

## MHA Loan State Change Request Process

### Description & Purpose

In order to facilitate Servicer requests to update the loan state for a loan in the HAMP System of Record, MHA as Program Administrator (MHA-PA) established the MHA Loan State Change Request Process.

Effective May 2017, MHA-PA updated the MHA Loan State Change Request Process. This document includes process steps for reference by servicers and may be revised periodically, as necessary.

Please refer to the **Document Updates** section for updates to this document.

### Reporting

Servicers must download and complete the MHA Request for Loan State Change template on HMPAdmin.com and submit as a CSV file to [support@hmpadmin.com](mailto:support@hmpadmin.com).

### Reporting Process and Execution Timeline

- Servicers must submit MHA Loan State Change Requests by three Business Days prior to End-of-Cycle (EOC-3).
  - Servicers are encouraged to submit preliminary requests by the 3<sup>rd</sup> Business Day (BD3) of the processing month to receive results of a preliminary request review, including any actions that must be taken before the loan(s) in the request can be processed.
  - Servicers may view preliminary results on the 5<sup>th</sup> Business Day (BD5) of the processing month via the “Loan State Change Review Results” report on the Ad-Hoc reporting link of the HAMP Reporting Tool that includes all loans in the request and any actions to be performed by the servicer in order for the request to be completed.
  - If any loans require an update based on preliminary review, servicers must re-submit the entire request no later than EOC-3 in order for the updates to be processed.
  - If an updated request was required and not received within the specified timeframe, the latest request received will be processed.
- Servicers may view the “Loan State Change Summary” report on the Ad-Hoc reporting link of the HAMP Reporting Tool on the 2<sup>nd</sup> Business Day (BD2) of the following month that includes the processing status for each loan in the request. Note: if a loan is transferred to another servicer after the request submission, it will not be included in the summary report of the transferor.

## References

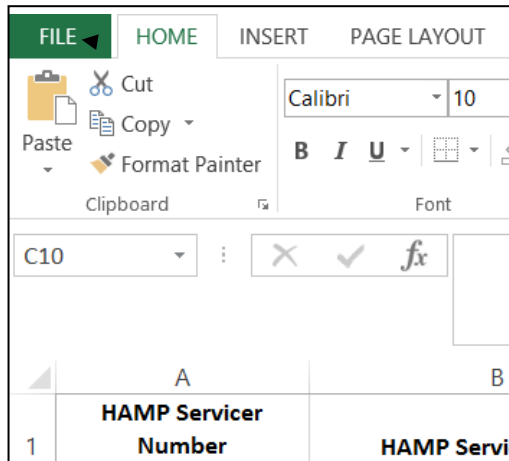
Reference	Location	Purpose
<b>MHA Loan State Change Request Process</b>	<ul style="list-style-type: none"><li>• Go to <a href="https://www.hmpadmin.com">https://www.hmpadmin.com</a></li><li>• Choose <i>Programs tab</i>&gt; <i>Loan Reporting Documents</i></li><li>• Click on <i>Data Reporting Resources</i> Tab</li><li>• Scroll to the <i>MHA Loan State Change Request Process</i> section<ul style="list-style-type: none"><li>◦ Use the <i>MHA Request for Loan State Change</i> form</li></ul></li></ul>	To request MHA Loan State Change updates
<b>Excel to CSV conversion</b>	See Step 5 of this document	To save Excel files as CSV (Comma Delimited) format
<b>HAMP Reporting Tool Direct Link</b>	<a href="https://hamp.blackknightdna.com/">https://hamp.blackknightdna.com/</a>	To obtain direct access to the HAMP Reporting Tool

## Process Steps

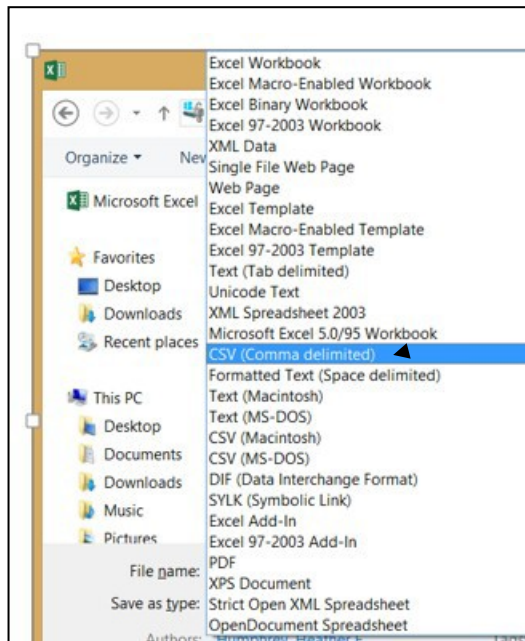
✔ Step #	Description														
1	<p><b>Servicers: Download File Template from HMPAdmin.com</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Choose Programs Tab &gt; Loan Reporting Documents on HMPAdmin.com</li> <li><input type="checkbox"/> Select the Data Reporting Resources tab</li> <li><input type="checkbox"/> Scroll to the MHA Loan State Change Request Process section</li> <li><input type="checkbox"/> Save the MHA Request for Loan State Change file to use as a template</li> </ul>														
2	<p><b>Servicers: Populate Request Template</b></p> <p>Servicers must use the MHA Request for Loan State Change template on HMPAdmin.com for submissions. Populate all mandatory attribute columns and any conditional attribute columns required for desired loan state.</p> <ul style="list-style-type: none"> <li>• Populate with allowable values as shown in drop-down menus</li> <li>• All date fields must be MM/DD/YYYY</li> </ul> <p>For additional details on Allowable Loan State Changes, refer to Appendix A. For additional details on Attribute Conditionality, refer to Appendix B.</p> <p><b>Mandatory</b></p> <table border="1" data-bbox="248 1062 1487 1142"> <thead> <tr> <th>Requestor</th> <th>Requestor HAMP Servicer Number</th> <th>Requestor HAMP Servicer Name</th> <th>Financial Asset Identifier</th> <th>HAMP Servicer Number</th> <th>HAMP Servicer Name</th> <th>Requested Program Type and Loan Mode</th> <th>Requested Loan State</th> </tr> </thead> </table> <ul style="list-style-type: none"> <li>• Requestor</li> <li>• Requestor HAMP Servicer Number</li> <li>• Requestor HAMP Servicer Name</li> <li>• Financial Asset Identifier (FAID)</li> <li>• HAMP Servicer Number (associated with the FAID)</li> <li>• HAMP Servicer Name (associated with the FAID)</li> <li>• Requested Program Type and Loan Mode</li> <li>• Requested Loan State</li> </ul> <p><b>Conditional</b></p> <table border="1" data-bbox="248 1543 1205 1625"> <thead> <tr> <th>Request Reason</th> <th>Requested Trial Fallout Reason Code</th> <th>Requested Tier 1 Not Offered Reason Code</th> <th>Last Paid Installment Date</th> <th>Action Code</th> <th>Action Code Date</th> </tr> </thead> </table> <ul style="list-style-type: none"> <li>• Request Reason (optional for Servicer requests)</li> <li>• Requested Trial Fallout Reason Code</li> <li>• Requested Tier 1 Not Offered Reason Code</li> <li>• Last Paid Installment Date</li> <li>• Action Code</li> <li>• Action Code Date</li> </ul>	Requestor	Requestor HAMP Servicer Number	Requestor HAMP Servicer Name	Financial Asset Identifier	HAMP Servicer Number	HAMP Servicer Name	Requested Program Type and Loan Mode	Requested Loan State	Request Reason	Requested Trial Fallout Reason Code	Requested Tier 1 Not Offered Reason Code	Last Paid Installment Date	Action Code	Action Code Date
Requestor	Requestor HAMP Servicer Number	Requestor HAMP Servicer Name	Financial Asset Identifier	HAMP Servicer Number	HAMP Servicer Name	Requested Program Type and Loan Mode	Requested Loan State								
Request Reason	Requested Trial Fallout Reason Code	Requested Tier 1 Not Offered Reason Code	Last Paid Installment Date	Action Code	Action Code Date										

		<p>Additional Notes:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Data should be added to the Excel template with only the header row.</li> <li><input type="checkbox"/> Do not add or include any additional information within the form to ensure that the integrity of the data remains intact. Such information should be included within the body of the email for your request, not the form.</li> </ul>
3		<p><b>Servicers: Validate Completed Request</b></p> <ul style="list-style-type: none"> <li>• Verify that all Mandatory fields are populated</li> <li>• Verify that Conditional fields are populated, as applicable</li> <li>• Verify that Requested Program Type and Loan Mode and Requested Loan State reflect the desired Loan Mode and Loan State (to be updated to) in the HAMP Reporting System of Record</li> <li>• Verify that the Requested Program Type and Loan Mode and Requested Loan State are permissible by MHA-PA.</li> <li>• Verify that Financial Asset Identifier is not duplicated in your request</li> <li>• Verify that the requesting servicer is the servicer or sub-servicer for the loan in the request</li> <li>• Verify that all date fields are in MM/DD/YYYY format</li> <li>• Verify that all values from dropdown list within MHA Request for Loan State Change template are in the same format. (Ex: For “Requestor” dropdown field, only “5 - Servicer” is permitted, “5 – Servicer” with long hyphen or “5 Servicer” without hyphen are invalid). This applies to all fields with dropdown menus.</li> </ul> <p><b>NOTE: MHA-PA is unable to process any loan that does not meet the above criteria.</b></p>
4		<p><b>Servicers: Confirm files meet all criteria below for successful processing of file</b></p> <ul style="list-style-type: none"> <li>• File format is .csv (Pipe delimited is not accepted)</li> <li>• Latest version of MHA Request for Loan State Change template has been used</li> <li>• Data in form is not corrupted (test by first opening file in Note Pad)</li> <li>• HAMP Servicer Number reflects a valid HAMP Servicer Number (column values should not be dragged down i.e. 9999999990, 9999999991, 9999999992)</li> <li>• Requestor HAMP Servicer Number column contains ONLY ONE HAMP Servicer Number</li> </ul> <p><b>NOTE: MHA-PA is unable to process the file if the file contains format errors or invalid data.</b></p>
5		<p><b>Servicers: Save Excel file in Comma Delimited CSV format using the following suggested naming convention:</b></p> <ul style="list-style-type: none"> <li>• mha_request_for_loan_state_change_MM_DD_YYYY.csv</li> </ul> <p><b>NOTE: Special characters are not allowed in the file naming convention other than dashes “-“ and underscores “_.”</b></p>

## To save in Comma Delimited CSV format:



1. Select **File** from the Top Menu and choose **Save As**



2. Select **Save as Type** and choose **CSV (Comma Delimited)**

**NOTE:** CSV files must be changed to Comma Delimited CSV format if the default format is pipe delimited.

## To change File settings to Comma Separator (for CSV format in Windows 10):

1. Open the Control Panel
2. Select 'Region'
3. Click 'Additional settings...' near the bottom of the window
4. Change the List separator to a **comma**
5. Click 'OK'

<p>6</p>	<p><b>Servicers: Ensure each file name is different if submitting multiple files</b></p> <p>During the LSC processing cycle, servicers must ensure that the file name in the request remains the same when resubmitting a Loan State Change request. MHA-PA will only process the latest file received when the file name is kept consistent.</p> <p>If multiple Loan State Change requests are submitted in a given processing cycle, servicers must ensure that a different file name is used for each request. MHA-PA will process all requests received that include a distinct file name.</p> <p><b>NOTE: All requests submitted should include unique loans (Financial Asset ID) in the file(s). If duplicate loans exist in the file(s) with different requested data, the loan will not be updated.</b></p>
<p>7</p>	<p><b>Servicers: Servicers are encouraged to submit Loan State Change Requests by the 3<sup>rd</sup> Business Day of the month (BD3).</b></p> <p>Servicers must email the completed MHA Request for Loan State Change in CSV file format by the 3<sup>rd</sup> Business Day of the processing month (BD3) to <a href="mailto:support@hmpadmin.com">support@hmpadmin.com</a> in order for MHA-PA to perform a preliminary review and provide servicers with a report that includes any actions that must be taken before the loans can be processed in the request.</p> <p>Servicers are not required to perform this step, but it is highly encouraged to ensure timely and accurate processing of requests.</p>

## 8 Servicers: Access MHA Loan State Change Review Results on 5<sup>th</sup> Business Day

MHA-PA will review each request submitted by BD3 for quality and determine any pre-processing conditions that must be met to successfully process the request. Servicers may view preliminary results of this review on the 5<sup>th</sup> Business Day (BD5) of the processing month via the “Loan State Change Review Results” report using the Ad-Hoc reporting link in the HAMP Reporting Tool.

Loan State Change Review Results																					
Rollup Servicer Number	HAMP Servicer Number	HAMP Servicer Name	Servicer Loan Number	Financial Asset ID	Current Program Type and Loan Mode	Current Loan State	Requested Program Type and Loan Mode	Requested Loan State	Status	Status Details	Requestor Name	Request Reason Name	Requested Trial Reason Code	Requested Tier 1 Not Offered Reason Code	Requested Last Paid Installment Date	Requested Action Code	Requested Action Code Date	Trial Fallout Reason Code (IR2)	LPI Date (IR2)	Action Code (IR2)	Action Code Date (IR2)

The report will include all loans in the request received along with a status of whether each loan is eligible to be processed in the request based on MHA-PA review. Servicers should review all loans in the Loan State Change Review Results report.

Servicers should pay close attention to the below fields. These fields are provided for servicers to compare Current and Requested information and to review Processing Status.

- Current Program Type and Loan Mode
- Current Loan State
- Requested Program Type and Loan Mode
- Requested Loan State
- Status
  - *Ready for Processing:* This Loan is ready for processing and no further action is required. The loan has passed all pre-processing conditions as of the time the Loan State Change Review Results report was generated.
  - *Processed:* No update is required. All Requested fields match HAMP System of Record data.
  - *Needs Review:* Loan requires review. Loans with this status will not be processed unless an updated request is received. Please see Status Details below for more information.
- Status Detail(s): This field will provide either the reason a loan needs review or other information about a loan that one should be aware of.

**NOTE: MHA-PA will only complete the update for loans that have a ‘Ready for Processing’ Status.**

**If a Loan Status is ‘Ready for Processing’ and includes Status Detail(s), comments provided in that field are for informational purposes only.**

**9 Servicers: Submit MHA Request for Loan State Change, correcting any data from prior submissions (if applicable) by EOC-3 of the month.**

MHA-PA will only accept requests (new or corrected files) through EOC-3 for updates in the current processing month. If any loans required an update based on preliminary results, servicers must correct the data and re-submit the entire request no later than end-of-day on EOC-3 in order for the loans to successfully be processed. If an updated request was required and not received within the specified timeframe, the latest request received will be processed.

Servicers should attach the CSV file and email requests to [support@hmpadmin.com](mailto:support@hmpadmin.com).

**NOTE: MHA-PA is unable to process files which contain format errors or invalid data (see Step 4 for more details).**

**10 MHA-PA: Process Request**

MHA-PA will process the request by the end of the Loan State Change processing cycle (refer to Page 10 for more details).

**NOTE: MHA-PA will process all requests received that include a different file name and the latest request received where the file names remained consistent (see Step 6 for more details).**

**11 Servicers: Validate Updates**

Servicers may view the status of a request by accessing the “Loan State Change Summary” report on the Ad-Hoc reporting link of the HAMP Reporting Tool on the 2<sup>nd</sup> Business Day (BD2) of the month following processing.

Loan State Change Summary																					
Rollup Servicer Number	HAMP Servicer Number	HAMP Servicer Name	Servicer Loan Number	Financial Asset ID	Current Program Type and Loan Mode	Current Loan State	Requested Program Type and Loan Mode	Requested Loan State	Status	Status Details	Requestor Name	Request Reason	Requested Reason Code	Requested Tier 1 Not Offered Reason Code	Requested Last Paid Installment Date	Requested Action Code	Requested Action Code Date	Trial Reason Code (IR2)	LPI Date (IR2)	Action Code (IR2)	Action Code Date (IR2)

The report will include all loans received in the request, along with whether each loan in the request has been processed or not. In addition to loans received in the request, loans updated by MHA-PA to support the processing of the request are also included. Servicers should review all loans in the Loan State Change Summary report.

Servicers should pay close attention to the fields below:

- Requestor – Field provides the Servicer additional information on the source of the Loan State Change request for a given loan.
- Current Program Type and Loan Mode – Latest information from the HAMP Reporting Tool
- Current Loan State – Latest information from the HAMP Reporting Tool
- Requested Program Type and Loan Mode
- Requested Loan State
- Status:
  - *Processed*: Loan was updated based on a Loan State Change request OR the information in the HAMP Reporting Tool was already reflective of the request.
  - *Not Processed*: MHA-PA was not able to process the Loan State Change request received. Loan requires review. Please review Status Details for more information.
- Status Details: This field will provide either the reason a loan needs review or other information about a loan that you should be aware of.



Interfaces and Reports will display the updated data in the month following the Loan State Change processing cycle.

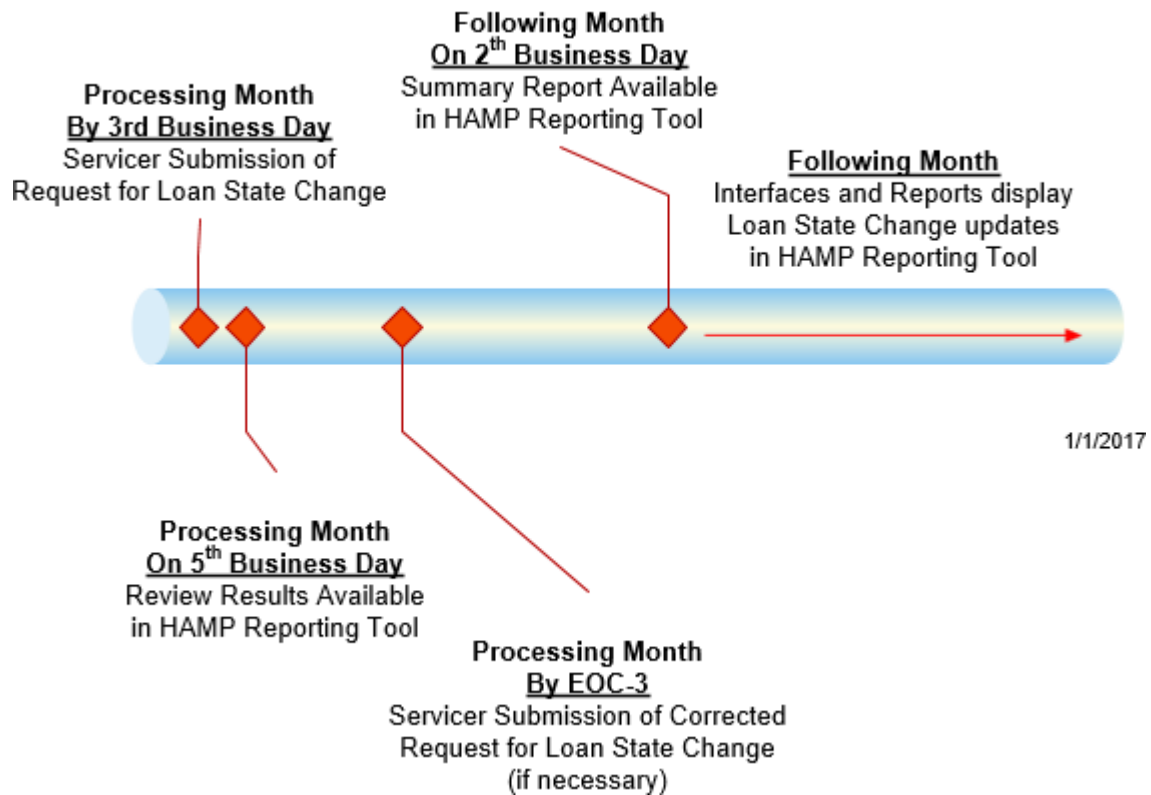
Additional Details:

- Loan State changes may be requested by an entity other than the servicer. In such cases, the servicer of record in the HAMP Reporting Tool may view the results of the request via the Loan State Change Summary report after processing.
- If the loan is transferred to another servicer after the request is received, the servicer of record in the HAMP Reporting Tool will receive the final status in the Loan State Change Summary report after processing.
- To support the processing of requests to update the loan state of a Tier 1 when a subsequent Tier 2 Not Approved/Not Accepted has been reported, MHA-PA may need to update the Tier 2 NANA Reason Code to: (18) Submission Error Correction (incorrect transaction type). Loans processed with this update will be included in the Loan State Change Summary report. Servicers should review each loan updated and subsequently re-report the correct Tier 2 NANA reason code, if necessary.

**Document Updates**

Description	Date
Loan State Change Process Updated	May 2017
Clarifications: <ul style="list-style-type: none"> <li>• Request Reason (optional for Servicer requests)</li> <li>• Validation Checks for allowable values and file format</li> <li>• Multiple File Submissions</li> </ul>	October 2017
Report & Process Updates: <ul style="list-style-type: none"> <li>• Process Step 8: Loan State Change Review Results - New Attributes Added</li> <li>• Process Step 11:               <ul style="list-style-type: none"> <li>○ Loan State Change Summary - New Attributes Added</li> <li>○ Additional Details – MHA-PA update to Tier 2 NANA Reason Code</li> </ul> </li> </ul>	January 2018
<ul style="list-style-type: none"> <li>• Removed the references of secure side from Reporting section page 1, from References section of page 2, from process steps - Step 1 and 2 page 3</li> <li>• Updated the email address from "mha_loan_state_change_request@fanni emae.com" to "support@hmpadmin.com" in Reporting section, in Step #7 of Page #6 and in step #9 of Page #8.</li> </ul>	October 2018

## MHA Loan State Change Process



## APPENDIX A - MHA Loan State Change Request - Allowable Loan State Changes Matrix

**Key**

	Allowed
	Not Allowed

My loan is in Program/Mode/State:			What can I request through the Loan State Change update process?									
Program	Loan Mode	CURRENT Loan State	Trial Cancel	Trial DQ	Trial Active	Official Active	Official DQ	Official PO	Official WD	Official Cancel	HAFA Notification Active	HAFA Notification Cancel
1MP T1 (Tier 1) 1MP T2 (Tier 2) 1MP SH (Streamline-HAMP)	Official	Active										
		Disqualified					Only to Update LPI Date					
		Paid Off						Only to Update LPI Date and/or Action Code Date				
	Trial	Withdrawn							Only to Update LPI Date and/or Action Code Date			
		Active										
		Disqualified										
		Cancel	Only to Update Fallout Reason Code									
FHA / RD-HAMP	Official	Active		The LSC process cannot move a FHA loan to Trial Disqualified state. The process can move a FHA loan to Trial Cancelled state with reason code 14.								
		Disqualified				Only to Update LPI Date						
		Paid Off					Only to Update LPI Date and/or Action Code Date					
	Trial	Withdrawn							Only to Update LPI Date and/or Action Code Date			
		Active										
		Cancel	Only to Update Fallout Reason Code									
2MP	Official	Active				LSC process can cancel a 2MP loan, which then allows the Servicer to reboard 2MP to Active status (if needed, submit new OMR to update the loan End-of-Life state)						
		Disqualified										
		Paid Off										
		Active Non-Payment										
		Withdrawn										
		Extinguished (transaction type)										
HAFA	Notification	Active										
	Payment	Paid										

## APPENDIX B - MHA Loan State Change Request - Attribute Conditionality Matrix

**Key**

	Required
	Not Allowed

I know what I want to do. What do I need to know/request?								
Requested Loan Mode	Requested Loan State	Request Reason	Requested Trial Fallout Reason Code	Requested Tier 1 Not Offered Reason Code	Last Paid Installment Date	Action Code	Action Code Date	
1MP T1 1MP T2 1MP SH	Official	Active						
		Disqualified			Last Paid Installment Date must be 3 months prior to the current date Format: MM/DD/YYYY			
		Paid Off				Code allowed: 60	Format: MM/DD/YYYY	
		Withdrawn	Optional			[Action Code Date - Last Paid Installment Date] must be less than or equal to 3 months Format: MM/DD/YYYY	Codes allowed: T1: 63, 64, 65, 66 T2: 63, 66 SH: 63, 65, 67	Format: MM/DD/YYYY
	Trial	Active						
		Disqualified		Code allowed: 14	Required for T2			
Cancel		Codes allowed: T1/T2: 8, 11, 18, 19, 20, 21, 23, 24, 30, 31, 32 SH: 8, 11, 18, 19, 20, 21, 23, 24, 30, 31, 32, 33						
FHA	Official	Active						
		Disqualified			Last Paid Installment Date must be 3 months prior to the current date Format: MM/DD/YYYY			
		Paid Off	Optional			[Action Code Date - Last Paid Installment Date] must be less than or equal to 3 months Format: MM/DD/YYYY	Code allowed: 60	Format: MM/DD/YYYY
		Withdrawn				Codes allowed: 63, 65, 66	Format: MM/DD/YYYY	
	Trial	Active						
		Cancel		Codes allowed: 1, 14, 15, 16, 17, 18				
RD HAMP	Official	Active						
		Disqualified			Last Paid Installment Date must be 3 months prior to the current date Format: MM/DD/YYYY			
		Paid Off	Optional			[Action Code Date - Last Paid Installment Date] must be less than or equal to 3 months Format: MM/DD/YYYY	Code allowed: 60	Format: MM/DD/YYYY
		Withdrawn				Code allowed: 63	Format: MM/DD/YYYY	
	Trial	Active						
		Cancel		Codes allowed: 1, 14, 15, 16, 17, 18				
2MP	Official	Active						
		Disqualified	Optional					
		Paid Off						
		Active Non-Payment						
		Extinguished						
		Withdrawn						
HAFA	Notification	Active						
	Payment	Paid						