tab and select the appropriate option from the drop-down menu: either Short Sale Loan Setup or Deed-In-Lieu Loan Setup</p> 
	2	<p><b>Populate the appropriate fields for each section.</b></p>  <p>Submitted data can be saved for up to 45 days. If your previous submission was saved, click on the "Load Saved Data" link to populate the previously submitted data and then make the changes.</p>
	3	<p><b>Click Add Activity.</b></p> <p>Two validations are performed. 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></p>
	4	<p><b>Go to the Report Tab and Web Data Submissions to check the Second Validation results.</b> (See Reviewing Response File section on Page 4.)</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> <p> <b>Note:</b> <i>A transaction should not be considered successfully processed until you have received confirmation from the HAMP Reporting Tool Response File indicating that all of your loans have been successfully processed. To verify successful submission, check the Response File.</i></p> <p>Transactions are grouped together and sent for processing every 15 minutes.</p>
	5	<p><b>If necessary, correct any errors and resubmit.</b></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>

## Reviewing Response File

After reporting data has been submitted and processed, the validation results can be checked by following these steps.

 **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

The Web Data Submissions Report lists the transactions that you submitted and

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,

**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 transaction

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.

- 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

Loan Number:  Search Reset Filter: All Display: 5 Loans

Loan Number: XXXXXXXXXXXX

Attribute	Value	Message
TrialFalloutReasonCode	11	Error: Loan must exist in Trial M... Data Only Transaction has been submitted for the loan with a Trial Fallout Reason Code

Displaying page 1 of 1

Loan Number:  Search Reset Filter: All Display: 5 Loans

Loan Number: XXXXXXXXXXXX  
Loan Number: XXXXXXXXXXXX  
Loan Number: XXXXXXXXXXXX  
Loan Number: XXXXXXXXXXXX  
Loan Number: XXXXXXXXXXXX

Displaying page 1 of 3

First Prev Next Last

**Sample with Errors**

**Sample without Errors**

# Reporting Scenarios

Key examples of Reporting Short Sale and Deed-in-Lieu transactions are listed below. Note that not all possible scenarios are listed.

Scenario (“I need to...”)	Notes																																											
Report a Short Sale or Deed-in-Lieu Notification or Loan Setup	<p>The latest evaluation on the loan must be one of the following states:</p> <table border="1" data-bbox="585 350 1829 500"> <thead> <tr> <th data-bbox="585 350 1096 378">Notification</th> <th data-bbox="1096 350 1829 378">Loan Setup</th> </tr> </thead> <tbody> <tr> <td data-bbox="585 378 1096 406">• Trial Not Approved or Not Accepted</td> <td data-bbox="1096 378 1829 406">• Trial Not Approved or Not Accepted</td> </tr> <tr> <td data-bbox="585 406 1096 433">• Trial Cancel or Disqualified</td> <td data-bbox="1096 406 1829 433">• Trial Cancel or Disqualified</td> </tr> <tr> <td data-bbox="585 433 1096 500">• Official Active Payment, Official Active Non-payment, Withdrawn or Disqualified.</td> <td data-bbox="1096 433 1829 500">• Official Paid Off, Withdrawn or Disqualified</td> </tr> </tbody> </table>	Notification	Loan Setup	• Trial Not Approved or Not Accepted	• Trial Not Approved or Not Accepted	• Trial Cancel or Disqualified	• Trial Cancel or Disqualified	• Official Active Payment, Official Active Non-payment, Withdrawn or Disqualified.	• Official Paid Off, Withdrawn or Disqualified																																			
Notification	Loan Setup																																											
• Trial Not Approved or Not Accepted	• Trial Not Approved or Not Accepted																																											
• Trial Cancel or Disqualified	• Trial Cancel or Disqualified																																											
• Official Active Payment, Official Active Non-payment, Withdrawn or Disqualified.	• Official Paid Off, Withdrawn or Disqualified																																											
Report a Short Sale or Deed-in-Lieu Notification on a Tier 1 or Tier 2 Official Active Modification	An Official Modification can stay in an Official Active state when reporting a HAFA Notification. Submit the HAFA transaction with the same servicer number and loan number.																																											
Report a Short Sale or Deed-in-Lieu Setup on a Tier 1 or Tier 2 Official Active Modification	<p>An Official Modification must first be in Payoff or DQ or Withdrawn status before the Short Sale or Deed-in-Lieu Setup. The loan cannot stay as an Official Active.</p> <p>The HAFA Loan Setup transaction will not automatically set a matched first lien HAMP active permanent modification to a paid off state. A final payment transaction (OMR) with a corresponding pay-off date for the first lien HAMP permanent modification must be reported prior to the HAFA Loan Setup submission if the first lien record is still active. The payoff date in the OMR submission would be the HAFA Transaction closing date; the Action Code would be 60 – Payoff.</p>																																											
Report a Short Sale or Deed-in-Lieu Notification or Setup after reporting Additional Data Requirements (ADR)	<p>These ADR Reason Codes <b>DO NOT</b> allow a HAFA Notification or Loan Setup:</p> <table border="1" data-bbox="585 808 1829 967"> <thead> <tr> <th data-bbox="585 808 1230 836">Trial Not Approved/Not Accepted Reason Codes Not Allowed</th> <th data-bbox="1230 808 1829 836">Trial Fallout Reason Codes Not Allowed</th> </tr> </thead> <tbody> <tr> <td data-bbox="585 836 1230 863">1 – Ineligible Mortgage</td> <td data-bbox="1230 836 1829 863">11 – Loan Paid Off</td> </tr> <tr> <td data-bbox="585 863 1230 891">4 – Other ineligible property (property condemned, property &gt; 4 units)</td> <td data-bbox="1230 863 1829 891">18 - Submission Error Correction (incorrect transaction type)</td> </tr> <tr> <td data-bbox="585 891 1230 919">11 – Loan Paid Off</td> <td data-bbox="1230 891 1829 919">30 – Not eligible for MHA incentives due to Repurchase/ Involuntary transfer</td> </tr> <tr> <td data-bbox="585 919 1230 967">18 – Submission Error Correction (incorrect transaction type)</td> <td></td> </tr> </tbody> </table> <p>These ADR Reason Codes <b>DO</b> allow a HAFA Notification or Loan Setup:</p> <table border="1" data-bbox="604 1008 1839 1354"> <thead> <tr> <th colspan="2" data-bbox="604 1008 1423 1036">Trial Not Approved/Not Accepted Reason Codes Allowed</th> <th data-bbox="1423 1008 1839 1036">Trial Fallout Reason Codes Allowed</th> </tr> </thead> <tbody> <tr> <td data-bbox="604 1036 1003 1063">2 – Current DTI less than 31%</td> <td data-bbox="1003 1036 1423 1063">13 – Request Incomplete</td> <td data-bbox="1423 1036 1839 1084">8 – Offer Not Accepted by Borrower, Request Withdrawn</td> </tr> <tr> <td data-bbox="604 1063 1003 1091">3 – Property Not Owner-Occupied</td> <td data-bbox="1003 1063 1423 1091">19 – Unemployment Forbearance Plan</td> <td data-bbox="1423 1084 1839 1112">14 – Trial Plan Default</td> </tr> <tr> <td data-bbox="604 1091 1003 1118">5 – Investor Guarantor not Participating</td> <td data-bbox="1003 1091 1423 1118">20 – Federally Declared Disaster</td> <td data-bbox="1423 1112 1839 1140">19 – Unemployment Forbearance Plan</td> </tr> <tr> <td data-bbox="604 1118 1003 1146">6 – Court/Public Official Declined</td> <td data-bbox="1003 1118 1423 1146">21 – Application Discrepancy</td> <td data-bbox="1423 1140 1839 1167">20 – Federally Declared Disaster</td> </tr> <tr> <td data-bbox="604 1146 1003 1174">7 – Negative NPV</td> <td data-bbox="1003 1146 1423 1174">24 – Dodd Frank Certification Non-Compliance</td> <td data-bbox="1423 1167 1839 1195">21 – Application Discrepancy</td> </tr> <tr> <td data-bbox="604 1174 1003 1222">8 – Offer Not Accepted by Borrower, Request Withdrawn</td> <td data-bbox="1003 1174 1423 1201">25 – Ineligible Borrower</td> <td data-bbox="1423 1195 1839 1222">23 – Waiver Cancellations</td> </tr> <tr> <td data-bbox="604 1222 1003 1271">9 – Default not Imminent – Default Status Not Eligible</td> <td data-bbox="1003 1201 1423 1229">26 – Ineligible Rental Property</td> <td data-bbox="1423 1222 1839 1250">24 – Dodd Frank Certification Non-Compliance</td> </tr> <tr> <td data-bbox="604 1271 1003 1320">10 – Property and/or Borrower Exceed Allowable Number of HAMP Mods</td> <td data-bbox="1003 1229 1423 1256">27 – Insufficient Monthly Payment Reduction</td> <td></td> </tr> <tr> <td data-bbox="604 1320 1003 1347">12 – Excessive Forbearance</td> <td data-bbox="1003 1256 1423 1284">28 – Post-Modification DTI Outside Acceptable Range</td> <td></td> </tr> <tr> <td></td> <td data-bbox="1003 1284 1423 1312">29 – No Change in Circumstance</td> <td></td> </tr> </tbody> </table>	Trial Not Approved/Not Accepted Reason Codes Not Allowed	Trial Fallout Reason Codes Not Allowed	1 – Ineligible Mortgage	11 – Loan Paid Off	4 – Other ineligible property (property condemned, property > 4 units)	18 - Submission Error Correction (incorrect transaction type)	11 – Loan Paid Off	30 – Not eligible for MHA incentives due to Repurchase/ Involuntary transfer	18 – Submission Error Correction (incorrect transaction type)		Trial Not Approved/Not Accepted Reason Codes Allowed		Trial Fallout Reason Codes Allowed	2 – Current DTI less than 31%	13 – Request Incomplete	8 – Offer Not Accepted by Borrower, Request Withdrawn	3 – Property Not Owner-Occupied	19 – Unemployment Forbearance Plan	14 – Trial Plan Default	5 – Investor Guarantor not Participating	20 – Federally Declared Disaster	19 – Unemployment Forbearance Plan	6 – Court/Public Official Declined	21 – Application Discrepancy	20 – Federally Declared Disaster	7 – Negative NPV	24 – Dodd Frank Certification Non-Compliance	21 – Application Discrepancy	8 – Offer Not Accepted by Borrower, Request Withdrawn	25 – Ineligible Borrower	23 – Waiver Cancellations	9 – Default not Imminent – Default Status Not Eligible	26 – Ineligible Rental Property	24 – Dodd Frank Certification Non-Compliance	10 – Property and/or Borrower Exceed Allowable Number of HAMP Mods	27 – Insufficient Monthly Payment Reduction		12 – Excessive Forbearance	28 – Post-Modification DTI Outside Acceptable Range			29 – No Change in Circumstance	
Trial Not Approved/Not Accepted Reason Codes Not Allowed	Trial Fallout Reason Codes Not Allowed																																											
1 – Ineligible Mortgage	11 – Loan Paid Off																																											
4 – Other ineligible property (property condemned, property > 4 units)	18 - Submission Error Correction (incorrect transaction type)																																											
11 – Loan Paid Off	30 – Not eligible for MHA incentives due to Repurchase/ Involuntary transfer																																											
18 – Submission Error Correction (incorrect transaction type)																																												
Trial Not Approved/Not Accepted Reason Codes Allowed		Trial Fallout Reason Codes Allowed																																										
2 – Current DTI less than 31%	13 – Request Incomplete	8 – Offer Not Accepted by Borrower, Request Withdrawn																																										
3 – Property Not Owner-Occupied	19 – Unemployment Forbearance Plan	14 – Trial Plan Default																																										
5 – Investor Guarantor not Participating	20 – Federally Declared Disaster	19 – Unemployment Forbearance Plan																																										
6 – Court/Public Official Declined	21 – Application Discrepancy	20 – Federally Declared Disaster																																										
7 – Negative NPV	24 – Dodd Frank Certification Non-Compliance	21 – Application Discrepancy																																										
8 – Offer Not Accepted by Borrower, Request Withdrawn	25 – Ineligible Borrower	23 – Waiver Cancellations																																										
9 – Default not Imminent – Default Status Not Eligible	26 – Ineligible Rental Property	24 – Dodd Frank Certification Non-Compliance																																										
10 – Property and/or Borrower Exceed Allowable Number of HAMP Mods	27 – Insufficient Monthly Payment Reduction																																											
12 – Excessive Forbearance	28 – Post-Modification DTI Outside Acceptable Range																																											
	29 – No Change in Circumstance																																											
Report a Short Sale or Deed-in-Lieu Loan Setup Correction	Any field in the existing HAFA record can be corrected except HAMP Servicer Number and Servicer Loan Number.																																											

# Helpful Tips for Reporting Notification, Loan Setup or Loan Setup Correction for a Short Sale or Deed-in-Lieu

There are two sections included in Notification and Setup options for a Short Sale or Deed-in-Lieu (Loan Identifiers and Loan Level Data). This guide gives assistance for *select* data required.

Data Element with Data Dictionary Number	Section	Description
<b>Investor Code</b> DD9	Loan Identifiers	<p>Mandatory field; choose one of the following:</p> <ul style="list-style-type: none"> <li>• Fannie Mae**</li> <li>• Freddie Mac**</li> <li>• Private *</li> <li>• Portfolio *</li> </ul> <p><i>Notes:</i>            If the latest evaluation for the loan is Official (any state), the Investor Code in the HAFA transaction must match the latest evaluation unless in an Official Withdrawn state with a reason of GSE Repurchase after initial modification term. If it is an Official Withdrawn State, the investor must be Private or Portfolio.            The Investor Code can be updated from Private to Portfolio and vice-versa when an out of cycle HAFA loan Setup Correction is submitted.            * If Supplementary Assistance Code (DD678) is "Hardest Hit Fund," the Investor Code must be "Private" or "Portfolio."            ** The Fannie Mae and Freddie Mac HAFA Programs expired on 12/31/12. Consult GSE guidance for more information.</p>
<b>GSE Loan Number / GSE Servicer Number</b> DD5 / DD6	Loan Identifiers	Mandatory fields if Fannie Mae or Freddie Mac is the selected for the Investor Code (DD9).
<b>Program Type/Campaign ID</b> DD10	Loan Identifiers	<p>Mandatory field; choose one of the following:</p> <p><b>For Short Sale:</b></p> <ul style="list-style-type: none"> <li>• HMP5 – Short Sale with Relocation Compensation             <ul style="list-style-type: none"> <li>○ Relocation assistance of \$3,000 for a HAFA Short Sale that closes prior to 02/01/2015 and \$10,000 for a HAFA Short Sale that closes on or after 02/01/2015.</li> </ul> </li> <li>• HMP25 – Short Sale without Relocation Compensation             <ul style="list-style-type: none"> <li>○ Not applicable to GSE HAFA</li> <li>○ Transaction closing date must be on or after the Agreement Issue Date</li> </ul> </li> </ul> <p><b>For Deed-in-lieu:</b></p> <ul style="list-style-type: none"> <li>• HMP3 - Deed-in-lieu with Relocation Compensation</li> <li>• Relocation assistance of \$3,000 for a HAFA Deed-in-Lieu that closes prior to 02/01/2015 and \$10,000 for a HAFA Deed-in-Lieu that closes on or after 02/01/2015.</li> <li>• HMP23 – Deed-in-lieu without Relocation Compensation             <ul style="list-style-type: none"> <li>○ Not applicable to GSE HAFA</li> <li>○ Transaction closing date must be on or after the Agreement Issue Date</li> </ul> </li> </ul>

Data Element with Data Dictionary Number	Section	Description
		<p><b>Relocation Assistance:</b> If the borrower is requesting relocation incentive compensation, the Servicer must require the borrower to provide evidence of occupancy and a Dodd-Frank Certification from each occupant who will receive relocation assistance.</p> <p><i>Notes: -A different value may be submitted at HAFA Loan Setup than was originally reported at HAFA Notification. -A HAFA Notification is not allowed if the latest evaluation for the loan has a Program Type of "HMP9-FHA," or "HMP 12-RD-HAMP."</i></p>
<p><b>Short Sale or Deed-in-Lieu Reason Code</b> DD203</p>	Loan Level Data	<p>Mandatory field; choose one of the following:</p> <ul style="list-style-type: none"> <li>• Does not qualify for a Trial Period Plan <ul style="list-style-type: none"> <li>○ If this reason is chosen, there must be a Trial Not Approved/Not Accepted record for the loan on the latest evaluation with a Reason Code other than 18 Submission Error Correction.</li> </ul> </li> <li>• Does not successfully complete a Trial Period Plan <ul style="list-style-type: none"> <li>○ If this reason is chosen, there must be a Trial Cancel or Trial Disqualified record for which the latest ADR transaction on the latest evaluation has a Reason Code other than 18 Submission Error Correction</li> </ul> </li> <li>• Is delinquent on a HAMP modification by missing at least two consecutive payments <ul style="list-style-type: none"> <li>○ If this reason is chosen, there must be an Official Disqualified modification on the latest evaluation for the loan.</li> </ul> </li> <li>• Requests a Short Sale or Deed-in-lieu <ul style="list-style-type: none"> <li>○ When a borrower who was not previously evaluated for HAMP requests a short sale or DIL, the Servicer must determine the basic eligibility of the borrower as set forth in the MHA Handbook Chapter IV, Section 2. If, as part of this evaluation, the Servicer determines the borrower is also eligible for HAMP, the Servicer must notify the borrower of the availability of HAMP and allow the borrower to request consideration under HAMP.</li> </ul> </li> </ul>
<p><b>Submission Status</b> DD210</p>	Loan Level Data	<p><b>For Notifications</b></p> <ul style="list-style-type: none"> <li>• Select "Short Sale or Deed-in-Lieu Notification"</li> <li>• The latest evaluation must be one of the following: <ul style="list-style-type: none"> <li>○ Trial Not Approved or Not Accepted,</li> <li>○ Trial Cancel or Disqualified, or</li> <li>○ Official Active Payment, Official Active Non-payment or Disqualified.</li> </ul> </li> </ul> <p><b>For Loan Setups</b></p> <ul style="list-style-type: none"> <li>• "Short Sale Loan Setup" (must have a program Type/Campaign ID (DD10) of either "HMP5 Short Sale with Relocation Compensation" or "HMP25 Short Sale without Relocation Compensation.")</li> <li>• "Deed-in-Lieu Loan Setup" (must have a Program Type/Campaign ID (DD10) of either "HMP 3 Deed-in-lieu with Relocation Compensation" or "HMP 23 Deed-in-lieu without Relocation Compensation.")</li> <li>• The latest evaluation must be one of the following: <ul style="list-style-type: none"> <li>○ Trial Not Approved or Not Accepted,</li> <li>○ Trial Cancel or Disqualified, or</li> <li>○ Official Paid Off or Disqualified.</li> </ul> </li> </ul> <p><b>For Corrections</b></p> <ul style="list-style-type: none"> <li>• Select "HAFA Loan Setup Correction" (a matching loan must exist as a paid HAFA Loan Setup).</li> </ul>

Data Element with Data Dictionary Number	Section	Description
<b>Agreement Expiration Date</b> DD22	Loan Level Data	Mandatory if the transaction Closing Date(DD216) is provided and is prior to November 1, 2012: <ul style="list-style-type: none"> <li>• Cannot be less than 120 calendar dates from the Agreement Issue Date</li> <li>• Cannot be greater than a year from the Agreement Issue Date</li> <li>• For HAFA Agreement documentation that does not include this data attribute, please reach out to your Mod Reporting Analyst for workaround steps to report the loan.</li> </ul>
<b>Agreement Issue Date</b> DD23	Loan Level Data	Mandatory date: <ul style="list-style-type: none"> <li>• Must be prior to the Borrower Execution Date</li> <li>• Must equal to or after the Short Sale or Deed-in-lieu Reason Date</li> <li>• For HAFA Agreement scenarios that do not include this data attribute, please reach out to your Mod Reporting Analyst for workaround steps to report the loan.</li> <li>• Cannot be later than the processing date of a Notification Loan Setup or Loan Setup Correction.</li> </ul>
<b>Borrower Execution Date</b> DD37	Loan Level Data	Mandatory if the transaction Closing Date(DD216) is provided and is prior to November 1, 2012: <ul style="list-style-type: none"> <li>• Cannot be prior to Agreement Issue Date</li> <li>• Must be on or before the Transaction Closing Date</li> <li>• Cannot be later than the processing date of a Short Sale or Deed-in-lieu Notification or Short Sale Loan Setup or Deed-in-lieu Loan Setup or Loan Setup Correction</li> <li>• For HAFA Agreement scenarios that do not include this data attribute, please reach out to your Mod Reporting Analyst for workaround steps to report the loan.</li> </ul>
<b>Front Ratio Before Modification</b> DD77	Loan Level Data	<ul style="list-style-type: none"> <li>• Mandatory field if Investor Code is "Fannie Mae" or "Freddie Mac," and must be greater than 31%. <i>Monthly Housing Expense Before Mod (DD113) divided by Monthly Gross Income (DD110)</i></li> </ul>
<b>Minimum Net Return to Investor Amount</b> DD104	Loan Level Data	Mandatory if Program Type/Campaign ID (DD10) is "HMP5 Short Sale with Relocation Compensation" or "HMP 25 Short Sale without Relocation Compensation."
<b>Property Usage Type Code</b> DD155	Loan Level Data	<ul style="list-style-type: none"> <li>• Mandatory field: Property Usage Type Code (DD155) must be (1) Principal Residence, (2) Second or Vacation Home or (3) Investment Property.</li> <li>• Property Usage Type Code (DD155) must be (1) Principal Residence if Agreement Issue Date (DD23) is before 3/9/2012.</li> <li>• If Property Usage Type Code (DD155) is (2) Second or Vacation Home or (3) Investment Property, Investor Code (DD9) must be (3) Private or (4) Portfolio.</li> </ul>
<b>Property Vacancy Date</b> DD156	Loan Level Data	Mandatory if Program Type/Campaign ID (DD10) is either: <ul style="list-style-type: none"> <li>• "HMP3 Deed-in-lieu with Relocation Compensation" (also, the Property Vacancy Date cannot be less than the Transaction Closing Date (DD216).</li> <li>• "HMP5 Short Sale with Relocation Compensation."</li> <li>• Property vacancy date must be on or after 02-28-2010</li> </ul>





Data Element with Data Dictionary Number	Section	Description
<b>Short Sale or Deed-in-Lieu Reason Date</b> DD204	Loan Level Data	<ul style="list-style-type: none"><li>• Mandatory if the Short Sale or Deed-in-lieu Reason Code is "Does not qualify for a trial period Plan," "Does not successfully complete a Trial period Plan," or "Requests a Short Sale or Deed-in-lieu"</li><li>• Must be on or after 02-03-2009</li><li>• Must be equal to or prior to Agreement Issue Date</li></ul>
<b>Subordinate Lien Release Reimbursement Amount</b> DD212	Loan Level Data	<p>For a HAFA Short Sale or DIL that closes prior to 12/1/2012:</p> <ul style="list-style-type: none"><li>• Investors receive up to \$2,000 calculated at \$1 for each \$3 paid to subordinate lien holders for release of borrower liability.</li><li>• The maximum paid to subordinate mortgage lien holders is limited to \$8,500. For a HAFA Short Sale or DIL that closes prior to 3/9/2012, the maximum paid to subordinate mortgage lien holders is limited to \$6,000.</li></ul> <p>For a HAFA Short Sale or DIL that closes on or after 12/1/2012 but before 2/1/2015:</p> <ul style="list-style-type: none"><li>• Investors receive up to \$5,000 calculated at \$2 for each \$3 paid to subordinate lien holders for release of borrower liability.</li><li>• The maximum paid to subordinate mortgage lien holders is limited to \$8,500.</li></ul> <p>For a HAFA Short Sale or DIL that closes on or after 2/1/2015:</p> <ul style="list-style-type: none"><li>• Investors receive up to \$8,000 calculated at \$2 for each \$3 paid to subordinate lien holders for release of borrower liability. Unless the servicer has elected to set a cap, there is no limit to the amount that may be paid to subordinate mortgage lien holders.</li></ul>
<b>Transaction Closing Date</b> DD216	Loan Level Data	<p>Optional for Notification; Mandatory for Loan Setup</p> <ul style="list-style-type: none"><li>• Must be on or before 9/30/2016.</li><li>• Must be on or after the Borrower Execution Date (DD37) and the Agreement Issue Date (DD23). The HAFA Loan Setup transaction closing date must be the same as the Payoff Action Date reported in the Payoff OMR.</li></ul>