

Uploading Files with Multiple Loans

Description & Purpose

Per the *MHA Handbook*, servicers are required to provide periodic loan level data for activity related to the Making Home Affordable (MHA) Program to the U.S. Treasury. This includes data from the Home Affordable Modification ProgramSM (HAMP[®]), the Second Lien Modification ProgramSM (2MPSM), the Home Affordable Foreclosure Alternatives[®] Program (HAFA[®]) or the Federal Housing Administration Home Affordable Modification Program (FHA-HAMP) and data regarding MHA servicing transfers.

Notes:

If the modified loan is a GSE loan, additional reporting to the GSE is required using the GSE's internal reporting systems.

It is recommended that large servicers with high volumes of loans, use the function provided by the HAMP Reporting Tool that allows a servicer to upload a file that has multiple loan level data records rather than entering each record individually via the website.

Reporting Methods

You can upload a file using either of these methods.

- Web User Interface (UI) – Use this job aid for guidance.
- File Transfer Protocol (FTP) – Refer to the Black Knight HAMP User Guide.
- InterChange – Refer to the Black Knight HAMP User Guide.

References

| Reference | Location | When Needed |
|---|---|---|
| HAMP Reporting Tool direct link | https://hamp.blackknightdna.com/ | Direct access to the HAMP Reporting Tool |
| Black Knight HAMP User's Guide | A downloadable version of this guide is found in the <i>Support</i> section of the HAMP Reporting Tool. | Contains information for using the Tool. |
| HAMP Solution Center/ Black Knight Technical Support | (866) 939-4469 Select Option 1, then Option 5. | Call for assistance on creating your file. |
| HAMP Column Header Files | <ol style="list-style-type: none"> 1. Go to the secured area https://www.hmpadmin.com/portal/login.jsp and log in 2. Choose <i>Loan Reporting: Tools & Documents</i> 3. Click on <i>File Formats</i> Tab | Use the appropriate column header file as a template to create your file of loans to upload. |
| Data Dictionaries | <ol style="list-style-type: none"> 1. HMPAdmin.com 2. Go to the <i>Programs</i> tab 3. Choose the applicable program 4. Go to <i>Loan Reporting</i> 5. Find <i>Data Dictionaries</i> | Use the appropriate data dictionary as a guide for formatting the fields in your file of loans to upload. |
| How to change CSV files to pipe-delimited | Page 6 of this Job Aid | When first creating CSV files. Steps only need to be followed once. |

Process Steps

To create and upload a file that has multiple loan level data records, follow the steps below.

| ✓ | # | Step Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-------------------|---|-------------------|---------------|---------------------------|-------------|--------------|-----------------------|-------|---|---|--|---|-------------------|------------------|-------------------|---------------|---------------------------|-------------|--------------|-----------------------|-------|---|-----------|--|----------|--|----------|------|---|------------|--|---|-----------|--|----------|--|----------|------|---|------------|--|---|-----------|--|----------|--|----------|------|---|------------|--|---|-----------|--|----------|--|----------|------|---|------------|--|---|-----------|--|----------|--|----------|------|---|------------|--|---|-----------|--|----------|--|----------|------|---|------------|--|
| | 1 | <p>Create a file template in Excel.</p> <ol style="list-style-type: none"> Obtain the relevant HAMP Column Header File as a template (see Reference Table on previous page of this job aid for location). Create an Excel spreadsheet with the appropriate field columns from the Column Header File. Format the columns according to the field formats from the relevant data dictionary (see the Reference Table on page 1 of this Job Aid for location). <table border="1" data-bbox="272 611 1549 762"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> <th>E</th> <th>F</th> <th>G</th> <th>H</th> <th></th> </tr> </thead> <tbody> <tr> <td>1</td> <td>HAMPServiceNumber</td> <td>GSEServiceNumber</td> <td>ServiceLoanNumber</td> <td>GSELoanNumber</td> <td>UnderlyingTrustIdentifier</td> <td>ProgramType</td> <td>InvestorCode</td> <td>BorrowerExecutionDate</td> <td>Submi</td> </tr> <tr> <td>2</td> <td>100000001</td> <td></td> <td>1Test931</td> <td></td> <td>Mortgage</td> <td>HMP1</td> <td>3</td> <td>2012-05-01</td> <td></td> </tr> <tr> <td>3</td> <td>100000002</td> <td></td> <td>1Test932</td> <td></td> <td>Mortgage</td> <td>HMP2</td> <td>3</td> <td>2012-05-12</td> <td></td> </tr> <tr> <td>4</td> <td>100000003</td> <td></td> <td>1Test933</td> <td></td> <td>Mortgage</td> <td>HMP3</td> <td>3</td> <td>2012-06-01</td> <td></td> </tr> <tr> <td>5</td> <td>100000004</td> <td></td> <td>1Test934</td> <td></td> <td>Mortgage</td> <td>HMP4</td> <td>3</td> <td>2012-06-08</td> <td></td> </tr> <tr> <td>6</td> <td>100000005</td> <td></td> <td>1Test935</td> <td></td> <td>Mortgage</td> <td>HMP5</td> <td>3</td> <td>2012-07-03</td> <td></td> </tr> <tr> <td>7</td> <td>100000006</td> <td></td> <td>1Test936</td> <td></td> <td>Mortgage</td> <td>HMP6</td> <td>3</td> <td>2012-07-03</td> <td></td> </tr> </tbody> </table> <p><i>Note: Column headers must match exactly with the names provided in the Column Header File.</i></p> | | A | B | C | D | E | F | G | H | | 1 | HAMPServiceNumber | GSEServiceNumber | ServiceLoanNumber | GSELoanNumber | UnderlyingTrustIdentifier | ProgramType | InvestorCode | BorrowerExecutionDate | Submi | 2 | 100000001 | | 1Test931 | | Mortgage | HMP1 | 3 | 2012-05-01 | | 3 | 100000002 | | 1Test932 | | Mortgage | HMP2 | 3 | 2012-05-12 | | 4 | 100000003 | | 1Test933 | | Mortgage | HMP3 | 3 | 2012-06-01 | | 5 | 100000004 | | 1Test934 | | Mortgage | HMP4 | 3 | 2012-06-08 | | 6 | 100000005 | | 1Test935 | | Mortgage | HMP5 | 3 | 2012-07-03 | | 7 | 100000006 | | 1Test936 | | Mortgage | HMP6 | 3 | 2012-07-03 | |
| | A | B | C | D | E | F | G | H | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | HAMPServiceNumber | GSEServiceNumber | ServiceLoanNumber | GSELoanNumber | UnderlyingTrustIdentifier | ProgramType | InvestorCode | BorrowerExecutionDate | Submi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 100000001 | | 1Test931 | | Mortgage | HMP1 | 3 | 2012-05-01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 100000002 | | 1Test932 | | Mortgage | HMP2 | 3 | 2012-05-12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 100000003 | | 1Test933 | | Mortgage | HMP3 | 3 | 2012-06-01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 100000004 | | 1Test934 | | Mortgage | HMP4 | 3 | 2012-06-08 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 100000005 | | 1Test935 | | Mortgage | HMP5 | 3 | 2012-07-03 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 100000006 | | 1Test936 | | Mortgage | HMP6 | 3 | 2012-07-03 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 2 | <p>Enter the loan level data records into the file.</p> <ul style="list-style-type: none"> No special characters, unless specifically required (i.e., date field requires dash as separator). This means no dollar signs, commas, quote marks, etc. Refer to the data dictionary for all the allowable values. The fields that contain a numeric value and a description should only contain the value and not the description (e.g., <i>HMP1-HMP Default</i>, this is both the value and the description. The value is <i>HMP 1</i> which is all that needs to be included). For blank fields, do not include any spaces. Boolean values must be lowercase true or false. The correct format for date fields is CCYY-MM-DD. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 3 | <p>Save your Excel file as a CSV format - pipe-delimited.</p> <p>⇒ TIP: If your computer defaults to a comma-delimited separator character, you will need to change it to pipe-delimited (“ ”). This only needs to be done once. Simple steps to change the separator character are detailed on page 6 of this Job Aid. After the delimiter is changed, proceed with saving your Excel file in the csv format.</p> <ul style="list-style-type: none"> How to save in the CSV format: <div data-bbox="349 1465 1494 1879"> <p>1. Select File from the Top Menu and choose Save As</p> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

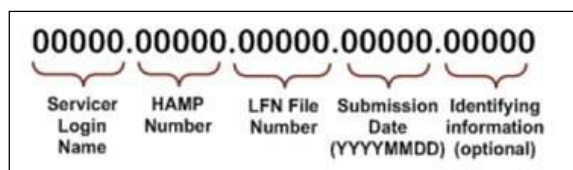
Step Description

- **Save the file according to the following naming conventions:**

[part1].[part2].[part3].[part4].[part5].csv

As shown...

- part1 = Servicer Login Name (call Knight Technical Support to find official name)
- part2 = HAMP Number
- part3 = LFN File Number (see next page)
- part4 = Submission Date in YYYYMMDD format
- part5 = Other Identifying Information (optional)



Black out the

LFN File Numbers are as follows:

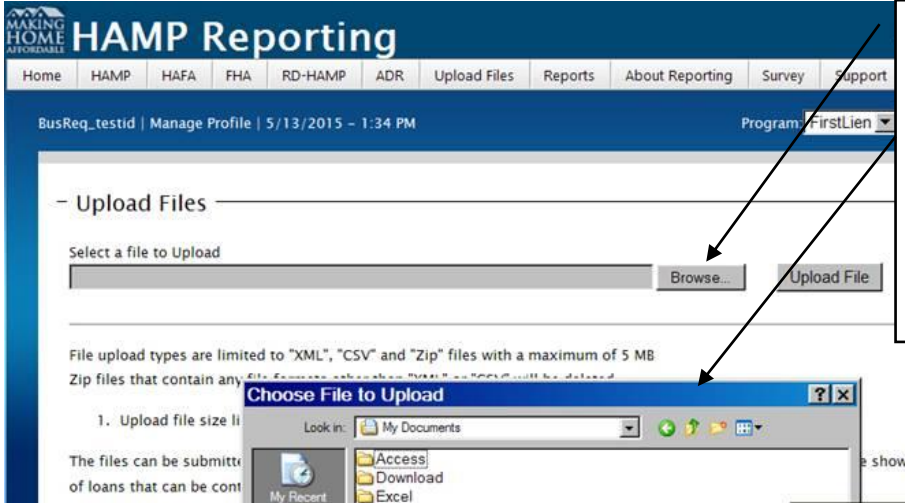
| Servicing Transfer | HAMP | 2MP | HAFA | FHA-HAMP | RD-HAMP | Additional Data Requirements |
|----------------------------------|---|---|---|---|---|--|
| Deal Setup: LFN1200 | Initial Trial Period Loan Setup File (setup): LFN0400 | Official Setup: LFN0500 | Short Sale Notification: LFN0900 | FHA-HAMP Trial Setup: LFN0300 | RD-HAMP Trial Setup: LFN1100 & LFN1102 | Reporting additional data requirements: LFN0820 |
| Deal Update: LFN1201 | | Extinguishment : LFN0501 | Deed-in-Lieu Notification: LFN0901 | Submit with Submission Status Code of 1-Trial | RD-HAMP Loan Activity (OMR): LFN1103 | |
| Deal Concurrence: LFN1202 | For loan setup of official modifications (official setup): LFN0402 | Partial Extinguishment : LFN0502 | Short Sale Loan Setup: LFN0902 | FHA-HAMP Official Modification: LFN0302 | RD-HAMP Cancel: LFN1105 | |
| Deal Cancel: LFN1203 | | Cancel: LFN0503 | Deed-in-Lieu Loan Setup: LFN0903 | Submit with a Submission Status code of 3-Official | | |
| Loan Update: LFN1205 | On a monthly basis after the modification is set up to report the loan payments (OMR): LFN0403 | Official Monthly Reporting (2OMR): LFN0505 | HAFA Cancel/Termination: LFN0905 | FHA-HAMP Loan Activity (OMR): LFN0303 | | |
| | | | | FHA-HAMP Cancel: LFN0305 | | |
| | | | | Submit with Submission Status Code of 5-Trial Cancel or 7-Official Cancel | | |

- Zip files must be named according to the following naming conventions:

[part1].[part2].zip As shown...

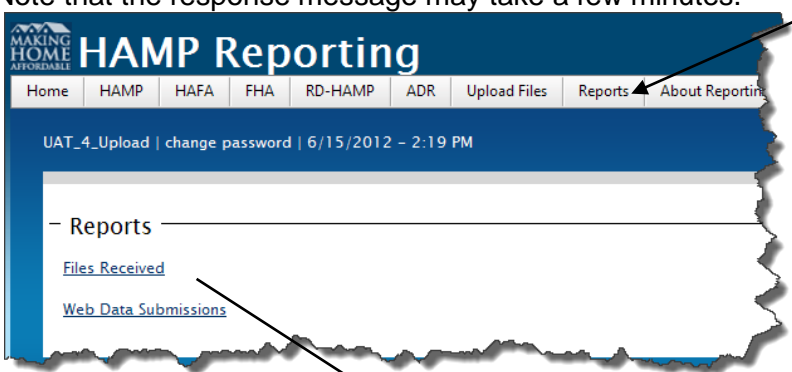
- part1 = Servicer Login Name (call Black Knight Technical Support to find out the official name)



| ✓ | # Step Description |
|---|---|
| | <p>○ part2 = HAMP Number.</p> <p>Large files should be zipped for upload efficiency. Zip files that contain any file formats other than XML or CSV will be deleted.</p> <p>⇒ TIP: Viewing the file in Notepad will allow you to see column headings to confirm it is separated by pipe-delimited.</p> <div data-bbox="1208 256 1458 445" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center; font-size: 1.2em;">00000.00000</p> <p style="text-align: center;"> </p> <p style="text-align: center;"> Servicer Login Name HAMP Number </p> </div> <div data-bbox="454 466 1367 835" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="font-size: 0.8em;">LHD Servicer 100000001 LFN0400 Date LoanSetup.csv - Notepad</p> <pre style="font-family: monospace; font-size: 0.8em;"> File Edit Format View Help HAMP Servicer Number GSE Servicer Number Servicer Loan Number GSE L wer SSN CoBorrower LastName CoBorrower FirstName CoBorrower SSN P nt PostModificationDetailFrontRatio PostModificationDetailInt Stepschedule4StepNumber Stepschedule4InterestRate Stepschedu erestPaymentAmount Stepschedule10PaymentEffectiveDate StepSch 100000001 1Test931 Mortgage HMP1 3 2012-05-01 1 2007-12-31 100000002 1Test932 Mortgage HMP2 3 2012-05-12 100000003 1Test933 Mortgage HMP3 3 2012-06-01 100000004 1Test934 Mortgage HMP4 3 2012-06-08 100000005 1Test935 Mortgage HMP5 3 2012-07-03 100000005 1Test936 Mortgage HMP6 3 2012-07-07 </pre> </div> |
| 4 | <p>Log in directly to the HAMP Reporting Tool: https://hamp.blackknightdna.com/</p> <p>Use the Logon Name and Password assigned when registering for the tool. Click the <i>Upload Files</i> Tab.</p> |
| 5 | <p>Select file to upload</p> <div data-bbox="282 1054 1182 1554" style="border: 1px solid black; padding: 5px;">  </div> <div data-bbox="1172 1054 1536 1390" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <ul style="list-style-type: none"> Click Browse In the Choose File to Upload window. Navigate to the appropriate location of the file and select it. Click Open. The file location appears in the Select a file to Upload field. </div> |
| 6 | <p>Click Upload File.</p> <p>After a short period of time, as determined by the speed of your connection and the size of your file, a message confirming the file has been uploaded appears below the field: For Example: “[filename] has been uploaded”.</p> <p>Note: The file will be processed in this order:</p> <ol style="list-style-type: none"> 1. File name validation 2. File header validation 3. Schema validation. This means every field in the schema is accounted for on each loan record |

✓ # Step Description

7 **Check the Results.** A response file is generated as a *Files Received* report.
 Note that the response message may take a few minutes.



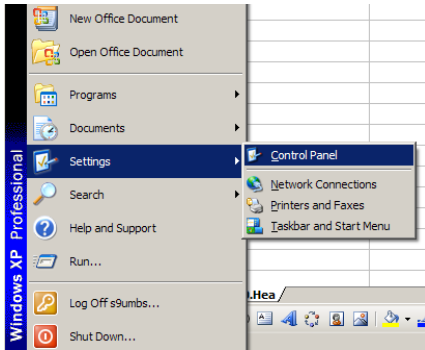
1. Go to the **Reports** Tab
2. Select **Files Received**
3. The **Files Received Report** provides a transaction processing status for each submitted transaction.

Black Knight any Black Knight-level warnings or error messages that occurred for each individual transaction in the file.

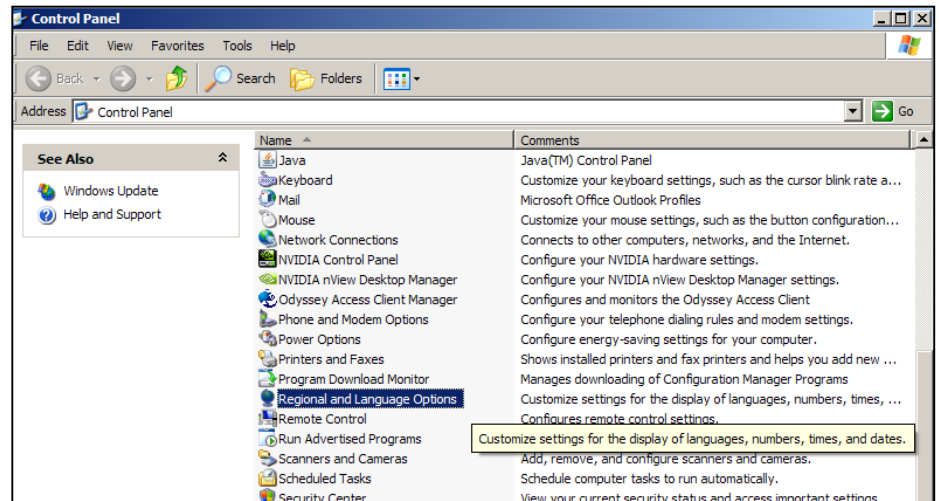
| Transaction Type | File Name | Received | Black Knight Response Message | HAMP Reporting System Response File Received | HAMP Reporting System Response Message |
|-------------------|---|-------------------------|---|--|--|
| OfficialLoanSetup | ██████████.LFN0402.150 50110184680.XML | 5/1/2015 10:18:47 AM | The file with 814 loan(s) has been processed. There were 25 loan(s) with errors. 0 loan(s) had warnings. [Download ResponseFile] | 5/1/2015 10:39:55 AM | The file has 789 loan(s). [Download ResponseFile] |
| | EDIP SJ59UR_QN7081. | 5/1/2015 | The file with 177 loan(s) has been processed. There were 4 loan(s) with errors. 2 loan(s) had | 5/1/2015 | The file has 173 loan(s). |

⇒ **IMPORTANT NOTE:** When Black Knight performs the schema validation, the response file will only contain the loans with errors. However, the client must re-submit all the loans that were in the file, not just re-submit the loans with errors. If one fails, the entire file does not proceed to the business rules/edit validation.

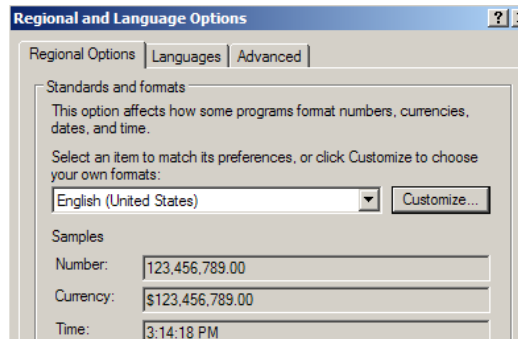
How to change the separator character of CSV files to pipe-delimited



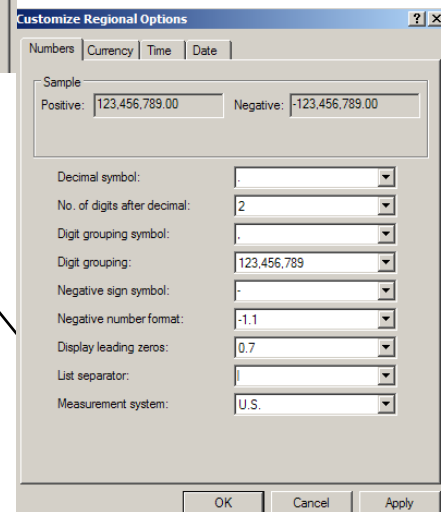
1. Click the Windows **Start Button** and choose **Settings** and **Control Panel** from the menu list.



Note: After you change the separator character for your machine, all applications will use the new character. You can change the character back to the original character by using the same procedure.



3. Click the **Customize Button** on the **Regional Options** tab



4. Type a new separator in the **List separator** field. Use the **Pipe** character (|) found above the Enter Key on the keyboard (Press SHIFT + \):



5. Click **OK** twice.