

Reason Code Hierarchy Tables

Per the [Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages](#),

- Servicers must report a HAMP[®] Tier 1 Not Offered Reason Code for each loan that is evaluated for a modification under Home Affordable Modification ProgramSM (HAMP) Tier 1 on or after June 1, 2012 and not offered a Tier 1 Trial Period Plan (TPP), regardless of whether the borrower is offered or enters a Tier 2.
- Servicers must report a Trial Not Approved/Not Accepted (NA/NA) Reason Code if: 1) the borrower was evaluated for, but not offered a Tier 2 TPP; or 2) the borrower was evaluated prior to June 1, 2012 and not offered a Tier 1 TPP, but it is being reported or corrected after June 1, 2012.
- Servicers must report a Trial Fallout Reason Code for each loan where the borrower fell out of or withdrew from a trial period or completed a trial period but did not enter into a Tier 1, Tier 2 or Streamline HAMP permanent modification.
- A Tier 1/Tier 2 NA/NA submission is allowed if there exists an active Streamline HAMP modification and the Modification Evaluation Date is prior to the Modification Effective Date of the Streamline HAMP.

If more than one reason under the HAMP Tier 1 Not Offered Reason Codes, Trial Not Approved/Not Accepted Reason Codes, and/or Trial Fallout Reason Codes is applicable, servicer shall use the following hierarchies to determine which code to report.

HAMP Tier 1 Not Offered Reason Code	
Hierarchical Order	Enumeration and Reason Code Description
1	(11) Loan Paid Off ⁴
2	(24) Dodd Frank Certification Non-Compliance ⁴
3	(19) Unemployment Forbearance Plan
4	(20) Federally Declared Disaster
5	(3) Property Not Owner Occupied ³
6	(4) Other Ineligible Property - Property Condemned, Property > 4 units ⁴
7	(1) Ineligible Mortgage ⁴
8	(18) Submission Error Correction (incorrect transaction type) ^{1,4}
9	(25) Ineligible Borrower
10	(10) Property and/or Borrower Exceeds Allowable Number of HAMP Modifications
11	(5) Investor Guarantor Not Participating
12	(13) Request Incomplete
14	(2) Current DTI Less than 31% ³
15	(9) Default Not Imminent-Default Status Not Eligible
16	(29) No Change in Circumstance
17	(12) Excessive Forbearance ³
18	(7) Negative NPV
19	(8) Offer Not Accepted by Borrower /Request Withdrawn ²
20	(6) Court/Public Official Declined
21	(21) Application Discrepancy ⁴
N/A	(30) Streamline HAMP ⁵

Trial Not Approved/Not Accepted Reason Code	
Hierarchical Order	Enumeration and Reason Code Description
1	(11) Loan Paid Off ⁴
2	(24) Dodd Frank Certification Non-Compliance ⁴
3	(19) Unemployment Forbearance Plan
4	(20) Federally Declared Disaster
5	(3) Property Not Owner-Occupied ³
6	(4) Other ineligible property (property condemned, property > 4 units) ⁴
7	(26) Ineligible Rental Property
8	(1) Ineligible Mortgage ⁴
9	(18) Submission Error Correction (incorrect transaction type) ^{1,4}
10	(25) Ineligible Borrower
11	(10) Property and/or Borrower Exceeds Allowable Number of HAMP Modifications
12	(5) Investor Guarantor not Participating
13	(13) Request Incomplete
14	(2) Current DTI less than 31% ³
15	(9) Default Not Imminent – Default Status Not Eligible
16	(29) No Change in Circumstance
17	(12) Excessive Forbearance ³
18	(7) Negative NPV
19	(27) Insufficient Monthly Payment Reduction
20	(28) Post-Modification DTI Outside Acceptable Range
21	(8) Offer Not Accepted by Borrower/Request Withdrawn ²
22	(6) Court/Public Official Declined
23	(21) Application Discrepancy ⁴

Trial Fallout Reason Code	
Hierarchical Order	Enumeration and Reason Code Description
1	(11) Loan Paid Off ⁴
2	(24) Dodd Frank Certification Non-Compliance ⁴
3	(33) Failure to meet Streamline HAMP Eligibility
4	(30) Repurchase/Involuntary Transfer ¹
5	(31) Other Permanent HAMP Modification
6	(14) Trial Plan Default
7	(19) Unemployment Forbearance Plan
8	(20) Federally Declared Disaster
9	(8) Offer Not Accepted by Borrower/ Request Withdrawn ²
10	(32) Modification documents not returned by borrower
11	(18) Submission Error Correction (incorrect transaction type) ^{1,4}
12	(21) Application Discrepancy ⁴
13	(23) Waiver Cancellations ¹

¹ **The following codes are not fully described in Exhibit A in the *MHA Handbook*:**

(18) Submission Error Correction (incorrect transaction type) should be used if the Denial or Trial Loan Setup was reported in error, if the loan was never evaluated for HAMP and/or the loan was never a Trial.

(23) Waiver Cancellations should be used only when Treasury has specifically granted permission to remove a loan from the HAMP Reporting System.

(30) Repurchase/Involuntary Transfer should be used in cases where the transferee is not currently and does not intend to become a SPA or AAA servicer, or the loan lost good standing or was paid off prior to the effective date of the repurchase.

² **(8) Offer Not Accepted by Borrower/Request Withdrawn** should be used in order to allow the loan to enter Home Affordable Foreclosure Alternative[®] (HAFA[®]) if the borrower does not want to be evaluated for HAMP or is no longer in a trial.

³ **For HAMP Non-GSE evaluations performed on or after 6/1/2012**, the following Trial Not Approved/Not Accepted Reason Codes (DD218) no longer apply:

(3) Property Not Owner-Occupied

(2) Current DTI less than 31%

(12) Excessive Forbearance

⁴ **For HAMP Non-GSE evaluations performed on or after 6/1/2012**, if one of the following reason codes is used, it must be used for both the Trial Not Approved/Not Accepted Reason Code (DD218) and the HAMP Tier 1 Not Offered Reason Code (DD987):

(1) Ineligible Mortgage

(4) Other ineligible property (property condemned, property > 4units)

(11) Loan Paid Off

(21) Application Discrepancy

(18) Submission Error Correction

(24) Dodd Frank Certification Non-Compliance

⁵ **(30) Streamline HAMP** should always be used when a borrower was placed in a Streamline HAMP trial modification and subsequently submitted a complete package but was not offered a Tier 1 or Tier 2 modification.