

HAMP Reporting Tool Servicer Release Notes

August 20, 2012

On Tuesday, September 4, 2012, the HAMP Reporting System, including the HAMP Reporting Tool will receive an update to support the following:

[Supplemental Directive \(SD\) 12-02: Making Home Affordable Program – MHA Extension and Expansion](#), which extends the deadline of the MHA Program to the end of 2013, introduces an additional set or “Tier” of evaluation criteria and allows an expanded population of borrowers to qualify for benefits under the program. This additional set of criteria is referred to as “HAMP Tier 2”, which became effective on June 1, 2012. The original HAMP modification criteria in effect prior to June 1, 2012 is referred to as “HAMP Tier 1” and continues to provide an affordable modification option for a loan secured by a borrower’s principal residence. The guidance within SD 12-02 does not apply to mortgage loans that are owned or guaranteed by Fannie Mae or Freddie Mac, insured or guaranteed by the Veterans Administration or, except as specifically noted in the SD, insured or guaranteed by the Department of Agriculture’s Rural Housing Service (RHS) or the Federal Housing Administration (FHA).

MHA Program Extension

The program has been extended to December 31, 2013. This applies to HAMP Tier 1 and HAMP Tier 2, as well as the Home Affordable Foreclosure Alternatives (HAFA) program, the Unemployment Program (UP), the Second Lien Modification Program (2MP), and Treasury FHA-HAMP and Rural Development-HAMP (RD-HAMP). For incentive compensation, the transactions under HAMP, HAFA, 2MP, FHA-HAMP and RD-HAMP must be completed on or before September 30, 2014.

Base NPV Model 5.0

Version 5.0 of the Base NPV Model was implemented on June 1, 2012. Servicers cannot report Base NPV Model 5.0 data elements until after the September 4, 2012 release of the HAMP Reporting Tool.

Implications for HAMP Tier 1 and HAMP Tier 2

- On a HAMP Tier 1 or HAMP Tier 2 modification, in addition to the current criteria, a property may be considered as an owner-occupied property if the borrower has been displaced (e.g., military deployment, permanent change of station orders, out of area job transfer, foreign service assignment), but was occupying the property as a principal residence immediately prior to the displacement, intends to re-occupy the property as a principal residence in the future, and the borrower does not own any other single family real estate.
- A borrower is entitled to only one HAMP Tier 1 modification and may not be reconsidered for HAMP Tier 1 with respect to the subject property or any other property after failing a HAMP Tier 1 trial period plan or losing good standing on a HAMP Tier 1 permanent modification.
- Beginning with the September 4, 2012 release, monthly trial payment activity reporting is no longer required and will no longer be accepted by the HAMP Reporting Tool on Tier 1 and is not required for Tier 2.
- No mortgage may be modified more than once in a specific Tier (HAMP Tier 1 or HAMP Tier 2).
- Servicers are now required to consider a borrower for UP assistance regardless of the borrower’s monthly mortgage payment ratio.

- A borrower may be considered for UP even if the borrower lost good standing on a HAMP permanent modification or was in a HAMP trial period plan (either paying on a timely basis or in default under the trial period plan).
- Servicers may now grant UP assistance to borrowers whose loan is secured by a vacant or tenant-occupied property.

HAMP Tier 2 Key Characteristics

- Borrowers on properties that are *not* owner-occupied, subject to specific parameters defined in SD 12-02, are eligible for evaluation for HAMP Tier 2 modification (but not for imminent default consideration). However a borrower on an owner-occupied property in imminent default may be eligible for a Tier 2 modification.
- Borrowers who have fallen out of a HAMP Tier 1 trial period plan are eligible for evaluation for a HAMP Tier 2 modification.
- Borrowers whose pre-modification monthly mortgage payment is below the minimum 31 percent front end debt-to-income (DTI) ratio under HAMP Tier 1 are eligible for evaluation for HAMP Tier 2 modification.
- Borrowers who cannot meet the underwriting requirements for a HAMP Tier 1 modification (e.g., the servicer cannot achieve the target monthly mortgage payment ratio without excessive forbearance or the result of the NPV test is negative) are eligible for evaluation for HAMP Tier 2 modification.
- Borrowers evaluated for a HAMP modification that were not offered a modification prior to June 1, 2012, are eligible for a HAMP Tier 2 evaluation, provided the non-approval was *not* due to borrower fraud or non-compliance with the Dodd-Frank Act.
- Borrowers with a payment default on a HAMP Tier 1 trial period plan are eligible for evaluation for HAMP Tier 2 modification.
- Borrowers that lost good standing under a HAMP Tier 1 permanent modification are eligible for evaluation for HAMP Tier 2 modification as long as at least 12 months have passed since the HAMP Tier 1 modification effective date or the borrower has experienced a change of circumstance (as defined by the servicer's written policy).
- Borrowers whose post-modification DTI, as indicated by the NPV Model version 5.0, is less than 25 percent or greater than 42 percent (Acceptable DTI Range) are not eligible for HAMP Tier 2 modification.
- Borrowers whose modified monthly P&I payment represents a reduction of less than 10 percent compared to the pre-modification monthly P&I payment in effect at the time of consideration for HAMP Tier 2 are not eligible for HAMP Tier 2 modification.

HAMP Multiple Modification Limits

In the September 4, 2012 Release, servicers will be able to report a total of up to six permanent modifications for a borrower: five permanent modifications of five different mortgages under HAMP Tier 2 and one under HAMP Tier 1. The HAMP Reporting System will be updated in a future release to fully align with recent policy changes documented in Supplemental Directive 12-05 (Administrative Clarifications), which is effective September 30, 2012 and provides that borrowers will be eligible to receive permanent HAMP modifications on mortgages secured by up to a total of six properties: a permanent modification on the loan secured by his or her owner-occupied property under HAMP Tier 1, HAMP Tier 2 or both, and one permanent modification for each of five other properties under HAMP Tier 2.

Trial and Official Loan Setup

Monthly trial payment activity reporting to the HAMP Reporting Tool will no longer be required or accepted for HAMP modifications. The first trial payment due date associated with the Trial Period

Plan continues to be required on the loan setup transaction. In addition, servicers must continue to deliver a “full-file” status report to the four major credit repositories for each loan under HAMP in accordance with the Fair Credit Reporting Act and credit bureau requirements as provided by the Consumer Data Industry Association.

The September 4, 2012 release Loan Setup schema will no longer include Submission Status 5 Trial Cancel. After implementation of the September 4, 2012 release servicers will continue to be able to report trial cancellations via Submission Status 5 with the January 2011 schema. During the adoption period, both the January 2011 and September 4, 2012 schemas will be supported for Loan Setup as well as Additional Data Requirements. Servicers will be notified well in advance when the legacy schema will be retired in a future release. In a future release of the HAMP Reporting Tool, servicers will report all trial cancellations via Additional Data Requirements (ADR) reporting. New reason codes being added to the ADR schema will enable this.

The following new Program Type/Campaign IDs (DD10) are being added to loan setup to identify and report HAMP Tier 2:

- HMP 21 - HAMP Tier 2 Default
- HMP 22 - HAMP Tier 2 Imminent Default
- HMP 27 - HAMP Tier 2 Current

The following conditional attributes are being added to the Trial and Official Loan Setup and Official Correction transactions for HAMP Tier 2:

- Tier 2 Investor Override Indicator (DD959) (Y/N), which indicates if there is an Investor restriction for a modification. It is required only for HAMP Tier 2.
- Primary Residence Total Housing Expense Amount (DD958), for the non-owner-occupied property under evaluation, which is the total monthly housing expense for the borrower’s primary residence. It is required only for HAMP Tier 2 non-owner occupied properties.
- Monthly Gross Rental Income Amount (DD956), for the non-owner occupied property under evaluation which is the monthly gross rental income received from the property before any costs or expenses. It is required only for HAMP Tier 2 non-owner occupied properties.

Additional Data Requirements Reporting (Formerly SD 09-06)

The updated schema for HAMP Additional Data Requirements being introduced with the September 4, 2012 release will require the following new mandatory attributes on Schedule I - Identifying Information:

- Additional Data Reporting Type Code (DD967), which indicates the purpose of the transaction
- Modification Evaluation Date (DD970), which must be equal to NPV Date
- Investor Code (DD9), which has been moved from Schedule III and is now mandatory

Modification Evaluation Date must be equal to NPV Date (date of the NPV run used to determine trial modification eligibility). If NPV is not run, the Modification Evaluation Date should be the date the non-approval is determined.

The updated schema will not require servicers to re-report schedule II (GMI) and schedule III (NPV inputs and outputs) if that information has already been reported. In the Schedule I attributes, additional enumerations have been added to the following attributes:


- Race/Ethnicity/Gender Source Type Code (DD162) – 6. Previously Reported
- NPV Model Type Code (DD122) – 5. Base NPV Model – Servicer hosted and NPV previously reported; and 6. NPV Data Not Available (Evidence Required in Loan File).

In addition, the new schema will introduce the following conditionally required attributes for NPV Model Type Code 2 - Servicer hosted Base NPV Model for Schedule III - NPV Model Inputs:

- Tier 2 Amortization Term After Modification (DD979)
- Tier 2 Interest Rate After Modification (DD978)
- Tier 2 Principal and Interest Payment After Modification (DD980)
- Tier 2 PRA Amortization Term After Modification (DD984)
- Tier 2 PRA Interest Rate After Modification (DD983)
- Tier 2 PRA Principal and Interest Payment After Modification (DD985)
- Tier 2 PRA Unpaid Principal Balance After Modification (DD986)
- Tier 2 Unpaid Principal Balance After Modification (DD981)
- Tier 2 NPV Model Result Amount Post-mod (DD971)
- Tier 2 NPV Model Result Amount Pre-mod (DD972)
- Tier 2 NPV Test Result (DD976)
- Tier 2 PRA NPV Model Result Amount Post-mod (DD973)
- Tier 2 PRA NPV Model Result Amount Pre-mod (DD974)
- Tier 2 PRA NPV Test Result (DD975)
- Tier 2 Principal Forbearance Amount (DD977)
- Tier 2 PRA Principal Write-down (Forgiveness) (DD982)
- Monthly Gross Rental Income Amount (DD956)
- Primary Residence Total Housing Expense Amount (DD958)
- NPV Capitalized UPB Amount (DD955)
- Occupancy Eligibility Type Code (DD957)
- Tier 2 Investor Override Indicator (DD959)
- Tier 2 Override Amortization Term (DD961)
- Tier 2 Override Forbearance Amount (DD962)
- Tier 2 Override Interest Rate (DD960)
- Tier 2 Override PRA Principal Forgiveness Amount (DD963)
- Tier 2 Non-PRA Forgiveness Amount (DD964)

Schedule IV Reason Codes for loans evaluated on or after June 1, 2012 – servicers will be required to report a reason code for each loan that is evaluated for but not offered HAMP Tier 1 (e.g., pre-mod less than 31 percent DTI; excessive forbearance; or NPV negative for HAMP Tier 1). And, if applicable, a separate reason code will be required if HAMP Tier 2 is not offered. For instance, if a mortgage that is owner occupied is evaluated for a HAMP Tier 2 modification and not previously offered a HAMP Tier 1, the servicer must provide a HAMP Tier 1 Reason Code indicating why a HAMP Tier 1 modification was not offered. If a mortgage loan was previously offered a HAMP Tier 1 modification and subsequently evaluated for HAMP Tier 2 because of loss of good standing in HAMP Tier 1 official or fell out of HAMP Tier 1 trial, the servicer must report reason codes specific to the circumstance. Servicers will be required to report Trial fallout reason codes that apply to the current modification. To support this change, the following Schedule IV attribute has been added to the ADR transaction:

- HAMP Tier 1 Not Offered Reason Code (DD987), which specifies the reason why a borrower was not offered a Tier 1 trial plan



Please see the attached Exhibits for illustrative examples for ADR reporting once the September 4, 2012 release schema has been implemented. Further ADR reporting guidance is available in the form of [job aids published on HMPAdmin.com](#).

Loan Setup Data Quality Edits

Because of the expanded eligibility criteria for HAMP Tier 2, certain existing eligibility edits will be modified to only apply to HAMP Tier 1 and new, HAMP Tier 2 specific edits will be implemented. For example, edits enforcing occupancy will have to be specific to HAMP Tier 1 or HAMP Tier 2. In addition, certain edits will be modified to only apply to FHA and RD-HAMP due to updates to the HAMP Program.

Servicers are encouraged to refer to the Data Dictionaries on HMPAdmin.com for the full list of attributes, definitions, and associated edits. The affected Data Dictionaries are HAMP, 2MP, HAFA, ADR, FHA-HAMP and RD-HAMP.

Incentive Compensation Structure

Borrower, servicer, and investor incentives for HAMP Tier 1 remain unchanged. Loans modified under HAMP Tier 2 are not eligible for Borrower Pay-for-Performance or Servicer Pay-for-Success incentives. HAMP Tier 2 modifications are eligible to receive the upfront Servicer Compensation Incentive Payment currently available under HAMP Tier 1.

The upfront Servicer Compensation Incentive Payment on all HAMP Tier 1 and HAMP Tier 2 modifications with a 1st Trial Payment Due Date on or after October 1, 2011 will be based on the number of days the borrower is delinquent, as currently defined for HAMP Tier 1.

HAMP Tier 2 modifications are eligible to receive the investor Monthly Payment Reduction Cost Share incentives for HAMP Tier 2 permanent modifications, as follows: The lesser of 50% of: a) the P&I payment reduction or b) 15% of the pre-modification P&I. The Monthly Payment Reduction Cost Share incentive for HAMP Tier 2 modifications is earned over 5 years, starting from the Modification Effective Date and paid monthly as long as the loan is not paid off and in good standing.

HAMP Tier 2 modifications are eligible to receive the investor Current Borrower incentive currently available under HAMP Tier 1 (defined in SD 12-02) if the securing property is owner-occupied.

HAMP Tier 2 modifications are also eligible to receive the investor HPDP incentive based on the same structure defined for HAMP Tier 1 modifications.

HAMP Tier 2 modifications are eligible to receive the investor Principal Reduction Alternative (PRA) incentive under the PRA incentive rate schedule that became effective for loans with 1st Trial Period Due Dates on or after March 1, 2012.

Servicers are encouraged to refer to the Consolidated Compensation Matrix, published on HMPAdmin.com.

HAMP Reporting Tool Reports

The following additions and updates will be made to the reports displayed on the HAMP Reporting Tool:

- A new, HAMP Tier 2-specific version of the HAMP Master Servicer Loan Reconciliation Report will be created and delivered through the HAMP Reporting Tool.

- The Cash Payment Summary Report will be modified to include HAMP Tier 2 information.
- The Disqualified Loans Report will be updated to include HAMP Tier 2 loans that are disqualified in that reporting cycle.
- The Missing OMRs Report will be updated to include first lien HAMP Tier 2 loans with missing OMRs.

Reporting Guidelines

The HAMP Reporting Tool will continue to support the January 2011 versions of the file schemas for HAMP First Lien Trial loan setup, Official loan setup and Official Correction and the Additional Data Requirements reporting. A new schema that supports both HAMP Tier 1 and HAMP Tier 2 is being introduced with the September 4, 2012 release. The new September 4, 2012 release schema is required for reporting HAMP Tier 2 Trial loan setup, Official loan setup and Official correction as well as ADR reporting for loans evaluated on or after June 1, 2012. These new schemas are being introduced in the September 4, 2012 release.

Servicers must not report HAMP Additional Data Requirements (SD 09-06) for any loan evaluated on or after June 1, 2012 until on or after September 4, 2012, when the new schema for ADR will be implemented. Servicers should retain the data and report once the new schema for ADR has been implemented.

Servicers must wait to report Tier 2 Trial and Official Loan Set-up records until September 4, 2012, when the new schema for HAMP Trial and Official Loan Set-up will be implemented. Servicers must continue to report Tier 1 Trial and Official Loan Set-up reporting to the HAMP Reporting Tool.


Evaluations on or after June 1, 2012 that require reporting a Trial Not Approved/Not Accepted reason code must not be reported to the HAMP Reporting Tool until the September 4 release schemas are available.

Previous HAMP First Lien and Additional Data Requirements schemas will be retired after the September 4, 2012 release, with a subsequent HAMP Reporting Tool update. Servicers will be notified well in advance of the retirement date for the January 2011 schema versions. After retirement, servicers will be required to use the September 4, 2012 release versions of the schemas to report both HAMP Tier 1 and HAMP Tier 2.

Items Not in Scope for September 4, 2012 HAMP Reporting Tool Release

With the exception of the program extension to December 31, 2013, updates related to the HAFA, 2MP, Treasury FHA-HAMP and RD-HAMP Programs described in SD 12-02 are not in scope for the September 4, 2012 release of the HAMP Reporting Tool. The changes will be implemented in a subsequent release. Temporary edits preventing HAMP Tier 2 submissions for HAFA or 2MP will be implemented in the September 4, 2012 release. The edits will not prevent the cancellation of a 2MP (i.e., servicers will continue to be able to submit cancellations on 2MP loans associated with a first lien that existed prior to HAMP Tier 2). Loan status and 2MP and HAFA compensation will be updated accordingly to align with the SD 12-02 effective date once the changes are implemented in the HAMP Reporting Tool. Servicers will be able to submit 2MP and HAFA transactions that are associated with HAMP Tier 1 first lien modifications even if the HAMP Tier 1 modification was boarded after the September 4, 2012 release was implemented.

In addition, the HAMP Reporting System will be updated in a future release to fully align with recent policy changes documented in Supplemental Directive 12-05 relating to limits on the number of



permanent modifications borrowers may receive as described above under “HAMP Multiple Modification Limits.”

Servicers are encouraged to review the referenced program-related data dictionaries on HMPAdmin.com. Refer to the Current Change Log tab in each document for updates and changes resulting from this release.

Support

For more information or questions regarding these release notes, contact the HAMP Solution Center at 1-866-939-4469; to reach Lender Processing Services, Inc. (LPS), select option 1, and then select option 5. You may also contact your HAMP Servicer Integration Team (SIT) Lead.

Exhibit A – Additional Data Requirements Scenarios

Key examples for ADR reporting are listed below. Note that not all possible scenarios are listed.

	Scenario (“I need to...”)	Loan Details	Mod Eval Date	Schedule 1: ADR Type Code	Schedule I: Race/Ethnicity/Gender Source Type Code	Schedule I: NPV Model Type Code	Required Schedule(s)	Schedule IV
REPORTING	1. Report ADR for existing T1 Trial or Official	Existing T1 Trial or Official	Prior to 6/1/12 or on or after 6/1/12	1-Tier 1	Required	Required; 1. Base NPV Model - Treasury hosted, 2. Base NPV Model - Servicer hosted	I, II, III ¹	N/A
	2. Report ADR for existing T2 Trial or Official	Existing T2 Trial or Official	On or after 6/1/12	2 - Tier 2	Required		I, II, III ¹ , IV	HAMP Tier 1 Not Offered Reason Code
NANA	3. Report Not Approved Not Accepted Reason Code for loan evaluated prior to 6/1/12	No T1 Trial or Official exist	Prior to 6/1/12	3 - HAMP NANA	Required	Required; 1. Base NPV Model - Treasury hosted, 2. Base NPV Model - Servicer hosted or 3. NPV model not yet executed	I, II, III ¹ , IV	Trial Not Approved/Not Accepted Reason Code
	4. Report Not Approved Not Accepted Reason Code for a Loan evaluated Post 6/1/12	No T1 or T2 Trial or Official exist	On or after 6/1/12	3 - HAMP NANA	Required		I, II, III ¹ , IV	Trial Not Approved/Not Accepted Reason Code & HAMP Tier 1 Not Offered Reason Code
CANCELLATIONS	5. Cancel existing T1; I did not report ADR previously	Existing T1 Trial to be cancelled	Prior to 6/1/12 or on or after 6/1/12	1 - Tier 1	Required	Required; 1. Base NPV Model - Treasury hosted, 2. Base NPV Model - Servicer hosted	I, II, III ¹ , IV	Trial Fallout Reason Code
	6. Cancel existing T1 or update Trial Fallout Reason code; I've already reported ADR	Existing T1 Trial to be cancelled	Prior to 6/1/12 or on or after 6/1/12	1 - Tier 1	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Fallout Reason Code
	7. Cancel existing T2; I did not report ADR previously	Existing T2 Trial to be cancelled	On or after 6/1/12	2 - Tier 2	Required	Required; 1. Base NPV Model - Treasury hosted, 2. Base NPV Model - Servicer hosted	I, II, III ¹ , IV	Trial Fallout Reason Code & HAMP Tier 1 Not Offered Reason Code
	8. Cancel existing T2; I've already reported ADR	Existing T2 Trial to be cancelled	On or after 6/1/12	2 - Tier 2	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Fallout Reason Code
	9. Cancel existing T2; I did not report ADR previously and I do not have NPV Data Available	Existing T2 Trial to be cancelled	Post 6/1/12	1 – Tier 1	Required	6. NPV Data Not Available (Evidence Required in Loan File) ²	I, II, IV	Trial Fallout Reason Code
	10. Cancel existing NANA reported in error; NANA for Loan was reported in error, loan was never evaluated.	Existing NANA reported in HAMP Rpt Tool	Prior to 6/1/12 or Post 6/1/12	3 - HAMP NANA	5. Not Available	18. Submission Error Correction (Incorrect transaction type)	I, IV	Trial Not Approved/Not Accepted

	Scenario (“I need to...”)	Loan Details	Mod Eval Date	Schedule 1: ADR Type Code	Schedule I: Race/Ethnicity/ Gender Source Type Code	Schedule I: NPV Model Type Code	Required Schedule(s)	Schedule IV
CANCELLATIONS continued	11. Cancel existing T1 or T2; Trial Loan Setup was reported in error, loan was never a Trial.	Existing T1 or T2 Trial to be cancelled	Prior to 6/1/12 or Post 6/1/12	1 - Tier 1 or 2-Tier 2	5. Not Available	18. Submission Error Correction (Incorrect transaction type)	I, IV	Trial Fallout Reason Code
	12. Cancel existing T1; I did not report ADR previously and I do not have NPV Data Available	Existing T1 Trial to be cancelled	Prior to 6/1/12 or Post 6/1/12	1—Tier 1	Required	6. NPV Data Not Available (Evidence Required in Loan File) ²	I, II, IV	Trial Fallout Reason Code
	13. Cancel existing T2; I did not report ADR previously and I do not have NPV Data Available	Existing T2 Trial to be cancelled	Post 6/1/12	1 – Tier 1	Required	6. NPV Data Not Available (Evidence Required in Loan File) ²	I, II, IV	Trial Fallout Reason Code
CORRECTIONS	14. Correct or Update a Not Approved Not Accepted Reason Code for loan evaluated prior to 6/1/12	No T1 Trial or Official exist	Prior to 6/1/12	3 - HAMP NANA	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Not Approved/Not Accepted Reason Code
	15. Correct a Not Approved Not Accepted Reason code for a loan evaluated post 6/1/12	No T1 or T2 Trial or Official exist	On or after 6/1/12	3 - HAMP NANA	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Not Approved/Not Accepted Reason Code and/or HAMP Tier 1 Not Offered Reason Code ¹
	16. Correct GMI Data for a T1	Existing T1 Trial or Official	Prior to 6/1/12 or on or after 6/1/12	1 - Tier 1	Required	5. Base NPV Model - Servicer hosted and NPV previously reported	I, II	N/A
	17. Correct GMI Data for a T2	Existing T2 Trial or Official	On or after 6/1/12	2 - Tier 2	Required	5. Base NPV Model - Servicer hosted and NPV previously reported	I, II	N/A
	18. Correct NPV Data for T1	Existing T1 Trial or Official	Prior to 6/1/12 or on or after 6/1/12	1 - Tier 1	6. Previously Reported	2. Base NPV Model - Servicer hosted	I, III	N/A
	19. Correct NPV Data for T2	Existing T2 Trial or Official	On or after 6/1/12	2 - Tier 2	6. Previously Reported	2. Base NPV Model - Servicer hosted	I, III	N/A
	20. Update Trial Fallout Reason code T1; I've already reported ADR	T1 Trial in Cancel Mode	Prior to 6/1/12 or on or after 6/1/12	1 - Tier 1	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Fallout Reason Code
	21. Update Trial Fallout Reason code T2; I've already reported ADR	T2 Trial in Cancel Mode	On or after 6/1/12	2 - Tier 2	6. Previously Reported	5. Base NPV Model - Servicer hosted and NPV previously reported	I, IV	Trial Fallout Reason Code

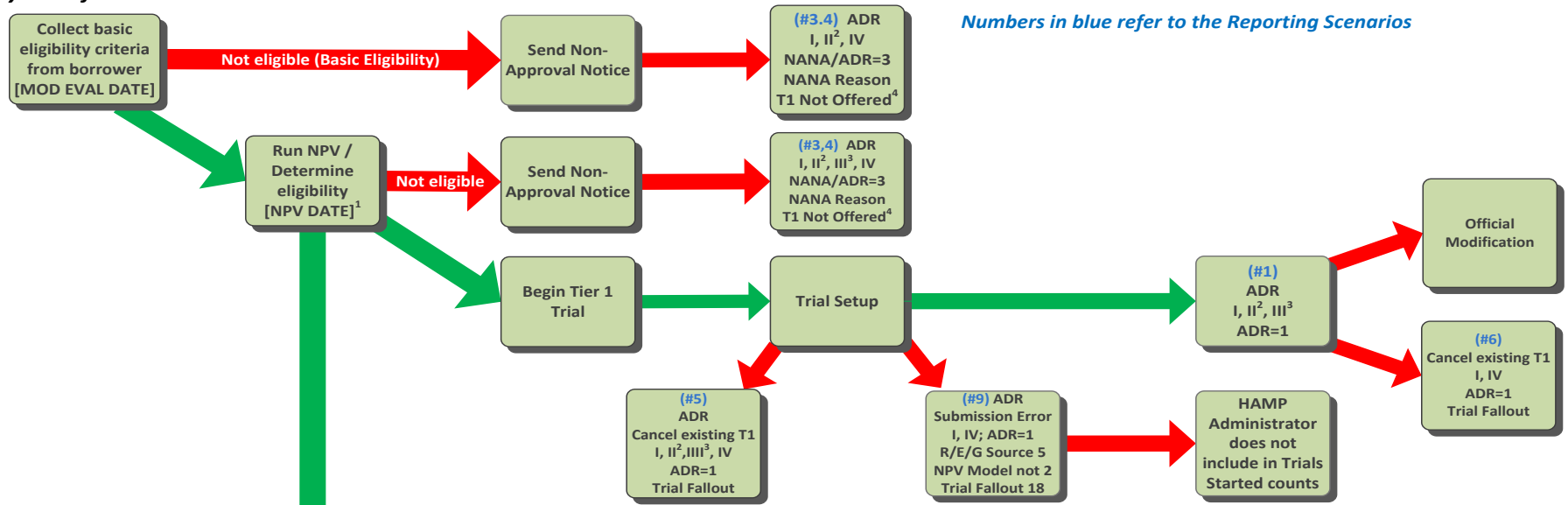
¹ Only required if Schedule I: NPV Model Type Code = 2 – Base NPV Model – Servicer Hosted

² Servicers are required to report, but if this code is used and Servicer fails to report NPV data on loans, they will be out of compliance

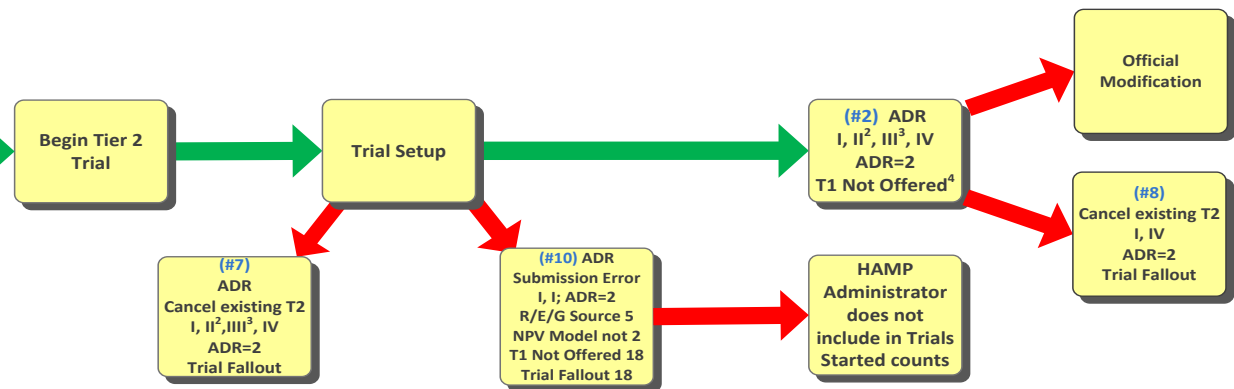
Exhibit B - Illustration of Additional Data Requirements Scenarios

This Diagram represents the first ADR that is submitted to the HAMP Reporting Tool. In many cases, this will be the only ADR. There are situations, however where updates or corrections are required. It is in subsequent steps that the Servicer has greater functionality in not re-reporting certain information. For each modification offered or Non-Approval Notice sent to the borrower, this process starts again.

Any Modification Evaluation Date



Modification Evaluation Date on or after June 1, 2012



¹ Modification Evaluation Date must be equal to NPV date if reporting NPV data on the ADR transaction

² Schedule II data only has to be reported once for each loan

³ Schedule III data is only required for Servicer-hosted NPV Model, NPV was run and is available, and not previously reported for the evaluation

⁴ HAMP Tier 1 Not Offered Reason Code must be reported once for each Tier 2 or NANA evaluated after 6/1/2012