

*Supplemental Directive 09-06*

*September 11, 2009*

## ***Home Affordable Modification Program – Data Collection and Reporting Requirements Guidance***

### **Background**

In Supplemental Directive 09-01, the Treasury Department (Treasury) announced the eligibility, underwriting and servicing requirements for the Home Affordable Modification Program (HAMP). Under HAMP, servicers apply a uniform loan modification process to provide eligible borrowers with sustainable monthly payments for their first lien mortgage loans. Pursuant to Supplemental Directive 09-01, servicers are required to periodically provide HAMP loan level data to Fannie Mae, as HAMP program administrator. Exhibit D to Supplemental Directive 09-01 (“Exhibit D”) described the data requirements that are required to be collected and reported starting October 2009 for mortgage loans evaluated for HAMP. This Supplemental Directive provides further guidance with respect to a portion of the data requirements in Exhibit D that must be collected and reported by servicers to Fannie Mae in its capacity as HAMP program administrator.

For purposes of this Supplemental Directive, a mortgage loan has been “evaluated” for HAMP when one of the following has occurred:

- a borrower has submitted a written request (either hardcopy or electronic submission) for consideration for a HAMP modification which includes, at a minimum, current borrower income and a reason for default or explanation of hardship, as applicable; or
- a borrower has verbally provided sufficient financial and other data to allow the servicer to complete a Net Present Value (NPV) analysis; or
- a borrower has been offered a Trial Period Plan.

### **Collection of Data**

Servicers must collect the following in accordance with the applicable Schedule to this Supplemental Directive:

- Data elements specified in Schedule I titled “Identifying Information,” Schedule II titled “Government Monitoring Data,” and Schedule III titled “NPV Model Inputs” for:
  - each mortgage loan that entered an official HAMP modification on or after December 1, 2009;
  - each mortgage loan that entered a HAMP trial period with a Trial Period Plan Effective Date on or after December 1, 2009;
  - each mortgage loan evaluated for HAMP on or after December 1, 2009;

- Data elements specified in Schedule IV titled “Not Approved/Not Accepted Reason Codes,” for each mortgage loan evaluated for HAMP that, on or after December 1, 2009, did not enter a HAMP trial, fell out of a HAMP trial or, after the HAMP trial, did not result in an official HAMP modification.

## **Reporting of Data**

Servicers must report the data elements specified in Schedules I, II and III, as applicable, to Fannie Mae, on or before the 4<sup>th</sup> business day of the month following the month in which such data elements were collected (the “Reporting Date”). When reporting data for an official HAMP modification, servicers must report all data elements on Schedules I, II and III even if some of the data was previously reported. Data for an official HAMP modification or HAMP trial period plan with an effective date of December 1 must be reported on or before January 4, 2010 even if the data was collected before December. For example, data collected in October for a HAMP trial period plan effective December 1, is reported on or before January 4, 2010.

In addition, if a mortgage loan is evaluated for HAMP and does not enter a HAMP trial, falls out of a HAMP trial, or, after the HAMP trial, does not result in an official HAMP modification, then such an event would trigger additional reporting by the servicer. On the Reporting Date in the month following the month in which such a trigger event occurred, servicers must report to Fannie Mae a Reason Code as set forth on Schedule IV that appropriately describes the reason the mortgage loan was determined to be ineligible for HAMP.

For further reference, Exhibit A to this Supplemental Directive sets forth additional guidance regarding which data is required to be reported for mortgage loans under scenarios that may occur when a mortgage loan is evaluated for HAMP. Each time data elements on Schedules II, III or IV are reported, servicers must re-submit the applicable current data on Schedule I.

Servicers are reminded that the Schedules to this Supplemental Directive do not describe all of the data servicers must retain; they address only the data that must be reported to Fannie Mae.

## **Future Data Reporting Requirements**

As noted above, this Supplemental Directive addresses some, but not all of the data requirements in Exhibit D. The following data will be addressed in a future Supplemental Directive to be published in October 2009:

- Selected data on loan, borrower, and property characteristics as of origination, to the extent already required by OCC or OTS to be reported under “Mortgage Metrics”;
- Purpose of loan (e.g., home purchase, refinance, cash-out refi);
- Information about foreclosure suspension;
- Information about reliance on non-borrower household income;
- Flag for borrower in bankruptcy at time of modification;
- Flag for borrower in loss mitigation prior to modification;
- Information about involvement of a third party representing the borrower; and
- Information about mortgage insurance.

## **Compliance**

Treasury has selected Freddie Mac to serve as its compliance agent for the HAMP. Supplemental Directive 09-01 describes the overall roles and responsibilities of both servicers and the compliance agent in performing servicer reviews and oversight, which are unchanged by this Supplemental Directive. As compliance agent, Freddie Mac will incorporate this expanded data reporting into its servicer reviews, which will include validation of NPV inputs and outputs, and reasonableness of “Not Approved/Not Accepted” Reason Codes, based on reviews of loan file documentation. Additional information will be provided to servicers as part of the conduct of the compliance agent’s reviews.

Exhibit A - Scenarios and Data Set Reporting Requirements

Scenario		Data Set Reporting Requirements	
1	<b>A trial is not offered or is not accepted by a borrower and the government monitoring data IS NOT available.</b>	Schedule I - Identifying Info	This data set is required to be reported
		Schedule II - Govt Monitoring	This data set is not required to be reported
		Schedule III - NPV Model Inputs	This data set is not required to be reported in this scenario but if the NPV was run, it should be provided. If the servicer is using the Base NPV model (Treasury hosted), the NPV data submission is not required.
		Schedule IV - Reason Code	The servicer must report appropriate Trial Not Approved/Not Accepted Reason Code
		Other	In this case the Race/Ethnicity/Gender Source Type Code must be equal to "Not Available"
2	<b>A trial is not offered or is not accepted by a borrower and the government monitoring data IS available.</b>	Schedule I - Identifying Info	This data set is required to be reported
		Schedule II - Govt Monitoring	This data set is required to be reported
		Schedule III - NPV Model Inputs	This data set is not required to be reported for this scenario but if the NPV was run, it should be provided. If the servicer is using the Base NPV model (Treasury hosted), the NPV data submission is not required.
		Schedule IV - Reason Code	The servicer must report appropriate Trial Not Approved/Not Accepted Reason Code.
		Other	In this case the Race/Ethnicity/Gender Source Type Code must not be equal to "Not Available"
3	<b>A trial was entered into by the borrower and the loan did not enter an official HAMP modification BEFORE the government monitoring data was obtained.</b>	Schedule I - Identifying Info	This data set is required to be reported
		Schedule II - Govt Monitoring	This data set is not required to be reported
		Schedule III - NPV Model Inputs	This data set is required to be reported. If the servicer is using the Base NPV model (Treasury hosted), the NPV data submission is not required to be reported.
		Schedule IV - Reason Code	The servicer must report the appropriate Trial Not Approved/Not Accepted Reason Code.
		Other	In this case the Race/Ethnicity/Gender Source Type Code must be equal to "Not Available"
4	<b>A trial was entered into by the borrower and the loan did not enter an official HAMP modification AFTER the government monitoring data was obtained.</b>	Schedule I - Identifying Info	This data set is required to be reported
		Schedule II - Govt Monitoring	This data set is required to be reported
		Schedule III - NPV Model Inputs	This data set is required to be reported for this scenario. If the servicer is using the Base NPV model (Treasury hosted), the NPV data submission is never required to be reported.
		Schedule IV - Reason Code	The servicer must report the appropriate Trial Not Approved/Not Accepted Reason Code
		Other	In this case the Race/Ethnicity/Gender Source Type Code must not be equal to "Not Available"
5	<b>Borrower enters a trial period for a modification</b>	Schedule I - Identifying Info	This data set is required to be reported
		Schedule II - Govt Monitoring	The servicer must report the government monitoring data on this data submission. The servicer may choose to submit the Govt Monitoring data with the NPV in one transaction or can submit the Govt Monitoring separately from the NPV data. In any case, all data must be submitted before the modification becomes official.
		Schedule III - NPV Model Inputs	This data set is required to be reported. If the servicer is using the Base NPV model (Treasury hosted), the NPV data submission is never required. The servicer may choose to submit the NPV data with the Govt Monitoring data in one transaction or can submit the NPV data separately from the Govt Monitoring data. In any case, all data must be submitted before the modification becomes official.
		Schedule IV - Reason Code	This data set is not required to be reported

Schedule I  
HAMP Data Elements  
Identifying Information

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
<b>Schedule I - Identifying Information</b>						
1	HAMP Servicer Number	A unique identifier assigned to each Servicer that is participating in the HAMP program.	M		Text(30)	
2	Servicer Loan Number	The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.	M		Text(30)	
3	Borrower First Name	The first name of the Borrower of record.	M		Text(100)	
4	Borrower Last Name	The last name of the Borrower. This is also known as the family name or surname.	M		Text(100)	
5	Borrower Social Security Number	The Social Security Number of the Borrower.	M		Numeric(9)	
6	Borrower Date of Birth	The date of birth associated with the Borrower on the loan.	C	If provided on Hardship Affidavit	Date(CCYY-MM-DD)	
7	Borrower Credit Score	The credit score associated with the Borrower on the loan. This score should be the same score used in the NPV model.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted) or if available	Numeric(3,0)	
8	Co-Borrower First Name	The first name of the Co-Borrower of record.	C	If co-borrower on loan	Text(100)	
9	Co-Borrower Last Name	The last name of the Co- Borrower of record.	C	If co-borrower on loan	Text(100)	
10	Co-Borrower Social Security Number	The Social Security Number of the Co-borrower.	C	If co-borrower on loan	Numeric(9)	
11	Co-Borrower Date of Birth	The date of birth associated with the Co-Borrower on the loan.	C	If co-borrower on loan and if provided on Hardship Affidavit	Date(CCYY-MM-DD)	
12	Co-Borrower Credit Score	The credit score associated with the Co-Borrower on the loan. This score should be the same score used in the NPV model.	C	If co-borrower on loan and if NPV Model Type code = 2 (Base NPV Model - Servicer hosted) or if available	Numeric(3,0)	

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
13	Property Type Code	A code that defines the type of property that the loan is associated with the loan.	M		Numeric(4,0)	Enumeration: 1 Single Family 1 to 4 Units 2 Condominium/ Planned Unit Development (PUD) 3 Coop 4 Mobile Home 5 Zero-Lot-Line 6 Unknown
14	Property Number of Units	Number of units in subject property (Valid values are 1, 2, 3 or 4).	M		Numeric(4,0)	
15	Property Street Address	The street address of the subject property.	M		Text(100)	
16	Property City	The name of the city where the subject property is located.	M		Text(100)	
17	Property State	The 2-character postal abbreviation of the state, province, or region of the subject property.	M		Text(2)	
18	Property Zip Code	The code designated by the postal service to direct the delivery of physical mail or which corresponds to a physical location. In the USA, this can take either a 5 digit form (ZIP Code) or a 9-digit form (ZIP + 4).	M		Text(9)	
19	Race/Ethnicity/Gender Source Type Code	A code that specifies the method by which the race/ethnicity/gender data was collected from the Borrower by the Servicer.	M		Numeric(4,0)	Enumeration: 1 Face to Face Interview 2 Mail 3 Telephone 4 Internet 5 Not Available
20	NPV Model Type Code	A code that specifies the type of model used to generate the NPV data.	M		Boolean	1 Base NPV Model - Treasury hosted 2 Base NPV Model Servicer hosted 3 NPV model not yet executed

Schedule II  
HAMP Data Elements  
Government Monitoring Data

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
<b>Schedule II - Government Monitoring Data</b>						
1	Borrower Race Type Code	<p>A code that specifies the race of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted.</p> <p>Use Code 7 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	Enumeration: 1 American Indian or Alaska Native 2 Asian 3 Black or African American 4 Native Hawaiian or Other Pacific Islander 5 White 6 Information not provided by borrower 7 Not Applicable
2	Borrower Ethnicity Type Code	<p>A code that specifies the ethnicity of the borrower according to HMDA. This code corresponds to the values in the hardship affidavit. Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	Enumeration: 1 Hispanic or Latino 2 Not Hispanic or Latino 3 Information not provided by borrower 4 Not Applicable
3	Borrower Sex Type Code	<p>A code that specifies the sex of the borrower. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	Enumeration: 1 Male 2 Female 3 Information not provided by borrower 4 Not Applicable

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
4	Co-borrower Race Type Code	<p>A code that specifies the race of the co-borrower according to HMDA. This code corresponds to the values in the hardship affidavit. For race, you may submit more than one designation. If more than one designation is applicable, then multiple occurrences of this attribute must be submitted.</p> <p>Note: Use Code 7 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	<p>Enumeration:</p> <p>1 American Indian or Alaska Native 2 Asian 3 Black or African American 4 Native Hawaiian or Other Pacific Islander 5 White 6 Information not provided by co-borrower 7 Not Applicable</p>
5	Co-borrower Ethnicity Type Code	<p>A code that specifies the ethnicity of the co-borrower according to HMDA. This codes corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	<p>Enumeration:</p> <p>1 Hispanic or Latino 2 Not Hispanic or Latino 3 Information not provided by co-borrower 4 Not Applicable</p>
6	Co-borrower Sex Type Code	<p>A code that specifies the sex of the co-borrower. This code corresponds to the values in the hardship affidavit.</p> <p>Note: Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.</p>	C	If co-borrower on loan and if Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Numeric(4,0)	<p>Enumeration:</p> <p>1 Male 2 Female 3 Information not provided by co-borrower 4 Not Applicable</p>
7	Consent Provided Indicator	An indicator field indicating whether or not the new version of consent was provided by the borrower and/or co-borrower to disclose information in connection with the Home Affordable Modification Program.	C	If Race/Ethnicity/Gender Source Type Code is not equal to 5 (Not Available)	Boolean	True/False



Schedule III  
HAMP Data Elements  
NPV Model Inputs

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
<b>Schedule III - NPV Model Inputs</b>						
1	Investor Code	Owner of the mortgage.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Owner of the mortgage enumeration: 1 Fannie Mae 2 Freddie Mac 3 Private 4 Portfolio 5 GNMA
2	GSE Loan Number	A unique identifier assigned to each loan by a GSE (Fannie or Freddie).	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Text(30)	
3	Product Before Modification	The mortgage product of the loan, before the modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Enumeration: 1 ARM 2 Fixed rate 3 Step Rate 4 One Step Variable 5 Two Step Variable 6 Three Step Variable 7 Four Step Variable 8 Five Step Variable 9 Six Step Variable 10 Seven Step Variable 11 Eight Step Variable 12 Nine Step Variable 13 Ten Step Variable 14 Eleven Step Variable 15 Twelve Step Variable 16 Thirteen Step Variable 17 Fourteen Step Variable
4	First Payment Date at Origination	The estimated date the first payment was made on the loan after origination.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCYY- MM-DD)	

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
5	Unpaid Principal Balance at Origination	The face value on the note at origination (i.e., the amount borrowed by the mortgagor). Report 2 decimal places.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
6	Interest Rate at Origination	The interest rate of the loan at origination. Report 5 decimal places.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (7,5)	
7	LTV at Origination (1 <sup>st</sup> Lien only)	The ratio between the original loan amount and the lesser of the sales price or the appraised value, for first mortgages.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	
8	Next Arm Reset Rate	The expected interest rate on an ARM loan at the next ARM reset date given the reset date is within the next 4 months. Use the latest available reset rate at the time of submission. If the reset date is outside of 4 months, the use current note rate before modification.	C	If ARM loan and if NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (7,5)	
9	Arm Reset Date	The date on which the next ARM reset is due to occur.	C	If ARM loan and if NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCYY-MM-DD)	
10	Monthly Hazard and Flood Insurance	Monthly hazard and flood insurance coverage amount.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
11	Monthly Real Estate Taxes	Monthly real estate taxes.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
12	MI Coverage Percent	Current non-investor primary mortgage insurance coverage percentage. Report 5 decimals.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	
13	Months Past Due	Number of months between the reporting date and the last paid installment date if the first paid installment date is the first day of the month. If the first paid installment date is not the first day of the month, then Loan Delinquent Months Count is the number of months between the reporting date and the last paid installment date, minus one month.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (3,0)	
14	Imminent Default Flag	If a current or 30-day delinquent borrower is considered in imminent default, then this flag receives the value "Y." Otherwise, it receives the value "N."	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Boolean	True/False
15	Borrower's Total Monthly Obligations	Total monthly expenses as reported by the borrower. Valid if reported in the last 90 days. Report 2 decimals.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
16	Estimated Default Rate	The estimated rate at which the loan is expected to default-prior to modification. This is based upon a servicers portfolio experience.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (7,5)	

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
17	Re-default Rate	The estimated rate at which the loan is expected to re-default-after modification. This is based upon a servicers portfolio experience.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (7,5)	
18	Discount Rate Risk Premium	The rate at which the discount rate is greater than the Freddie Mac Primary Mortgage Market Survey Rate (PMMS) for the 30-year conforming loan. The default value is 0. However, a servicer can override the default rate and add up to 250 bps. No premium for Fannie and Freddie loans. Report to 5 decimals	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(7,5)	
19	Mark to Market LTV	Current UPB divided by current property value. Report to 5 decimals.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric (8,5)	
20	Modification Fees	Fees that will be reimbursed by the investors, including notary fees, property valuation, and other required fees. Report to 2 decimals.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
21	MI Partial Claim Amount	Amount paid by the MI at the time of the modification. Report to 2 decimals.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
22	Monthly Gross Income	Total monthly income in dollars for all borrowers on the loan. This is the gross income for all borrowers.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
23	Amortization Term at Origination	The number of months between the scheduled first payment due date and the maturity date of the mortgage, expressed in months.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	
24	Remaining Term	Scheduled remaining term of the loan in months. Equivalent to the amortization term minus the time since the first payment after origination to the date that the payment information (i.e., UPB) was obtained; regardless of months delinquent.  Example: First payment date for a 360-month term loan was 5/1/08. The current payment information (i.e., UPB) was reported as of 4/30/09. Remaining terms for this loan is (360-12 = 348).	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	
25	Association Dues/Fees Before Modification	Existing monthly payment for association dues/fees before modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
26	Interest Rate Before Modification	The interest rate in the month prior to loan modification. Please report as rounded to nearest 8th (e.g. 4.125).	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(6,4)	
27	Principal and Interest Payment Before Modification	The scheduled principal and interest amount in the month prior to loan modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
28	Unpaid Principal Balance Before Modification	The unpaid principal balance of a loan before the loan modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
29	Principal Forbearance Amount	The total amount in dollars of the principal that was deferred through loss mitigation.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
30	Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
31	Amortization Term After Modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	
32	Interest Rate After Modification	The interest rate in the month after loan modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(6,4)	
33	PMMS Rate	The Freddie Mac Primary Mortgage Market Survey (PMMS) weekly rate for 30-year fixed-rate conforming loans.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Number(6,4)	
34	Principal and Interest Payment After Modification	The principal and interest amount after modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
35	Unpaid Principal Balance After Modification	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
36	Property Valuation As is Value	Property as-is value determined by the property valuation.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
37	Property Valuation Type	A code that denotes the type of estimate of the value of the real estate property.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	1 – AVM 2 – Exterior BPO / Appraisal (as is value) 3 – Interior BPO
38	NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
39	NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Currency(20,2)	
40	Data Collection Date	The date on which the UPB and associated remaining term data was collected for the NPV run.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCYY-MM-DD)	

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
41	NPV Date	Date of the NPV run used to determine trial modification eligibility. This should be the same NPV Date reported for the trial modification setup. Use today's date if running the loan for the first time.	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Date(CCYY- MM-DD)	
42	NPV Test Result	The result of the NPV test. Either positive or negative	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(4,0)	Enumeration: 1 Positive 2 Negative
43	NPV Code Version	The version of the base NPV model that was used in the assessment	C	If NPV Model Type Code = 2 (Base NPV Model - Servicer hosted)	Numeric(7,5)	

Schedule IV  
HAMP Data Elements  
Not Approved/Not Accepted Reason Codes

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
<b>Schedule IV – Not Approved/Not Accepted Reason Code</b>						
1	Trial Not Approved/Not Accepted Reason Code	A code that specifies the reason why a borrower was not offered or did not accept a trial plan.	C	If Trial was not approved or not accepted	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible Borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property >4 units) 5. Investor Guarantor Not Participating 6. B/K Court Declined 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 9. Default Not Imminent 10. Previous official HAMP modification 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete

	Name of Data Point	Description	Mandatory=M/ Conditional = C	Condition Under Which Data is Required	Data Type (format and character limit)	Allowable Values
2	Trial Fallout Reason Code	A code that specifies the reason why a borrower fell out or withdrew from the trial or completed the trial and did not enter the official modification.	C	If borrower fell out or withdrew from the trial or completed the trial but did not enter the official modification	Numeric(4,0)	Enumeration: 1. Ineligible Mortgage 2. Ineligible borrower - Current DTI Less than 31% 3. Property Not Owner Occupied 4. Other Ineligible Property (i.e. Property Condemned, Property >4 units) 7. Negative NPV 8. Offer Not Accepted by Borrower / Request Withdrawn 11. Loan Paid off or Reinstated 12. Excessive Forbearance 13. Request incomplete 14. Trial Plan Default