

HAMP Reporting Guidance for Active GSE HAMP Loans in a Non-Performing Loan (NPL) or Re-Performing Loan (RPL) Sale

Effective Date 04/27/2017*

NPL Sale		
Scenario	HAMP Status of Servicer of Record at the Time of Sale	Reporting Guidance (and additional actions permissible)
Loan is permanently modified on or after the NPL Sale Closing Date.	SPA	<ol style="list-style-type: none"> 1. Servicer completes investor code change process in the HAMP Reporting Tool to include: Official Cancel, Update of Investor Code, Collection of Dodd-Frank Certification and final Official Re-submission as Non-GSE. 2. Servicer submits standard Non-GSE Servicing Transfer request in the HAMP Reporting Tool.
	Non-SPA	<ol style="list-style-type: none"> 1. Cancel any GSE HAMP Activity, if reported, by following appropriate steps to achieve a Trial Cancel loan state with Reason Code of 18 – Submission Error that may include: Official Cancel and Trial Cancel. No future HAMP Reporting should be completed.
Loan is permanently modified prior to the NPL Sale Closing Date.	SPA or Non-SPA	<ol style="list-style-type: none"> 1. Servicer submits an OMR with Action Code 63. Proprietary Remodification and Action Date to reflect the NPL Sale Closing Date. Loan remains as GSE in the HAMP Reporting Tool in End of Life State of Withdrawn.
RPL Sale		
Scenario	HAMP Status of Servicer of Record at the Time of Sale	Reporting Guidance (and additional actions permissible)
Loan is permanently modified on or after the RPL Sale Closing Date.	SPA	<ol style="list-style-type: none"> 1. Servicer completes investor code change process in the HAMP Reporting Tool to include: Official Cancel, Update of Investor Code, Collection of Dodd-Frank Certification and final Official Re-submission as Non-GSE. 2. Servicer submits standard Non-GSE Servicing Transfer request in the HAMP Reporting Tool.
	Non-SPA	<ol style="list-style-type: none"> 1. Cancel any GSE HAMP Activity, if reported, by following appropriate steps to achieve a Trial Cancel loan state with Reason Code of 18 – Submission Error that may include: Official Cancel and Trial Cancel. No future HAMP Reporting should be completed.
Loan is permanently modified prior to the RPL Sale Closing Date AND following the Sale the GSE has directed the servicer to continue reporting the loan as GSE HAMP.	SPA or Non-SPA	<ol style="list-style-type: none"> 1. Servicer submits standard GSE Servicing Transfer request in the HAMP Reporting Tool. Loan to remain as GSE in the HAMP Reporting Tool.
Loan is permanently modified prior to the RPL Sale Closing Date AND following the Sale the GSE has not directed the servicer to continue reporting the loan as GSE HAMP.	SPA or Non-SPA	<ol style="list-style-type: none"> 1. Servicer submits an OMR with Action Code 63. Proprietary Remodification and Action Date to reflect the NPL Sale Closing Date. Loan remains as GSE in the HAMP Reporting Tool in End of Life State of Withdrawn.

* Servicers should contact the Servicer Integration Team for guidance on sales completed prior to the effective date of this guidance.