

Instructions Page

Purpose

Servicers of MPF® Traditional, MPF Xtra®, and MPF Government MBS loans must use the file format in this exhibit and instructions to complete a Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) in accordance with MPF Traditional Servicing Guide Chapter 8, MPF Xtra Servicing Guide Chapter 8, and MPF Government MBS Servicing Guide Chapter 8.

Preparation

- **When:** The Servicer should use this exhibit to assist in the monthly completion of Delinquent Mortgage & Bankruptcy Status Report.
- **Who:** This exhibit should be used by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the Delinquent Mortgage & Bankruptcy Status Report.
- **How:** The Delinquent Mortgage & Bankruptcy Status Report must contain the status of all Mortgage Loans that are thirty (30) days or more delinquent as of the last day of the preceding month and must include all Borrowers who have filed Bankruptcy (regardless of the loan status). If a payment is not made in the month in which it is due, the Mortgage Loan is considered delinquent and must be included on the Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) as if it was 30 days or more delinquent, even if the month has less than 30 days. **The attached reference guide is provided as a job aid and should be used for informational purposes.**

Submission

- **When:**
 - MPF Traditional: The fifth (5th) Business Day of each month by 5:00 PM ET
 - MPF Government MBS: The first (1st) Business Day of each month by 5:00 PM ET
 - MPF Xtra: the second (2nd) Business Day of each month by 12:00p PM ET
- **How:** The Servicer must upload the Delinquent Mortgage & Bankruptcy Status Report to eMAQCS®plus at <https://eMAQCS.covius.com>. **To avoid the form being rejected, Servicers must follow the format requirements as provided for in this exhibit and the applicable MPF Servicing Guides.**
- **To Whom:** The completed form must be submitted to the MPF Provider. The Servicer should retain a copy of the completed form for their own records.

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.*

Additional Guidance

Please email the MPF Provider at MPFdefaultservicing@fhbc.com for any questions or assistance needed in completing the Delinquent Mortgage & Bankruptcy Status Report.

Helpful Hints

- A delinquency status code must be reported each month for every delinquent Mortgage Loan even when a Mortgage Loan was reported in the prior month and there has been no change to the code.
- The Servicer must report the one delinquency reason code that most specifically describes the circumstance that appears to be the primary contributing factor to the Delinquency.
- All Borrowers who are in Bankruptcy must be reported monthly regardless of the status of the loan (current/delinquent.)
- PFI/Servicers can view their Exhibit B Upload Errors and Exhibit B Upload detail in eMAQCSplus.
 - Select **Ex B Upload Errors** queue from the blue Navigation Menu on the left side of the screen to review all errors that generated from the unsuccessful Exhibit B upload.
 - Select **Ex B Uploads** queue from the blue Navigation Menu on the left side of the screen to review a summary of Total Loans, Validated Loans and Loan Error Counts.
 - Select **Pending Ex B Data** queue from the blue Navigation Menu on the left side of the screen to review all loans successfully uploaded on the Exhibit B file.

What is an Exhibit B File?

Exhibit B is formally known as the **Delinquent Mortgage & Bankruptcy Status Report**.

The Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) is a monthly report that must contain the status of all Mortgage Loans that are thirty (30) days or more delinquent as of the last day of the preceding month and must include all Borrowers who have filed Bankruptcy (regardless of the loan status). If a payment is not made in the month in which it is due, the Mortgage Loan is considered delinquent and must be included on the Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) as if it was 30 days or more delinquent, even if the month has less than 30 days.

Mortgage Loans must continue to be reported monthly until brought current or until the bankruptcy case has dismissed or discharged.

Each occurrence of a late or incomplete Exhibit B file is subject to a late reporting fee. See Section 2.14.3 of the applicable MPF product Servicing Guide for additional details.

The Servicer must ensure to report the appropriate delinquency status codes and delinquency reason codes as listed in the following Appendixes within this document:

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

- Appendix A: Standard File Layout
- Appendix B: Delinquency Status Codes
- Appendix C: Delinquency Reason Codes Appendix of this document.

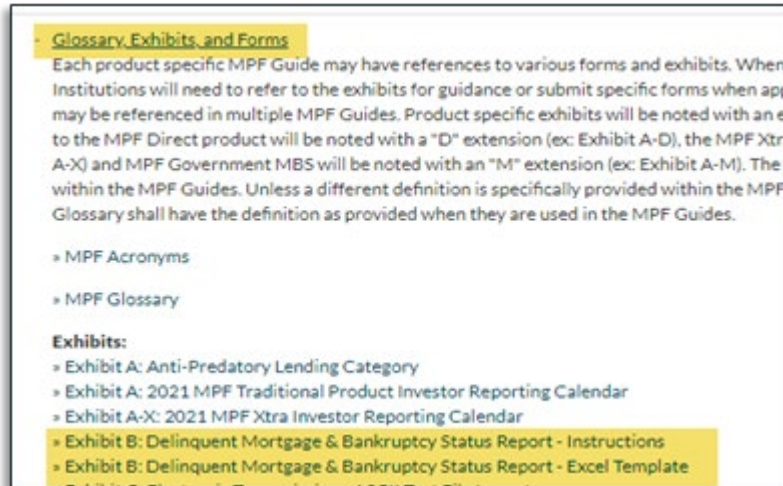
The Exhibit B must be submitted via eMAQCSplus monthly using the format in the [Exhibit B: Delinquent Mortgage & Bankruptcy Status Report – Excel Template](#).

Additional Resources:

For additional information on submitting the Delinquent Mortgage and Bankruptcy Status Report (Exhibit B) please view this [tutorial video](#).

The Delinquent Mortgage and Bankruptcy Status Report (Exhibit B) Template can be accessed via the [MPF Website](#).





Delinquency Status Codes & Delinquency Reason Codes

Delinquency Status Code and **Delinquency Reason Code** must be reported each month for every delinquent Mortgage Loan even when a Mortgage Loan was reported in the prior month and there has been no change to the code.

| | | | |
|--------------------|--|--------------------------------|--|
| 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 |

Please reference the Appendix in this document for a list of **Delinquency Status Code** and **Delinquency Reason Codes** and descriptions.

Note: Several different "reason for delinquency" codes could apply to an individual mortgage loan; however, the Servicer must report the one that appears to be the primary reason for the borrower's failure to make his or her monthly payments.

As a reminder, for a borrower impacted by COVID-19 and on an active Forbearance Plan, the Servicer must report a **Delinquency Status Code of 9** and **Delinquency Reason Code of 22**.

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

The following table indicates what the Servicer must report when the mortgage loan was reported to the MPF Provider as delinquent in the prior reporting cycle.

| When a mortgage loan was reported in the prior reporting cycle and... | Then the Servicer... |
|--|---|
| None of delinquency status information has changed | Must re-submit the same delinquency status information that it previously reported for the mortgage loan. |
| The delinquency status information has changed | Must report the new delinquency status information. |
| A delinquency status code no longer applies because the mortgage loan has been reinstated (and the Servicer reported a current LPI date through investor reporting) | No longer needs to report delinquency status information to the MPF Provider for that mortgage loan. |
| A delinquency status code no longer applies because the mortgage loan has been liquidated (and the Servicer reported a liquidation action code through investor reporting) | No longer needs to report delinquency status information to the MPF Provider for that mortgage loan. |

Completing an Exhibit B

When completing the Exhibit B, there are three types of fields: required, required if applicable, and optional.

Servicers should refer to the Appendix A: Standard File Layout section for additional field details including rules and formatting requirements.

For example, as pictured below Loan Numbers or Servicer Loan Numbers cannot be left blank and have certain formatting requirements.

| COLUMN HEADER / FIELD NAME | DESCRIPTION AND DATA GUIDANCE | FIELD RULE | FORMAT COMMENT |
|----------------------------|-------------------------------|------------|----------------|
|----------------------------|-------------------------------|------------|----------------|

| | | | |
|-------------------|--|--------------------------------|---|
| 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 |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

Additional Formatting Information:

- 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.

Exhibit B Required Fields

The Servicer **must** complete the following fields on the Exhibit B and if missing, a fatal error message will produce upon submission of the file:

| Column Header/ Field Name | Description and Data Guidance |
|---------------------------|---|
| ACTION_CODE | Provide Action Code that is reflective of loan's current status. Applicable Action Codes include: 0 (No Action) 12 (Relief Provision) 15 (Bankruptcy) 20 (Loss Mitigation) 30 (Refer to Foreclosure) 70 (REO) 71 (Third Party Sale) 72 (REO with Government Claim) Use numeric code. |
| SERVICER_LOAN_NBR | A unique number assigned to a loan by the Servicer. This may be different than the LOAN_NBR field. |
| LOAN_NBR | Loan number assigned by MPF Program. |
| CLIENT_NBR | The Participating Financial Institution (PFI) Number. |
| BORR NEXT PAY DUE DATE | As reported by the Servicer, this is the date that the Borrower's next payment is due at the end of the Cutoff Date. Must always be a first of the month date. |
| LOAN_TYPE | The type of the loan. Must match one of the applicable loan types provided: FHA, VA, Conventional, Rural Housing Service, HUD 184, or Conventional with PMI. |
| DELINQ_STATUS_CODE | Code describing current status of loan (For allowable codes, see the Delinquency Status Codes in the Appendix.) |
| DELINQ_REASON_CODE | Code describing current reason for Borrower's delinquency. (For allowable codes, see the Delinquency Reason Codes list in the Appendix.) |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

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.**

The following table describes the Servicer's requirements when reporting **Action Codes** on the monthly Exhibit B file submission:

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

The following fields need to be completed by the Servicer on the Exhibit B and if missing, they will produce a fatal error message to the PFI upon file submission:

If reporting **Action Code 15 (Bankruptcy)**, the following fields must be populated:

| Column Header/Field Name | Description and Data Guidance |
|--------------------------|---|
| BANKRUPTCY_FILED_DATE | The date the bankruptcy claim was filed. If the ACTION_CODE field is 15, "Bankruptcy," this field must be populated. |
| BANRUPTCY_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. |
| 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. |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

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

| Column Header/ Field Name | Description and Data Guidance |
|---------------------------|---|
| 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. |
| LOSS_MIT_TYPE | The type of loss mitigation approved for a loan: Approved Assumption (ASUM) Deed in Lieu (DIL) Formal Forbearance Agreement (FFA) Short Sale (SS) Temporary Modification (TEMPORARY MODIFICATION) Must match one of the applicable loss mitigation types provided. This field must be populated is ACTION_CODE 12 or 20 is reported and the LOSS_MIT_APPR_DATE field is populated. |
| 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. |

Note: If the borrower was on an active forbearance plan and submitted a request to the MPF Provider for an extension or COVID 19 Payment Deferral, they should continue to report the same delinquency status information that it previously reported for the mortgage loan.

Once the COVID-19 Payment Deferral becomes effective, the mortgage loan no longer needs to be reported on the Servicer's Monthly Delinquent Mortgage & Bankruptcy Status Report (Exhibit B).

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

| Column Header/ Field Name | Description and Data Guidance |
|---------------------------|--|
| 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. |
| ATTORNEY_REFFERAL_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. |

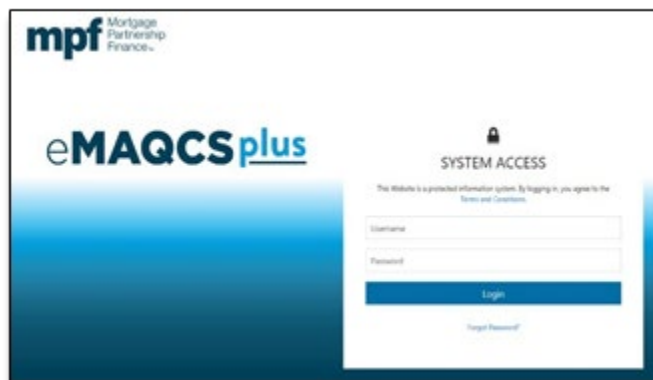
Delinquent Mortgage & Bankruptcy Status Report Reference Guide

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

| Column Header/ Field Name | Description and Data Guidance |
|---------------------------|--|
| 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: REO 3 Party HUD/VA |
| 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. |
| 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. |

Accessing the System

eMAQCSplus can be accessed via the MPF Website under [Resources](#) or directly at <https://emaqcs.covius.com/>



How to Upload an Exhibit B

From the eMAQCSplus Homepage, select **Upload** from the Menu bar at the top of the screen.

| Menu | Service # | MA # | Service Name | MPF Loan # | PFI Loan # | H/E | Product Type | Program Code | Sub-Program Code | Action Code | Delinq Reason Code |
|------|-----------|-------|--------------|------------|------------|-----|--------------|--------------|------------------|-------------|--------------------|
| | 1111 | 43112 | Fake Bank | 9999991 | | | ORG | None | 20 | 001 | |
| | 1111 | 43112 | Fake Bank | 9999992 | | | ORG | None | 20 | 001 | |
| | 1111 | 43112 | Fake Bank | 9999993 | | | ORG | None | 20 | 001 | |
| | 1111 | 21432 | Fake Bank | 9999994 | | | ORG | None | 0 | | |
| | 1111 | 21432 | Fake Bank | 9999995 | | | ORG | None | 0 | | |
| | 1111 | 21432 | Fake Bank | 9999996 | | | ORG | None | 0 | | |
| | 1111 | 21432 | Fake Bank | 9999997 | | | ORG | None | 0 | 007 | |

1. Click the drop down arrow to select your file template:

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

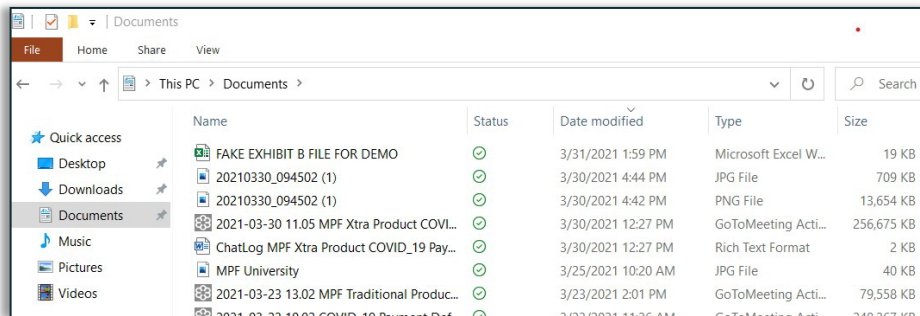
2. Select Exhibit B Excel Import:

---Select File Template---

---Select File Template---

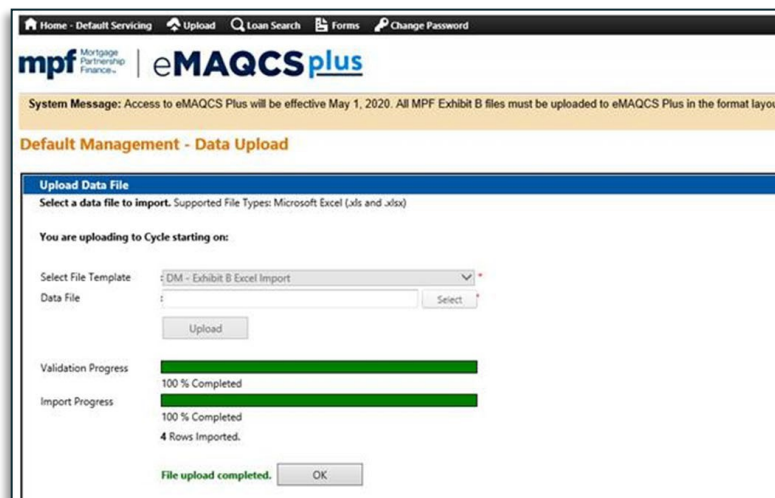
DM - Exhibit B Excel Import

3. Locate your file and click Upload:



Data Upload Results – Successful Upload

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



Data Upload Results – Unsuccessful Upload

Unsuccessful uploads are noted with a **red Validation Progress bar** and will include an unsuccessful upload caption.

Servicers must 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.**

Validation errors will be returned when “Required if Applicable” fields are left blank or not formatted correctly. As shown below:

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

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.

| 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,Tenant,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,Tenant,Mortgagor,Unknown |
| Data list validation failed | A081 | OCCUPANT_CODE | Occupied | Primary Residence,Second Home,Investment,Owner-occupied,Vacant,Tenant,Mortgagor,Unknown |
| Data list validation failed | A082 | OCCUPANT_CODE | Occupied | Primary Residence,Second Home,Investment,Owner-occupied,Vacant,Tenant,Mortgagor,Unknown |
| Data list validation failed | A083 | OCCUPANT_CODE | Occupied | Primary Residence,Second Home,Investment,Owner-occupied,Vacant,Tenant,Mortgagor,Unknown |
| Data list validation failed | A085 | OCCUPANT_CODE | Occupied | Primary Residence,Second Home,Investment,Owner-occupied,Vacant,Tenant,Mortgagor,Unknown |
| Data list validation failed | A086 | OCCUPANT_CODE | Occupied | Primary Residence,Second Home,Investment,Owner-occupied,Vacant,Tenant,Mortgagor,Unknown |

Omitting or incorrect formatting of these fields will also cause the Exhibit B file upload to fail, as show below:

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.

| 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 | |

Fatal Error Message

If the required field(s) are missing from the Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) submission the file will not be accepted and eMAQCSplus will return a fatal error message. **The fatal error message will help identify missing required field(s).**

Prior to the reporting deadline, PFIs and Servicers will have the opportunity to re-submit a revised Exhibit B file with correct data fields.

Other Errors that Cause Uploads to Fail

- The **incorrect file format was used**. The only acceptable format is provided for in the [Exhibit B: Delinquent Mortgage & Bankruptcy Status Report – Excel Template](#).
- 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.
- **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.

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

Appendix A: Standard File Layout

| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|--|-----------------------------------|--|
| ACTION_CODE | <p>Provide Action Code that is reflective of loan's current status. Applicable Action Codes include:</p> <ul style="list-style-type: none"> • 0 (No Action) • 12 (Relief Provision) • 15 (Bankruptcy) • 20 (Loss Mitigation) • 30 (Refer to Foreclosure) • 70 (REO) • 71 (Third Party Sale) • 72 (REO with Government Claim) <p>Use numeric code</p> | Required, cannot be left blank | Numeric only. Description code not to be entered. |
| 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 |
| BORROWER_FIRST_NAME | First Name of the Borrower | Optional, field can be left blank | Can include alpha and numeric characters |
| BORROWER_LAST_NAME | Last Name of the Borrower | Required, cannot be left blank | Can include alpha and numeric characters |
| PROP_ADDRESS | Street Name and Number of the property. | Optional, field can be left blank | Can include alpha and numeric characters |
| PROP_STATE | State where the property is located. | Required, cannot be left blank | Alpha only. Use the standard two character abbreviation, e.g., KS, CA. |
| PROP_ZIP | Zip code where the property is located. | Required, cannot be left blank | Can include alpha and numeric characters: five (5) digits. |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|--|--------------------------------|--|
| BORR_NEXT_PAY_DUE_DATE | As reported by the Servicer, this is the date that the Borrower's next payment is due at the end of the Cutoff Date. Must always be a first of the month date. | Required, cannot be left blank | MM/DD/YYYY |
| LOAN_TYPE | The type of the loan. Must match one of the applicable loan types provided: FHA, VA, Conventional, Rural Housing Service, HUD 184, or Conventional with PMI. | Required, cannot be left blank | Can include alpha and numeric characters |
| 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. |
| POST_PETITION_DUE_DATE | The payment due date once the bankruptcy has been approved by the courts. Typically on a chapter 11 or 13 bankruptcy. After 90 days, motion for relief should be filed. | Required, if applicable | MM/DD/YYYY |
| BANKRUPTCY_DISCHARGE_DATE | The date the loan is removed from bankruptcy by being discharged. If the ACTION_CODE field was previously reported as 15, then the BANKRUPTCY_DISCHARGE_DATE, the BANKRUPTCY_DISMISSAL_DATE, or the BANKRUPTCY_EXIT_DATE must be selected. | Required, if applicable | MM/DD/YYYY |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|---|-------------------------|----------------|
| BANKRUPTCY_DISMISSAL_DATE | The date the loan is removed from bankruptcy by being dismissed. If the ACTION_CODE field was previously reported as 15, then the BANKRUPTCY_DISCHARGE_DATE, the BANKRUPTCY_DISMISSAL_DATE, or the BANKRUPTCY_EXIT_DATE must be selected. | Required, if applicable | MM/DD/YYYY |
| BANKRUPTCY_EXIT_DATE | The date the loan exited from bankruptcy. If the ACTION_CODE field was previously reported as 15, then the BANKRUPTCY_DISCHARGE_DATE, the BANKRUPTCY_DISMISSAL_DATE, or the BANKRUPTCY_EXIT_DATE must be selected. | Required, if applicable | MM/DD/YYYY |
| BANKRUPTCY_HEARING_DATE | The date that the bankruptcy hearing is scheduled or has taken place. | Required, if applicable | MM/DD/YYYY |
| RELIEF_DECISION_DATE | The date that the relief hearing is scheduled or has taken place. | Required, if applicable | MM/DD/YYYY |
| MOTION_FOR_RELIEF_GRANTED | The date the loan is removed from bankruptcy from a motion for relief granted. | Required, if applicable | MM/DD/YYYY |
| 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 |

Delinquent Mortgage & Bankruptcy Status Report Reference Guide

| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|---|-------------------------|--|
| 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 |
| LOSS_MIT_ACT_COMP_DATE | The date the loss mitigation is actually completed. At some reasonable time in the process, this field should be populated (after successful completion of the plan.)Must be populated if ACTION_CODE 12 or 20 is reported and the LOSS_MIT_TYPE and LOSS_MIT_EST_COMP_DATE fields are populated, unless denied. If the loss mitigation plan is broken, then the Servicer must notify the MPF Provider. | Required, if applicable | MM/DD/YYYY |
| 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 |

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| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|--|-------------------------|---|
| FIRST_LEGAL_DATE | Date of first Foreclosure action, e.g., Notice of Default, Complaint, Publication, etc., filed by an attorney. If the field ATTORNEY_REFERRAL_DATE is populated, this field should be populated within 30 days of that date. | Required, if applicable | MM/DD/YYYY |
| FRCLSR_SALE_EXPECTED_DATE | The date by which a Foreclosure sale is expected to occur. | Required, if applicable | MM/DD/YYYY |
| 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 • HUDVA | 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. |
| EVICTON_START_DATE | The date the Servicer initiates eviction of the Borrower. | Required, if applicable | MM/DD/YYYY |
| EVICTON_COMPLETED_DATE | The date the court revokes legal possession of the property from the Borrower. If the EVICTON_START_DATE field is populated, this field is estimated to be populated within 90 days of that date, unless otherwise noted in the COMMENTS field. | Required, if applicable | MM/DD/YYYY |
| LIST_PRICE | The price at which an REO property is marketed. MPF Provider approval required prior to populating this field. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals. |

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| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|--|---|---|
| LIST_DATE | The date an REO property is listed at a particular price. Must be populated if LIST_PRICE field is populated and MPF Provider approval required prior to populating this field. | Required, if applicable | MM/DD/YYYY |
| OFFER_AMT | The dollar value of an offer for an REO property. Must be populated if OFFER_DATE_TIME field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals. |
| OFFER_DATE_TIME | The date an offer is received by the Servicer. Must be populated if OFFER_AMT field is populated. | Required, if applicable | MM/DD/YYYY |
| REO_CLOSING_DATE | The date the REO sale of the property is scheduled to close. If the offer is approved by the MPF Provider, this field should be populated. If the REO sale is rescinded or invalidated, the Servicer must notify the MPF Provider of the date the sale was rescinded or invalidated. | Required, if applicable | MM/DD/YYYY |
| REO_ACTUAL_CLOSING_DATE | Actual Date of REO Sale. If the REO sale is rescinded or invalidated, the Servicer must notify the MPF Provider of the date the sale was rescinded or invalidated. | Required, if applicable | MM/DD/YYYY |
| OCCUPANT_CODE | Classification of how the property is occupied. Must be updated upon each monthly file submission to reflect current occupancy status using these options: <ul style="list-style-type: none"> • Mortgagor • Tenant • Unknown • Vacant | Required, cannot be left blank, unless Action Code is 15, Bankruptcy. | Alpha only |

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| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|--|--|---|
| PROP_CONDITION_CODE | A code that indicates the condition of the property. Must be updated upon each monthly file submission to reflect current condition of the property using these options: <ul style="list-style-type: none"> • Damaged • Excellent • Fair • Gone • Good • Poor • Special Hazard • Unknown | Required, cannot be left blank unless Action Code is 15, Bankruptcy. | Alpha only |
| PROP_INSPECTION_DATE | The date a property inspection is performed. A property inspection is required every 30 days until the delinquency is cured. | Required, Cannot be left blank unless Action Code is 15, Bankruptcy. | MM/DD/YYYY |
| APPRAISAL_DATE | The completion date of the most recent Appraisal or BPO. An Appraisal or BPO is required for Foreclosure bidding; an Appraisal and a BPO is required for listing approval. | Required, if applicable | MM/DD/YYYY |
| CURR_PROP_VAL | The current "as is" value of the property based on a broker price opinion or Appraisal. Must be populated if APPRAISAL_DATE field is populated | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals. |
| REPAIRED_PROP_VAL | The amount the property would be worth if repairs are completed pursuant to a broker price opinion or Appraisal. If APPRAISAL_DATE and CURR_PROP_VAL fields are provided, this field should be populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals. |
| 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 |
| MI_CLAIM_FILED_DATE | Date mortgage insurance claim was filed with mortgage insurance company | Required, if applicable | MM/DD/YYYY |

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| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|---|-------------------------|--|
| MI_CLAIM_AMT | Amount of mortgage insurance claim filed. Must be populated if MI_CLAIM_FILED_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| MI_CLAIM_PAID_DATE | Date the mortgage insurance company disbursed claim payment. | Required, if applicable | MM/DD/YYYY |
| MI_CLAIM_AMT_PAID | Amount the mortgage insurance company paid on the claim. Must be populated if MI_CLAIM_PAID_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| POOL_CLAIM_FILED_DATE | Date claim was filed with pool insurance company. | Required, if applicable | MM/DD/YYYY |
| POOL_CLAIM_AMT | Amount of claim filed with pool insurance company. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| POOL_CLAIM_PAID_DATE | Date claim was settled and the check was issued by the pool insurer. | Required, if applicable | MM/DD/YYYY |
| POOL_CLAIM_AMT_PAID | Amount paid on claim by pool insurance company. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| FHA_PART_A_CLAIM_FILED_DATE | Date FHA Part A claim was filed with HUD. If the field LOAN_TYPE is FHA, then this field is required to be populated. | Required, if applicable | MM/DD/YYYY |
| FHA_PART_A_CLAIM_AMT | Amount of FHA Part A claim filed. If the field LOAN_TYPE is FHA, then this field is required to be populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| FHA_PART_A_CLAIM_PAID_DATE | Date HUD disbursed Part A claim payment. | Required, if applicable | MM/DD/YYYY |
| FHA_PART_A_CLAIM_PAID_AMT | Amount HUD paid on Part A claim. Must be populated if FHA_PART_A_CLAIM_PAID_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| FHA_PART_B_CLAIM_FILED_DATE | Date FHA Part B claim was filed with HUD. | Required, if applicable | MM/DD/YYYY |
| FHA_PART_B_CLAIM_AMT | Amount of FHA Part B claim filed. Must be populated if FHA_PART_B_CLAIM_FILED_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |

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| Column Header/ Field Name | Description and Data Guidance | Field Rule | Format Comment |
|------------------------------|---|-------------------------|--|
| FHA_PART_B_CLAIM_PAID_DATE | Date HUD disbursed Part B claim payment. | Required, if applicable | MM/DD/YYYY |
| FHA_PART_B_CLAIM_PAID_AMT | Amount HUD paid on Part B claim. Must be populated if FHA_PART_B_CLAIM_PAID_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| VA_CLAIM_FILED_DATE | Date VA claim was filed with the Veterans Admin. If the field LOAN_TYPE is VA, then this field is required to be populated. | Required, if applicable | MM/DD/YYYY |
| VA_CLAIM_PAID_DATE | Date VA disbursed VA claim payment. | Required, if applicable | MM/DD/YYYY |
| VA_CLAIM_PAID_AMT | Amount VA paid on VA claim. Must be populated if VA_CLAIM_PAID_DATE field is populated. | Required, if applicable | No commas (,) or dollar signs (\$). 2 decimals |
| COMMENTS | Provide additional information in this field. | Optional | Can include alpha and numeric characters |

Appendix B: Delinquency Status Codes

Each of the following Delinquency Status Codes can be applied to a given Mortgage Loan at any time after the Mortgage becomes Delinquent. The codes are not always mutually exclusive; however, the Servicer must report only one code. The code may change from month to month and is based on the code hierarchy in the tables below. A code for a delinquent Mortgage Loan must be reported in each reporting cycle even when that Mortgage Loan was reported in the prior month and there has been no change to the code.

When multiple Delinquency Status Codes are applicable to a Mortgage Loan, the Servicer must use the most appropriate, highest priority code. Priority Level 1, Priority Level 2, and Priority Level 3 Delinquency Status Codes are mutually exclusive, meaning only one Delinquency Status Code within each priority level can apply during a reporting cycle. If the most appropriate Delinquency Status Code is in a Priority Level in which the codes are not mutually exclusive (Priority Levels 4 through 6), the Servicer must determine the code that best describes the latest action taken to cure the Delinquency or to liquidate the Mortgage loan.

The Servicer must continue to report the appropriate code based on the hierarchy and the effective date of the action taken until the Delinquency has been resolved or the delinquency status action is complete.

If the code description does not provide a definition of the effective date, then the Servicer must report the date the action was taken.

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| Priority Level 1: Codes for Approved Workout Options | | |
|--|-------------------------------------|--|
| Code | Name | Description |
| BF | Trial Modification | The Borrower has been approved to participate in a modification that requires a trial period plan, even if the Borrower files bankruptcy and regardless if the required payments under the trial period plan are being received. This code should remain until all scheduled trial period plan payments have been received and the Delinquency Status Code is changed to reflect the most appropriate status. |
| 9 | Forbearance | <p>The Servicer has authorized a temporary suspension of payments or has agreed to accept payments of less than the Borrower's scheduled monthly payment for a specified period of time. This includes a Mortgage Loan that has received forbearance under an Housing Finance Agency (HFAPri) program.</p> <p>FOR THE MPF XTRA® PRODUCT ONLY</p> <p>When a Mortgage Loan is canceled from a forbearance payment plan or a FNMA HAMP Trial Period Plan because the Borrower is proceeding with the Hardest-Hit Fund (HHF) program, the Servicer must continue to report the Delinquency Status Code 09 (Forbearance), to reflect the Mortgage Loan's delinquent status.</p> <p>The Servicer must designate Forbearance Program Type Code 3 (Military Assistance Program) for all forbearance plans granted for the following unique hardships:</p> <ul style="list-style-type: none"> • U.S. service member injured while on active duty, or Death of a U.S. |
| 17 | Short Sale Approved/ Offer Received | A valid contract or offer has been received for a short sale and the investor has approved the offer or contract. |
| 12 | Repayment Plan | The Servicer has an agreement with the Borrower for the acceptance of regularly scheduled monthly mortgage payments plus an additional amount over a prescribed number of months to bring the Mortgage Loan current. |
| 27 | Assumption | <p>An assumption of the Mortgage Loan debt has been assumed by a third party. In this scenario, a loan modification trial period plan or Mortgage Loan modification has not been offered to the new borrower.</p> <p>Note: If an assumption is completed with a modification, the Servicer must report either the Trial Period Plan or Modification code.</p> |
| 28 | Modification | The Borrower has successfully completed all scheduled mortgage modification trial period plan payments and the Loan Modification Agreement has been sent to the borrower. This code should remain until the loan has been converted to a permanent modification. |
| 32 | Military Indulgence | The Servicer has granted a delinquent service member a stay of Foreclosure proceedings under a military indulgence or any similar Applicable Law. |
| 44 | Deed-in-Lieu of Foreclosure | The investor has authorized the Servicer to accept a voluntary conveyance of the property instead of acquiring the property through Foreclosure proceedings. |

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| Priority Level 2: Complete Borrower Response Package | | |
|--|---------------------------|--|
| Code | Name | Description |
| H5 | Workout Package Completed | <p>The completed:</p> <ul style="list-style-type: none"> • MPF Xtra Product: Borrower's Response Package (BRP); or • MPF Traditional Products: Workout Worksheet <p>This code must only be reported in the month the complete BRP is received. If an approved workout option (Level 1) was established in the same reporting cycle in which the complete BRP was received, the Servicer must report the appropriate workout Delinquency Status Code.</p> |

| Priority Level 3: Bankruptcy Related Codes | | |
|--|---|--|
| Code | Name | Description |
| 3L | Bankruptcy Chapter 7 – Asset Case | Notification that the Chapter 7 bankruptcy will remain in effect longer than normal due to trustee-found assets. |
| 3M | Bankruptcy – Property Surrendered | The property has been surrendered as part of the bankruptcy. |
| 59 | Chapter 12 Bankruptcy | The Borrower has filed for bankruptcy under Chapter 12 of the U.S. Bankruptcy Code. |
| 65 | Chapter 7 Bankruptcy | <p>The Borrower has filed for bankruptcy under Chapter 7 of the U.S. Bankruptcy Code.</p> <p>Note: If the Chapter 7 is an Asset Case, the Servicer must report Delinquency Status Code – 3L.</p> |
| 66 | Chapter 11 Bankruptcy | The Borrower has filed for bankruptcy under Chapter 11 of the U.S. Bankruptcy Code. |
| 67 | Chapter 13 Bankruptcy | The Borrower has filed for bankruptcy under Chapter 13 of the U.S. Bankruptcy Code. The Chapter 13 has not been confirmed by the bankruptcy court. |
| 69 | Chapter 13 Bankruptcy Plan – Post-Petition Period Utilize | The Chapter 13 plan has been confirmed by the bankruptcy court. |

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| Priority Level 4: Foreclosure Related Codes | | |
|---|------------------------------------|---|
| Code | Name | Description |
| 20 | Reinstatement | The Servicer has accepted funds from a Borrower on a Mortgage Loan that is in Foreclosure to be applied to the loan to partially reinstate the Mortgage Loan. |
| 24 | Drug Seizure | The Department of Justice (or any other state or federal agency) has decided to seize (or has seized) a property under the forfeiture provision of the Controlled Substances Act. |
| 30 | Third – Party Sale | A successful third-party bidder was awarded the property at the Foreclosure sale. |
| 31 | Probate | The Servicer cannot pursue (or complete) Foreclosure action because proceedings relating to a deceased Borrower's estate are in process. This code must be reported until probate is resolved. |
| 33 | Contested or Litigated Foreclosure | The file is in a contested or litigated Foreclosure status and is pending resolution. |
| 43 | Foreclosure | The Servicer has referred the case to an attorney (or trustee) to take legal action to acquire the property through a Foreclosure sale. |
| 61 | Second Lien Considerations | Applies to a second-lien Mortgage Loan to indicate that the Servicer is evaluating the advantages and disadvantages of pursuing a Foreclosure action or recommending that the debt be charged off. |
| 62 | Veterans Affairs — "No- Bid" | The Department of Veterans Affairs refused to establish an "upset price" to be bid at the Foreclosure sale for a VA-guaranteed Mortgage Loan that the Servicer had referred for Foreclosure. |
| 63 | Veterans Affairs — Refund | The Department of Veterans Affairs has requested information about a VA-guaranteed Mortgage Loan the Servicer referred for Foreclosure in order to reach a decision about whether to accept an assignment for purposes of refunding the Mortgage Loan to avoid Foreclosure. |
| 64 | Veterans Affairs — Buydown | The investor has agreed to make a cash contribution to reduce the outstanding indebtedness of a VA-guaranteed Mortgage Loan for which the Department of Veterans Affairs failed to establish an "upset price" bid for the Foreclosure sale in order to get the VA to reconsider its decision about establishing an "upset price." |
| 71 | Foreclosure Sale Scheduled | The Foreclosure sale is scheduled. |
| 94 | Judgment or Decree Entered | The Mortgage Loan is in Foreclosure and the judgment or decree has been entered. The code should remain until the Foreclosure sale is scheduled. |
| 95 | Foreclosure Sale Continued | The Foreclosure sale was delayed as a result of postponement, attorney delay, or other reason. |
| BE | Title Issue in Progress | The Foreclosure proceedings are delayed due to title issues and are pending resolution. In addition, the Servicer must promptly notify the MPF Provider by emailing a onetime notification of the existence of the title defect, a description of the title defect; the Servicer's intended actions to resolve the title defect, and the date which the Servicer became aware of the title defect (the "Title Information"). The notification should also include a completed Notification of Title Defects. |

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| Priority Level 4: Foreclosure Related Codes | | |
|---|----------------------------------|--|
| Code | Name | Description |
| BG | Pre-File Mediation/ Mediation | The Mortgage Loan has been referred to mediation. For loans that have been previously referred to an attorney for Foreclosure, this code must not be used until the Servicer is notified by the attorney that the loan has been referred to mediation. Once notified of the referral to mediation, this code must then replace the existing Delinquency Status Code. |

| Priority Level 5: Collection Related Codes | | |
|--|---|--|
| Code | Name | Description |
| AW | Borrower Contact/ Quality Right Party Contact | Borrower Contact (known as "Quality Right Party Contact" under the MPF Xtra product requirements) has been established but the Servicer has not identified a specific solution for resolving the Borrower's Delinquency. This code must only be reported for one month. |
| 15 | Short Sale Approved/Marketing Property | The Borrower has been approved to participate in a short sale and is actively marketing the property but an offer has not yet been received or the Borrower is making reduced or suspended payments during a short sale marketing period. |
| 42 | Delinquent, No Action | The Mortgage Loan is 30+ days delinquent, but the Servicer has not taken legal action or the Servicer is unable to contact a Borrower who may have been impacted by a disaster and the Servicer has decided to grant the Borrower disaster relief while attempting to establish contact to ascertain the facts. The Servicer must then report this code until the servicer is able to establish Borrower Contact or Quality Right Party Contact and determine an appropriate course of action. |
| 80 | Breach Letter Sent | The breach or acceleration letter has been sent and the Mortgage Loan has not yet been referred to an attorney (or trustee) for Foreclosure proceedings. |

| Priority Level 6: Other Codes | | |
|-------------------------------|------------|--|
| Code | Name | Description |
| 26 | Refinance | The Servicer is aware that the Borrower is pursuing an arrangement whereby the existing first-lien Mortgage Loan will be refinanced (paid off). Note: This code must only be reported for one month. |
| 49 | Assignment | A Mortgage Loan is in the process of being assigned to the insurer or guarantor. |

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Delinquency Reason Codes

Although there may be multiple reasons for the Delinquency, the Servicer must report the one code that most specifically describes the circumstance that appears to be the primary contributing factor to the Delinquency.

| Code | Name | Description |
|------|-------------------------------------|---|
| 001 | Death of Borrower | The Delinquency is attributable to the death of a Borrower. |
| 002 | Illness of Borrower | The Delinquency is attributable to a prolonged illness that keeps a Borrower from working and generating income. |
| 003 | Illness of Borrower's Family Member | The Delinquency is attributable to the Borrower having incurred extraordinary expenses as the result of the illness of a family member (or having taken on the sole responsibility for repayment of the mortgage debt as the result of the co-Borrower's illness). |
| 004 | Death of Borrower's Family Member | The Delinquency is attributable to the Borrower having incurred extraordinary expenses as the result of the death of a family member (or having taken on the sole responsibility for repayment of the mortgage debt as the result of the co-Borrower's death). |
| 005 | Marital Difficulties | The Delinquency is attributable to problems associated with a separation or divorce, such as a dispute over ownership of the property, a decision not to make payments until the divorce settlement is finalized, a reduction in the income available to repay the mortgage debt. |
| 006 | Curtailment of Income | The Delinquency is attributable to a reduction in the Borrower's income, such as a garnishment of wages, a change to a lower paying job, reduced commissions or overtime pay, loss of a part-time job. |
| 007 | Excessive Obligations | The Delinquency is attributable to the Borrowers having incurred excessive debts (either in a single instance or as a matter of habit) that prevent him or her from making payments on both those debts and the mortgage debt. |
| 008 | Abandonment of Property | The Delinquency is attributable to the Borrower having abandoned the property for reason(s) that are not known by the Servicer (because the Servicer has not been able to locate the Borrower). |
| 009 | Distant Employment Transfer | The Delinquency is attributable to a Borrower being transferred or relocated to a distant job location and incurring additional expenses for moving and housing in the new location, which affects his or her ability to pay both those expenses and the mortgage debt. |
| 011 | Property Problem | The Delinquency is attributable to the condition of the improvements or the property (for example, substandard construction, expensive and extensive repairs needed, subsidence of sinkholes on property, impaired rights of ingress and egress.) or the Borrower's dissatisfaction with the property or the neighborhood |
| 012 | Inability to Sell Property | The Delinquency is attributable to the Borrower(s) having difficulty in selling the property. |

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| Code | Name | Description |
|------|----------------------------|--|
| 013 | Inability to Rent Property | The Delinquency is attributable to the Borrower(s) needing rental income to make the mortgage payments and having difficulty in finding a tenant for a one-unit investment property or for one or more of the units in a one- to four-unit property. |
| 014 | Military Service | The Delinquency is attributable to a Borrower having entered active duty status and his or her military pay not being sufficient to enable the continued payment of the existing mortgage debt. |
| 015 | Other | The Delinquency is attributable to reasons that are not otherwise included in this list of applicable codes. |
| 016 | Unemployment | Use this code: <ul style="list-style-type: none"> • to indicate that the Delinquency is attributable to a reduction in income resulting from a Borrower having lost his or her job; • for any period of HFA unemployment mortgage assistance; or • if the borrower is approved for unemployment forbearance, even if there are multiple reasons for delinquency. |
| 017 | Business Failure | The Delinquency is attributable to a self-employed Borrower having a reduction in income and/or excessive obligations that are the direct result of the failure of his or her business to remain a viable entity or, at least, to generate sufficient profit that the Borrower can rely on to meet his or her personal obligations. |
| 019 | Casualty Loss | The Delinquency is attributable to the Borrower(s) having incurred a sudden, unexpected property loss as a result of fire, storm, theft, earthquake, or flood. |
| 022 | Energy-Environment Costs | The Delinquency is attributable to the Borrower having incurred excessive energy-related costs or costs associated with the removal of environmental hazards in, on, or near the property. |
| 023 | Servicing Problems | The Delinquency is attributable to the Borrower(s) being dissatisfied with the way the Servicer is servicing the Mortgage Loan or with the fact that servicing of the Mortgage Loan has been transferred to a new Servicer. |
| 026 | Payment Adjustment | The Delinquency is attributable to the Borrower(s) being unable to make a new payment that resulted from an increase related to a scheduled payment change for a graduated-payment or adjustable- rate Mortgage Loan; increased monthly escrow accruals that are needed to pay higher taxes, insurance premiums, or special assessments; or the spreading of the amount needed to repay an escrow shortage over the next year. |
| 027 | Payment Dispute | The Delinquency is attributable to a disagreement between the Borrower and the Servicer about the amount of the mortgage payment, the acceptance of a partial payment, or the application of previous payments that results in the Borrower's refusal to make the payment(s) until the dispute is resolved. |

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| Code | Name | Description |
|------|-------------------------------|--|
| 029 | Transfer of Ownership Pending | The Delinquency is attributable to the Borrower's having agreed to sell the property and deciding not to make any additional payments. |
| 030 | Fraud | The Delinquency is attributable to a legal dispute arising out of a fraudulent or illegal action that occurred in connection with the origination of the Mortgage Loan (or later). |
| 031 | Unable to Contact Borrower | The reason for the Delinquency cannot be ascertained because the Borrower cannot be located or has not responded to the Servicer's inquiries. |
| INC | Incarceration | The Delinquency is attributable to a Borrower having been jailed or imprisoned (regardless of whether he or she is still incarcerated). |

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