

eMAQCS® Plus Default Management System

Exhibit B File Error Messaging Overview

July 2021



About this Information

The following presentation is intended to introduce users to various functions available in the eMAQCS[®]plus Delinquency Management System. This presentation is not intended to provide guidance on the loss mitigation and/or default servicing requirements. Information related to managing delinquencies may be found in the applicable MPF[®] Product Servicing Guide. The MPF Guides are available on the MPF Website, www.fhlbmpf.com or through AllRegs.

“MPF” and “eMAQCS” are registered trademarks and the “MPF Mortgage Partnership Finance” logo is a trademark of the Federal Home Loan Bank of Chicago.

Upcoming Changes

Effective August 2nd, eMAQCS[®]plus will begin to display a fatal error message when an incomplete *Delinquent Mortgage & Bankruptcy Status Report (Exhibit B)* file is submitted.

- The fatal error message will help identify missing required field(s).
- If required field(s) are missing from an Exhibit B file, it will not be accepted.



Upcoming Changes

If a fatal error is received, data fields may be corrected and a revised Exhibit B file can be re-submitted

- This must be done prior to the reporting deadline.

There are no changes to the existing *Required* fields or file format

Exhibit B File Upload Process Review

What is an Exhibit B File?

- **Exhibit B** is the *Delinquent Mortgage & Bankruptcy Status Report*.
- Servicers use the **Exhibit B** file to report the status of loans that are **30+ days delinquent** and any loans that are impacted by a borrower **bankruptcy**.
- Loans must continue to be reported monthly until brought current or if a bankruptcy situation, until the case has been either dismissed or discharged.
- If there are loans to report, an **Exhibit B** file must be uploaded into the eMAQCSplus Default Management System every month.

When Are Exhibit B Files Due?

MPF® Traditional product loans must be reported by 5:00 PM EST by the **5th business day** of each month.

MPF Xtra® product loans must be reported by NOON EST by the **2nd business day** of each month.

MPF® Government MBS loans must be reported by 5:00 PM EST by the **1st business day** of each month.

NOTE: Multiple products may be combined onto one Exhibit B file however, the file is due by the earliest due date. *For example: If combining MPF Xtra and Traditional, the file must be submitted by the 2nd business day.*



Exhibit B Reminders

- Each occurrence of a late or incomplete Exhibit B file is subject to a late reporting fee.
 - ✓ See Section 2.14.3 in the MPF Servicing Guide for details.
- In addition to an **Action Code**, all loans must have a **Delinquency Status Code** and **Delinquency Reason Code**.
 - ✓ Status and Reason Code lists are found in the instructions for completing the Exhibit B file, Action Codes are listed on the Exhibit B file template.

DELINQ_STATUS_CODE	Code describing current status of loan (For allowable codes, see the Delinquency Status Codes in the Appendix.)	Required, cannot be left blank	Can include alpha and numeric characters
DELINQ_REASON_CODE	Code describing current reason for Borrower's delinquency. (For allowable codes, see the Delinquency Reason Codes list in the Appendix.)	Required, cannot be left blank	Can include alpha and numeric characters

Where is the Exhibit B File Template?

fhlbmpf.com

mpf Mortgage Partnership Finance

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- [Glossary, Exhibits, and Forms](#)

Each product specific MPF Guide may have references to various forms and exhibits. When utilizing the MPF Guides the Participating Financial Institutions will need to refer to the exhibits for guidance or submit specific forms when applicable. Please note that the same form or exhibit may be referenced in multiple MPF Guides. Product specific exhibits will be noted with an extension in relation to the product. Exhibits specific to the MPF Direct product will be noted with a "D" extension (ex: Exhibit A-D), the MPF Xtra product will be noted with an "X" extension (ex: Exhibit A-X) and MPF Government MBS will be noted with an "M" extension (ex: Exhibit A-M). The Glossary provides definitions to terms referenced within the MPF Guides. Unless a different definition is specifically provided within the MPF Guides, the words and phrases referenced within the Glossary shall have the definition as provided when they are used in the MPF Guides.

- » MPF Acronyms
- » Glossary

Exhibits:

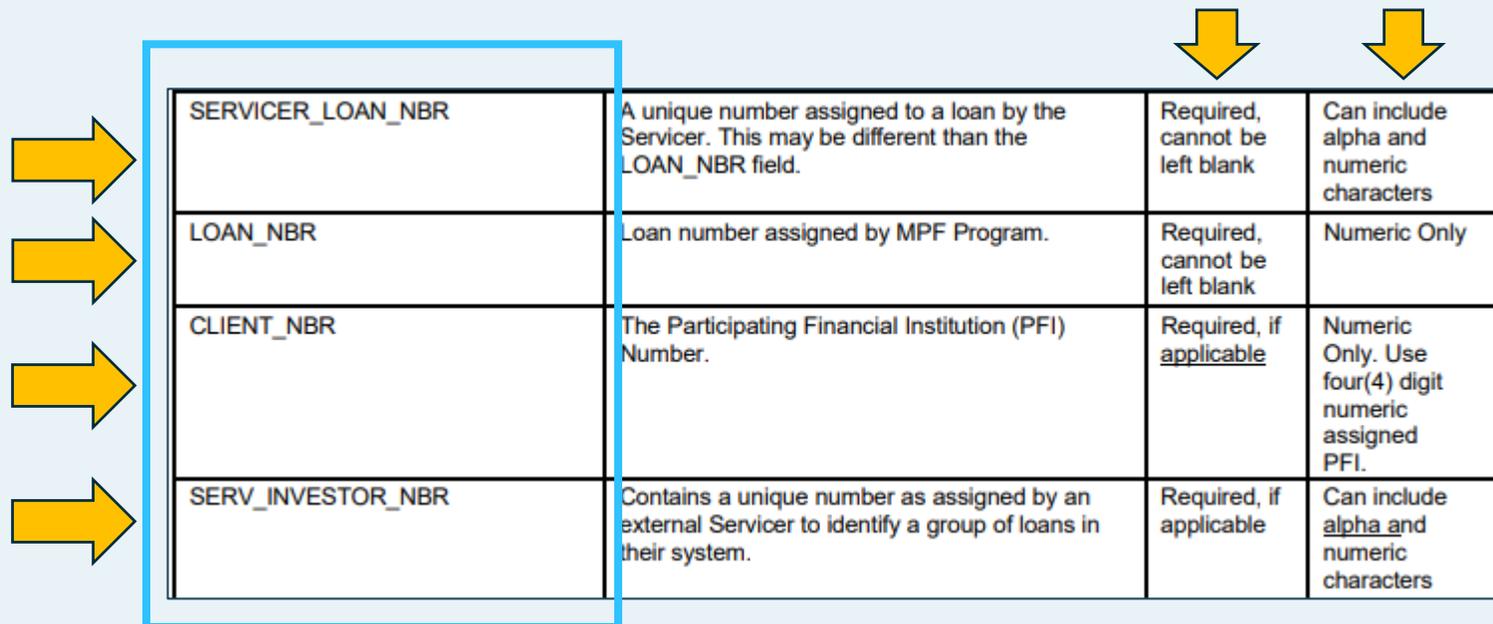
- » Exhibit A: Anti-Predatory Lending Category
- » Exhibit A: 2020 MPF Traditional Product Investor Reporting Calendar
- » Exhibit A: 2021 MPF Traditional Product Investor Reporting Calendar
- » Exhibit A-X: 2020 MPF Xtra Investor Reporting Calendar
- » Exhibit A-X: 2021 MPF Xtra Investor Reporting Calendar
- » Exhibit B: Delinquent Mortgage & Bankruptcy Status Report Instructions
- » Exhibit B: Delinquent Mortgage & Bankruptcy Report - Excel Template

A	B	C	D	E	F	G	H	I	J	BO
ACTION_CODE	SERVICER_LOAN_NBR	LOAN_NBR	CLIENT_NBR	SERV_INVESTOR_NBR	BORROWER_FIRST_NAME	BORROWER_LAST_NAME	PROP_ADDRESS	PROP_STATE	PROP_ZIP	

Completing Exhibit B

The instructions published in the MPF Guides provide field-by-field instructions for completing Exhibit B.

- Some fields are **required**, some **required if applicable** and some are **optional**.
- Here's a sample from the instructions that explain what the fields that require a specific numbers such as Loan Numbers or Servicer Loan Numbers.



The diagram shows a table with four rows. On the left side, four yellow arrows point horizontally towards the first column of the table. On the right side, two yellow arrows point vertically downwards towards the top two rows of the table. The table contains the following information:

SERVICER_LOAN_NBR	A unique number assigned to a loan by the Servicer. This may be different than the LOAN_NBR field.	Required, cannot be left blank	Can include alpha and numeric characters
LOAN_NBR	Loan number assigned by MPF Program.	Required, cannot be left blank	Numeric Only
CLIENT_NBR	The Participating Financial Institution (PFI) Number.	Required, if applicable	Numeric Only. Use four(4) digit numeric assigned PFI.
SERV_INVESTOR_NBR	Contains a unique number as assigned by an external Servicer to identify a group of loans in their system.	Required, if applicable	Can include alpha and numeric characters

Other Things to Know About Exhibit B Files

- A file name is not required.
- If a field requires a date, it must be an actual, accurate date. Do not use *NA* or nonsensical dates (i.e. 11/11/1111).
 - The same applies to any fields that require loan numbers, etc.
- When entering a delinquency **Reason Code**, only one code should be provided. If multiple reasons apply, select the one that best explains the cause of the borrower's hardship.
- Leading zeros on loan numbers or Reason Codes should not be included.

Accessing the System

The link for the eMAQCSplus login screen is:

<https://emaqcs.covius.com/>

Access is also available on the eMAQCSplus landing page on the MPF Program Website:

www.fhlbmpf.com

The eMAQCSplus landing page is located under the **Resources** tab.

mpf Mortgage Partnership Finance™

eMAQCSplus

SYSTEM ACCESS

This Website is a protected information system. By logging in, you agree to the [Terms and Conditions](#).

Username

Password

Login

[Forgot Password?](#)

The eMAQCSplus Homepage



Home - Default Servicing **Upload** Loan Search Forms Change Password Servicer5488

mpf Mortgage Partnership Finance | **eMAQCSplus**

Servicer **All Delinquent Loans**

Loans
Notes
Documents
Loss Mitigation
Foreclosure
REO - Traditional
Claims - Traditional
Claims - Xtra
Claims - Govt
HLC Loans
Repurchased
To Do: Missing Docs
To Do: Exceptions
To Do: HLC Loans
To Do: Demand Letters

Drag a column header and drop it here to group by that column

Export to Excel Clear Filters

<input type="checkbox"/>	Menu	Servicer #	MA #	Servicer Name	MPF Loan #	PFI Loan #	HLB	Product Type	Program Code	Sub Program Code	Action Code	Delinq Reason Code
<input type="checkbox"/>		<input type="text"/>										
<input type="checkbox"/>	☰	1111	43112	Fake Bank	9999991				ORIG	None	20	022
<input type="checkbox"/>	☰	1111	43112	Fake Bank	9999992				ORIG	None	20	022
<input type="checkbox"/>	☰	1111	43112	Fake Bank	9999993				ORIG	None	20	022
<input type="checkbox"/>	☰	1111	21432	Fake Bank	9999994				ORIG	None	0	
<input type="checkbox"/>	☰	1111	21432	Fake Bank	9999995				ORIG	None	0	
<input type="checkbox"/>	☰	1111	21432	Fake Bank	9999996				ORIG	None	0	
<input type="checkbox"/>	☰	1111	21432	Fake Bank	9999997				ORIG	None	0	007

Exhibit B Data Upload

Home S Upload Loan Search Forms Change Password

mpf Mortgage Partnership Finance | eMAQCSplus

Default Management - Data Upload

Upload Data File

Select a data file to import. Supported File Types: Microsoft Excel (.xls and .xlsx)

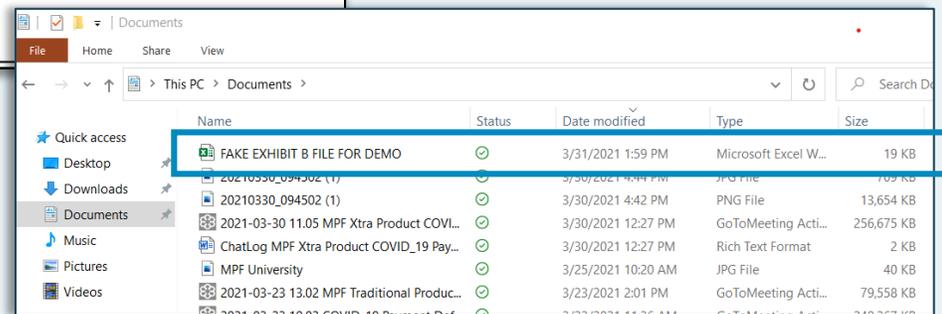
You are uploading to Cycle starting on: 2/5/2020

Select File Template : ---Select File Template---

Data File : Select

Upload

1. Click the drop down arrow to select your file template
2. Select *Exhibit B Excel Import*
3. Locate your file and click *Upload*



Data Upload Results

The screenshot displays the eMAQCSplus web interface for data uploads. At the top, there is a navigation bar with links for Home, Default Servicing, Upload, Loan Search, Forms, and Change Password. Below this is the MPF logo and the eMAQCSplus title. A system message banner indicates that access to eMAQCS Plus will be effective May 1, 2020, and that all MPF Exhibit B files must be uploaded in a specific format layout. The main section is titled "Default Management - Data Upload" and contains a sub-section "Upload Data File".

Under "Upload Data File", users are instructed to "Select a data file to import" with supported file types of Microsoft Excel (.xls and .xlsx). The interface shows the user has selected the "DM - Exhibit B Excel Import" template. A "Data File" field is present with a "Select" button, and an "Upload" button is also visible.

Two progress bars are shown: "Validation Progress" and "Import Progress", both of which are 100% completed and represented by green bars. Below the "Import Progress" bar, it states "4 Rows Imported." At the bottom of the form, a green message reads "File upload completed." with an "OK" button. Two yellow arrows point to the green progress bars and the "File upload completed." message.

Successful uploads are noted with a green *Validation Progress* bar and will include a successful upload caption.

Data Upload Results

Default Management - Data Upload

Upload Data File
Select a data file to import. Supported File Types: Microsoft Excel (.xls and .xlsx)

You are uploading to Cycle starting on:

Select File Template: DM - Exhibit B Excel Import
Data File:

Validation Progress: 100 % Completed

File validation failed.

VALIDATION ERRORS

Error Type	Excel Column/Cell	Column/Field Name	Value	Acceptable Values
Data list validation failed	A079	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	W80	LOSS_MIT_TYPE	MOD	Approved Assumption, Deed in Lieu, Formal Forbearance Agreement, Short Sale, Temporary Modification
Data list validation failed	A080	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	A081	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	A082	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	A083	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	A085	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown
Data list validation failed	A086	OCCUPANT_CODE	Occupied	Primary Residence, Second Home, Investment, Owner-occupied, Vacant, Tentant, Mortgagor, Unknown

Correct all Validation Errors that are listed and upload a revised report. The file will not be accepted unless all validation errors are corrected and the system returns a successful upload caption.

Data Upload Results

As of August 2nd, when certain **Action Codes** are reported, validation errors will be returned when **Required if Applicable** fields are left blank or not formatted correctly.

Omitting or incorrect formatting of these fields will now cause your **Exhibit B** file upload to fail.

The screenshot displays the 'Default Management - Data Upload' interface. It includes a section for 'Upload Data File' with a dropdown for 'Select File Template' (set to 'DIM - Exhibit B Excel Import') and a 'Data File' selection field. Below this is a 'Validation Progress' bar at 100% completion, followed by a red message 'File validation failed.' and an 'OK' button.

A red box highlights the 'VALIDATION ERRORS' table below. The table has four columns: 'Error Type', 'Excel Column/Cell', 'Column/Field Name', and 'Value'. The errors listed are:

Error Type	Excel Column/Cell	Column/Field Name	Value
LOSS_MIT_APPR_DATE is required if Action_Code is 12 or 20.	W2	LOSS_MIT_APPR_DATE	
LOSS_MIT_TYPE is required if Action_Code is 12 or 20.	X2	LOSS_MIT_TYPE	
LOSS_MIT_EST_COMP_DATE is required if Action_Code is 12 or 20.	Y2	LOSS_MIT_EST_COMP_DATE	
BANKRUPTCY_FILED_DATE is required if Action_Code is 15.	M3	BANKRUPTCY_FILED_DATE	
BANKRUPTCY_CHAPTER_CODE is required if Action_Code is 15.	N3	BANKRUPTCY_CHAPTER_CODE	
BANKRUPTCY_CASE_NBR is required if Action_Code is 15.	O3	BANKRUPTCY_CASE_NBR	
FRCLSR_APPROVED_DATE is required if Action_Code is 30.	AA4	FRCLSR_APPROVED_DATE	
ATTORNEY_REFERRAL_DATE is required if Action_Code is 30.	AB4	ATTORNEY_REFERRAL_DATE	
EDM CD CASE DECISIVE is required if			

Required Field Updates

Action Codes

Action Codes help identify what actions have or have not occurred. When a particular Action Code is reported, certain Required If Applicable fields must be completed or the upload will fail

Code	Description	When to Use
0	No Action	Delinquent Loan/No Action
12	Relief Provision	Informal Forbearance or Repayment Plans of 3 months or less and Temporary Loan Modifications
15	Bankruptcy	Active Bankruptcy
20	Loss Mitigation	Formal Forbearance and Repayment Plans over 3 months, Short Sales and Deed-in-Lieu of Foreclosures
30	Refer to Foreclosure	Referred to Foreclosure
70	REO	REO with Conventional Claim
71	Third Party Sale	Sold to Third Party at Foreclosure Sale
72	REO with Government Claim	REO with Government Claim

Required Fields

When reporting **Action Code 12 or 20** (Informal or Formal Loss Mitigation), the following fields must be populated

LOSS_MIT_APPR_DATE	The date the loss mitigation was approved by the Servicer and MPF Provider. Must be populated if ACTION_CODE 12 or 20 is reported and the LOSS_MIT_TYPE field is populated, unless denied.	Required, if applicable	MM/DD/YYYY
LOSS_MIT_TYPE	<p>The type of loss mitigation approved for a loan:</p> <ul style="list-style-type: none"> • Approved Assumption (ASUM) • Deed in Lieu (DIL) • Formal Forbearance Agreement (FFA) • Short Sale (SS) • Temporary Modification (TEMPORARY MODIFICATION) <p>Must match one of the applicable loss mitigation types provided.</p> <p>This field must be populated is ACTION_CODE 12 or 20 is reported and the LOSS_MIT_APPR_DATE field is populated.</p>	Required, if applicable	Alpha only. Use the references in the () for reporting e.g. ASUM, FFA, etc.
LOSS_MIT_EST_COMP_DATE	The date the loss mitigation /plan is scheduled to end or close. Must be populated if ACTION_CODE 12 or 20 is reported and the LOSS_MIT_TYPE field is populated, unless denied.	Required, if applicable	MM/DD/YYYY



Insert the date the loss mitigation was approved by the Servicer and MPF Provider



Insert the type of loss mitigation approved for the loan-use what is shown in parenthesis



Insert the date the loss mitigation plan is scheduled to end



Required Fields

If reporting an **Action Code 15** (bankruptcy), the following fields must be completed

BANKRUPTCY_FILED_DATE	The date the bankruptcy claim was filed. If the ACTION_CODE field is 15, "Bankruptcy," this field must be populated.	Required, if applicable	MM/DD/YYYY
BANKRUPTCY_CHAPTER_CODE	The chapter under which the bankruptcy was filed. If the BANKRUPTCY_FILED_DATE field contains a date, this field must be populated with a 7, 11, or 13.	Required, if applicable	Numeric Only.
BANKRUPTCY_CASE_NBR	The case number assigned by the court to the bankruptcy filing. Must be populated if the BANKRUPTCY_FILED_DATE field is populated.	Required, if applicable	Can include alpha and numeric characters Format is 2 numeric characters, a dash, and 5 alphanumeric characters. No spaces.



Insert the date the bankruptcy claim was filed



Insert the bankruptcy filing type (7, 11 or 13)



Insert the bankruptcy case number

Required Fields

If reporting **Action Code 30 (Refer to Foreclosure)**, the following fields must be populated

FRCLSR_APPROVED_DATE	The date approved for Foreclosure proceedings to begin. After 120 days of delinquency, this field should be populated, unless there is an applicable loss mitigation or some other allowed circumstance. If ACTION_CODE field is 30, "Refer to Foreclosure", this field must be populated.	Required, if applicable	MM/DD/YYYY
ATTORNEY_REFERRAL_DATE	Date file was referred to attorney to pursue Foreclosure. If ACTION_CODE field is 30, "Refer to Foreclosure", this field must be populated, unless there is an applicable loss mitigation or some other allowed circumstance.	Required, if applicable	MM/DD/YYYY



Insert the date the foreclosure proceedings were approved to begin



Insert the dated the file was referred to an attorney to pursue the foreclosure

Required Fields

If reporting **Action Codes 70 (REO), 71 (Third Party Sale) or 72 (REO with Government Claim)**, the following fields must be populated:

FRCLSR_SALE_RESULTS	The results of the Foreclosure sale. Must be populated if ACTION_CODE 70, 71 or 72 is reported and the FRCLSR_SALE_DATE field is populated with one of the following three selections: <ul style="list-style-type: none"> • REO • 3 Party • HUD/VA 	Required, if applicable	Can include alpha and numeric characters
FRCLSR_SALE_DATE	The actual date of the Foreclosure sale. Must be populated if ACTION_CODE 70, 71 or 72 is reported, unless the Foreclosure sale is cancelled.	Required, if applicable	MM/DD/YYYY
FRCLSR_SALE_AMT	The amount a property sold for at the Foreclosure sale. Must be populated if ACTION_CODE 70, 71 or 72 is reported and the FRCLSR_SALE_DATE field is populated.	Required, if applicable	No commas (,) or dollar signs (\$). 2 decimals.

← Insert the results of the foreclosure sale using one of the three selections listed

← Insert the actual date of the foreclosure sale

← Insert the amount the property sold for at the foreclosure sale

Other Errors that Cause Uploads to Fail

- The **incorrect file format was used**. Please use the Exhibit B file template available in the MPF Guides (found under Exhibits and Forms).
- The **incorrect MPF Loan Number** was reported in the LOAN_NBR field. This field should contain the loan number assigned by the MPF Program-it is not the Servicer loan number.
- **Required** fields were left blank.
- **Wrong Data Type in specified Date Type field**. All date fields should show an actual date, not N/A or NA, etc. If there is no data or date to report and field is not required, leave blank.
 - ✓ The dates must be entered into the date column as follows: MM/DD/YYYY. Omit leading zeros in MM/DD since this is an excel file.

Other Errors that Cause Uploads to Fail

- **Data List Validation Failed.** See the *Field Descriptions* and *Data Guidance* provided in the Exhibit B Instructions for a list of acceptable values associated with each field.
 - ✓ For example, for the LOAN_TYPE field, data reported must match one of the applicable loan types provided: FHA, VA, Conventional, Rural Housing Service, HUD 184, or Conventional with PMI.
- **eMAQCSplus is the only acceptable method for delivering an Exhibit B file. Please do not submit Exhibit B information to the Master Servicer (Wells Fargo).**

Accessing eMAQCSplus

www.fhlbmpf.com

The screenshot displays the website's header and navigation menu. The logo for Mortgage Partnership Finance (mpf) is in the top left, with the tagline "A mortgage purchase program available through the Federal Home Loan Banks". The navigation bar includes links for Products, FHLBanks, Guides, Resources, Education, and About Us, along with a search bar. A dropdown menu is open under the Resources link, with "eMAQCS Plus" highlighted by a yellow arrow. Other items in the dropdown include eMPF Information, MPF Data Resources, Product & Pricing Engines, Servicing Released Partners, Investor Reporting Calendar, and COVID-19 Resource Center. A yellow arrow also points to the Resources link in the navigation bar. The main content area features a "COVID-19 Resource" banner with the text "Stay up to date with the latest COVID-19." and "UPDATED NOVEMBER 24, 2020 >>>".

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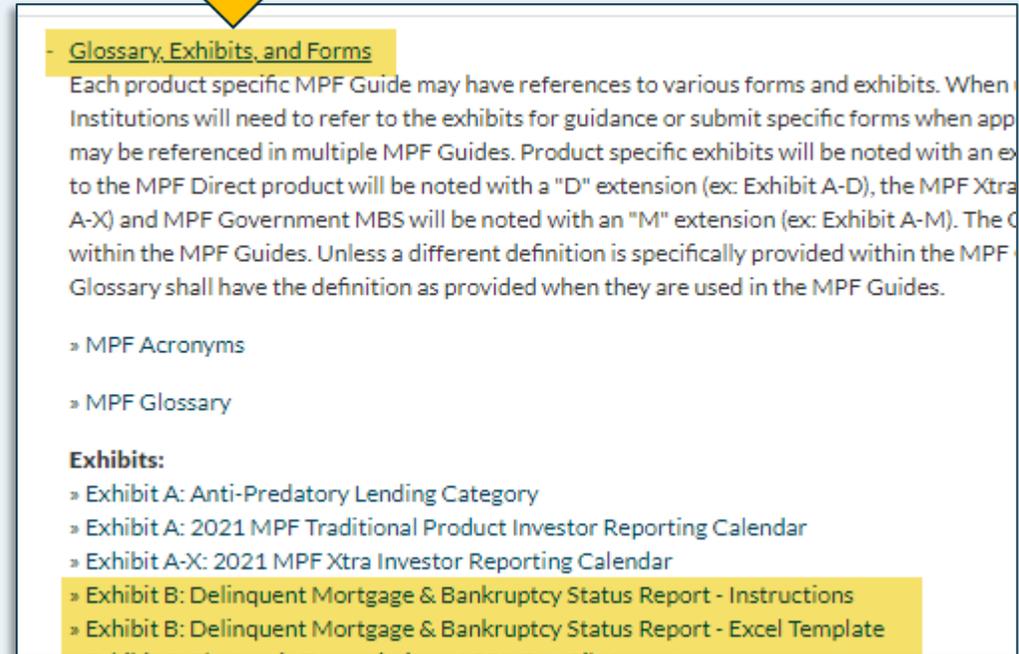
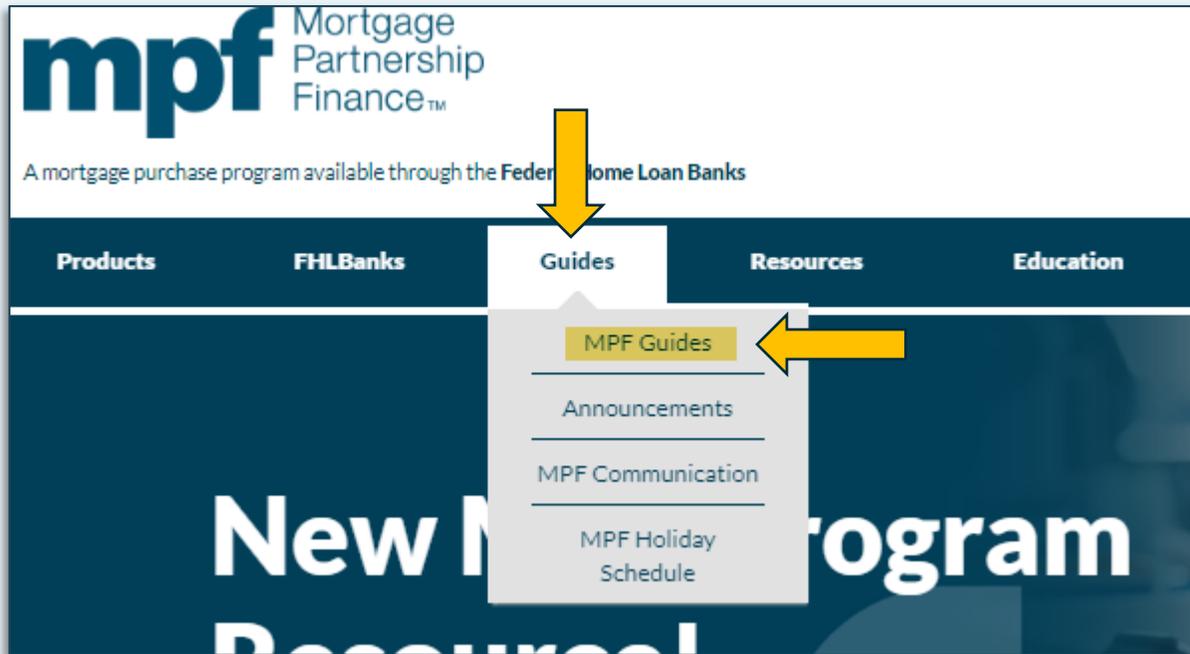
COVID-19 Resource

Stay up to date with the latest COVID-19.

UPDATED NOVEMBER 24, 2020 >>>

Accessing the Exhibit B Template

www.fhlbmpf.com



MPF Program Contacts

MPF Service Center

Phone - 877-345-2673

Email - MPF-Help@FHLBC.com

Hours - 8:30 AM to 4:30 PM CST

MPF Program Default Team

MPFDefaultServicing@fhlbc.com