

# Delinquent Mortgage & Bankruptcy Status Report – Standard File Layout (Exhibit B)



## Instructions Page

### Purpose

Servicers of MPF Traditional, MPF Xtra, and MPF Government MBS loans must use the file format in this exhibit to complete the Delinquent Mortgage & Bankruptcy Status Report 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 the 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 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). The Servicer must report the appropriate delinquency status codes and delinquency reason codes as listed in the Appendix to this Exhibit. **To avoid the form being rejected, Servicers must follow the format requirements as provided for in the applicable MPF Servicing Guides.**

### Submission

- **When**
  - MPF Traditional – The fifth (5<sup>th</sup>) Business Day of each month
  - MPF Government MBS –The first (1<sup>st</sup>) Business Day of each month
  - MPF Xtra –The second (2<sup>nd</sup>) Business Day of each month
- **How** – The Servicer must upload the Delinquent Mortgage & Bankruptcy Status Report to eMAQCS® plus at <https://eMAQCS.covius.com>.
- **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.

### Assistance

Please email the MPF Provider at [MPFdefaultservicing@fhlbc.com](mailto:MPFdefaultservicing@fhlbc.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.)

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COLUMN HEADER / FIELD NAME	DESCRIPTION AND DATA GUIDANCE	FIELD RULE	FORMAT COMMENT
ACTION_CODE	Provide Action Code that is reflective of loan's current status. Applicable Action Codes include: <ul style="list-style-type: none"> <li>• 0 (No Action)</li> <li>• 12 (Relief Provision)</li> <li>• 15 (Bankruptcy)</li> <li>• 20 (Loss Mitigation)</li> <li>• 30 (Refer to Foreclosure)</li> <li>• 70 (REO)</li> <li>• 71 (Third Party Sale)</li> <li>• 72 (REO with Government Claim)</li> </ul> Use numeric code.	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 <u>applicable</u>	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 <u>alpha</u> 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.

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PROP_ZIP	Zip code where the property is located.	Required, cannot be left blank	Can include alpha and numeric characters: five (5) digits.
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
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

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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
LOSS_MIT_TYPE	The type of loss mitigation approved for a loan: <ul style="list-style-type: none"> <li>• Approved Assumption (ASUM)</li> <li>• Deed in Lieu (DIL)</li> <li>• Formal Forbearance Agreement (FFA)</li> <li>• Short Sale (SS)</li> <li>• Temporary Modification (TEMPORARY MODIFICATION)</li> </ul> <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

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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
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"> <li>• REO</li> <li>• 3 Party</li> <li>• HUD/VA</li> </ul>	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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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"> <li>• Mortgagor</li> <li>• Tenant</li> <li>• Unknown</li> <li>• Vacant</li> </ul>	Required, cannot be left blank, unless Action Code is 15, Bankruptcy.	Alpha only.
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"> <li>• Damaged</li> <li>• Excellent</li> <li>• Fair</li> <li>• Gone</li> <li>• Good</li> <li>• Poor</li> <li>• Special Hazard</li> <li>• Unknown</li> </ul>	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

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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
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

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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
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

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## Appendix

### 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.

<b>Priority Level 1 - Codes for Approved Workout Options</b>		
<b>Code</b>	<b>Name</b>	<b>Description</b>
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.

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Priority Level 1 - Codes for Approved Workout Options		
Code	Name	Description
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><b>FOR THE MPF XTRA® PRODUCT ONLY</b></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 <b>Forbearance Program Type Code 3 (Military Assistance Program)</b> for all forbearance plans granted for the following unique hardships:</p> <ul style="list-style-type: none"> <li>• U.S. servicemember injured while on active duty, or Death of a U.S.</li> </ul>
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><b>Note:</b> 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 servicemember 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"> <li>• MPF Xtra Product: Borrower’s Response Package (BRP); or</li> <li>• MPF Traditional Products: Workout Worksheet</li> </ul> <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.

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.

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Priority Level 4 - Foreclosure Related Codes		
Code	Name	Description
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.

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Priority Level 4 - Foreclosure Related Codes		
Code	Name	Description
BE	Title Issue in Progress	<p>The Foreclosure proceedings are delayed due to title issues and are pending resolution.</p> <p>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.</p>
BG	Pre-File Mediation/ Mediation	<p>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.</p>

Priority Level 5 - Collection Related Codes		
Code	Name	Description
AW	Borrower Contact/ Quality Right Party Contact	<p>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.</p> <p>This code must only be reported for one month.</p>
15	Short Sale Approved/Marketing Property	<p>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.</p>
42	Delinquent, No Action	<p>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.</p>
80	Breach Letter Sent	<p>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.</p>

# Delinquent Mortgage & Bankruptcy Status Report – Standard File Layout (Exhibit B)



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). <b>Note:</b> 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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7/16/2021  
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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"> <li>• to indicate that the Delinquency is attributable to a reduction in income resulting from a Borrower having lost his or her job;</li> <li>• for any period of HFA unemployment mortgage assistance; or</li> <li>• if the borrower is approved for unemployment forbearance, even if there are multiple reasons for delinquency.</li> </ul>
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.
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.

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Code	Name	Description
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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