

Purpose

Servicers of conventional MPF Xtra loans must use this form when submitting a request for an MPF Xtra COVID-19 Payment Deferral for the Borrower.

Preparation

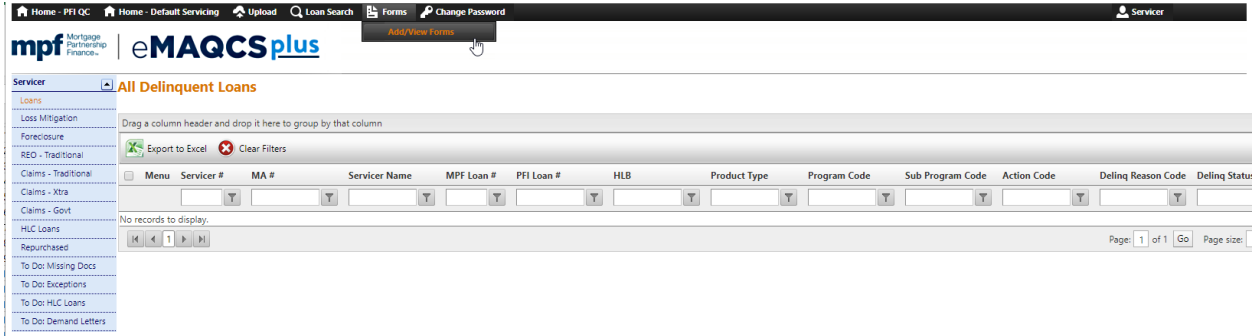
- **When** – The Servicer must complete the form when requesting an MPF Xtra COVID-19 Payment Deferral for a Borrower.
- **Who** - This form must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete this form and has authority to certify to the truthfulness and accuracy of the information on this form
- **How** – The attached form is provided as a job aid and should be used for informational purposes only. To complete this form Servicers must access it through eMAQCS®plus.
- **Attachments** – The completed form must be accompanied by the following documentation:
 1. 12 Month Payment History That Supports the UPB Used to Determine the Deferral Terms
 2. Un-signed COVID-19 Payment Deferral Agreement
<https://singlefamily.fanniemae.com/media/document/docx/payment-deferral-agreement>
 3. Insurer Approval Letter, if applicable. If loan is subject to MI and the MI provider is **not** Arch MI, Essent Guaranty, Genworth, MassHousing, MGIC, National Mortgage Insurance, Radian Guaranty, RMIC or United Guaranty please provide evidence of insurer approval

Submission

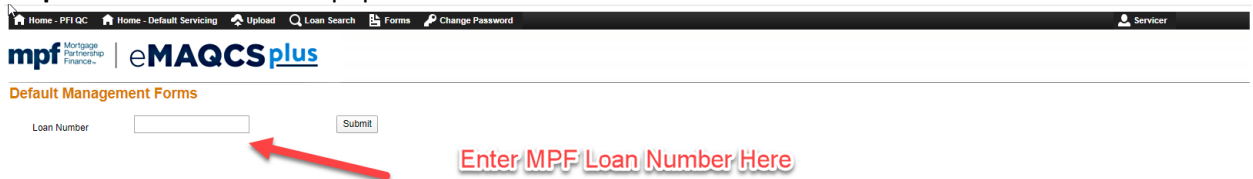
- **When** – The Servicer must submit the completed form when all supporting documentation is obtained.
 - **How** – The official form must be completed and any supporting documentation must be submitted through eMAQCSplus at <https://eMAQCS.covius.com>.
 - **To Whom** – The completed form and supporting documentation must be submitted to the MPF Provider. The Servicer should retain a copy of the completed form and supporting documentation for their own records.
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eMAQCSplus COVID-19 Deferral Appendix Job Aid

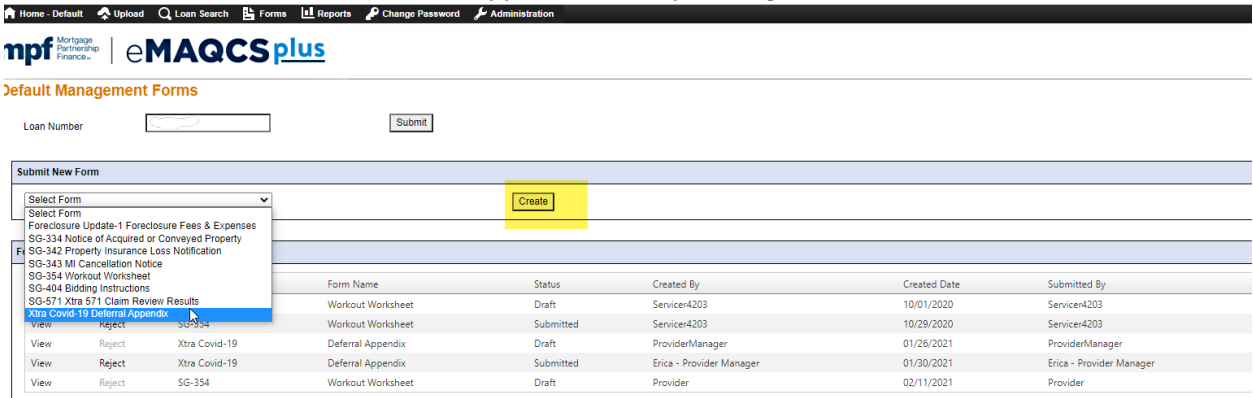
Step 1 - Create a new MPF Xtra COVID-19 Deferral Appendix form in eMAQCSplus. On the main screen roll your cursor over **Forms** in the black ribbon at the top of the page and when **Add/View Forms** populates click it.



Step 2 - On the screen that populates next enter the MPF loan number into the box and click submit.



Step 3 - On the screen that populates next click the drop-down arrow in the box titled Select Form. Select the MPF Xtra COVID-19 Deferral Appendix form by clicking on it and then click create.



MPF Xtra[®] COVID-19 Deferral Appendix – Job Aid

The MPF Xtra COVID-19 Deferral Appendix form will populate below. Note that there are three tabs. A **Form** tab, a Document tab and an Instructions tab. Click on each tab to bring you to a different page of the form.

Submit New Form

Select Form

Forms								
		Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
View	Reject	SG-354	Workout Worksheet	Draft	Services	10/01/2020	Services	10/01/2020
View	Reject	SG-354	Workout Worksheet	Draft	Services	10/29/2020	Services	10/29/2020
View	Reject	Xtra Covid-19	Deferral Appendix	Submitted	Provider Manager	01/26/2021	Provider Manager	01/26/2021
View	Reject	Xtra Covid-19	Deferral Appendix	Submitted	Provider Manager	01/30/2021	Provider Manager	01/30/2021
View	Reject	SG-354	Workout Worksheet	Draft	Provider	02/11/2021	Provider	02/11/2021

The Xtra COVID-19 Appendix With Three Tabs Populates Below

Deferral Appendix

Form Document Instruction

Xtra COVID-19 Deferral Appendix

Loan Information

Has Quality Right Party Contact Been Achieved?	Select
If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction.	Select
Current Property Usage	Select

If this is your first time using the COVID-19 Deferral Appendix form it is good practice to click on the **Instructions** tab which provides direction on when to complete the form and what information and documents need to be included in the form. Currently the instructions for the COVID-19 Deferral Appendix form are for the SG-354. These instructions are a place holder pending replacement with the instructions found in the first page of this document.

Form No	Status	Created By	Created Date	Submitted By	Submitted Date
SG-354	Submitted	Services	07/15/2020	Services	07/16/2020
SG-354	Draft	Services	07/16/2020		

Workout Worksheet

Form Document Instruction

Workout Worksheet (Form SG354)

Instructions Page

Purpose

Servicers of conventional MPF Traditional loans must use this form when recommending a workout option for the Borrower.

Preparation

- When** – The Servicer must complete the form when recommending a workout option for a Borrower.
- Who** – This form must be completed 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 this form and has authority to certify to the truthfulness and accuracy of the information on this form
- How** – The attached form is provided as a job aid and should be used for informational purposes only. To complete this form Servicers must access it through eMAQCS[®]Plus.
- Attachments** – The completed form must be accompanied by the following documentation:
 1. Workout Worksheet
 2. Insurer Approval Letter, if applicable
 3. Borrower Hardship Certification (Form SG402)
 4. Pay Stubs

MPF Xtra[®] COVID-19 Deferral Appendix – Job Aid

Step 4 – How to complete the Form Tab

Select the **Form** tab, which is a system interface page that allows you to complete your MPF Xtra COVID-19 Deferral Appendix within the system. The information in the fields with the red frames must be completed by the Servicer.

Has Quality Right Party Contact Been Achieved? A Yes or No answer to this question must be provided. If the answer is No then the Status Date, Status, Workout Type and Activity Type fields must be completed to indicate that the loan is either subject to an active COVID-19 forbearance plan or within 15 days of completion of a COVID-19 forbearance.

If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction. If the mortgage loan has not been assumed select **N/A** from the drop-down list. If the mortgage loan has been assumed, please indicate **Yes** or **No** based on whether the assumption meets the requirements for an exempt transaction as described in Fannie Mae Servicing Guide Chapter D1-4.1-02.

Current Property Usage. Please select Principal Residence, Second or Vacation Home or Investment Property from the drop-down list.

The screenshot shows a web interface for the 'Xtra COVID-19 Deferral Appendix' form. At the top, there are tabs for 'Form', 'Document', and 'Instruction'. Below the tabs, the title 'Xtra COVID-19 Deferral Appendix' is displayed. A blue header bar contains the text 'Xtra COVID-19 Deferral Appendix'. Below this, a section titled 'Loan Information' contains a table with three rows, each with a dropdown menu highlighted by a red border:

Has Quality Right Party Contact Been Achieved?	Select
If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction.	Select
Current Property Usage	Select

Monthly Payment Information

Monthly Principal & Interest. The current monthly principal and interest payment.

Pre-workout Monthly Mortgage Insurance. The monthly payment for private mortgage insurance, based on escrow analysis (pre-workout). If the loan is not subject to Mortgage Insurance enter \$0.

Post-workout Monthly Mortgage Insurance. The monthly payment for private mortgage insurance, based on escrow analysis (post workout). If the loan is not subject to Mortgage Insurance enter \$0.

Monthly Real Estate Taxes. The amount of the monthly property tax payment for the subject property; use the amount from the escrow analysis if applicable. If the monthly taxes are not escrowed and/or will not be subject to escrow subsequent to the COVID-19 payment deferral enter \$0.

Monthly Association Dues/Fees: At the time of program eligibility determination the monthly payment for association/dues fees (pre/post workout). If the loan is not subject to any monthly association dues or fees enter \$0.

Monthly Hazard Insurance. Monthly payment for hazard insurance, based on escrow analysis. If the

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monthly hazard insurance is not escrowed enter \$0.

Monthly Flood Insurance: Monthly payment for hazard insurance, based on escrow analysis. If not applicable or if the monthly hazard insurance is not escrowed enter \$0.

It is important to note that only fields requiring numerical data should be filled out with numerical data only. For example, the Monthly Principal & Interest field below will only accept numbers. Additionally, when entering figures into the number fields please do not include commas in the numbers. For example, if the unpaid principal balance is \$1,000 please enter 1000.

Deferral Appendix

Form Document Instruction

Monthly Payment Information (if not applicable input \$0)	
Monthly Principal and Interest Payment	\$ <input type="text"/>
Pre-workout Monthly Mortgage Insurance	\$ <input type="text"/>
Post-workout Monthly Mortgage Insurance	\$ <input type="text"/>
Monthly Real Estate Taxes	\$ <input type="text"/>
Monthly Association Dues/Fees	\$ <input type="text"/>
Monthly Hazard Insurance	\$ <input type="text"/>
Monthly Flood Insurance	\$ <input type="text"/>

Deferral Amount Calculation

Number of Months Included in the Deferral. The number of monthly P&I payments included in the deferral.

COVID-19 Deferral Plan Target Effective Date. The first day in the month that the COVID-19 Deferral becomes effective bringing the loan current.

Other Advances to be Included in the Deferral Amount. This is the amount of servicing advances resulting from a delinquency, paid to third parties in the ordinary course of business, and not retained by the servicer, provided they are paid prior to the effective date of the COVID-19 payment deferral, if allowed by state law. Escrow Advances and Attorney Fees/Costs are not to be included in this amount. If the Servicer did not advance any of these amounts enter \$0.

Attorney Fees/Costs to be included in the Deferral Amount. This is the amount of the estimated legal fees not included in the escrow advances advanced by the Servicer. If the Servicer did not advance any Attorney Fees/Costs enter \$0.

Escrow Advances Made by Servicer to be included in the Deferral Amount. This is the amount of any out-of-pocket escrow advances resulting from a delinquency and paid to third parties, provided they are paid prior to the effective date of the COVID-19 payment deferral. If the Servicer did not advance any Escrow amounts enter \$0.

Total Past Due Principal Payment to be Deferred. This amount is the principal portion of the P&I payments included in the deferral based off of the loan's current amortization table.

Total Past Due Interest Payment to be Deferred. This amount is the interest portion of the P&I payments included in the deferral based off of the loan's current amortization table.

Total P&I Amount to be Deferred. This is the total principal and interest amount included in the deferral. When divided by the number of months included in the deferral it should equal the amount of one principal and interest payment.

Total Advances to be included in the Deferral Amount. This should be the amounts in the Other Advances to be Included in Deferral Amount + Escrow Advances Made by Servicer to be included in

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Deferral Amount + Attorney Fees/Costs to be included in Deferral Amount fields added together. If the Servicer did not advance any of these amounts enter \$0.

Total Amount to be Deferred. This amount is the Total P&I Amount to be Deferred + Total Advances to be included in the Deferral Amount.

Deferral Appendix

Form Document Instruction

Deferral Amount Calculation	
Number of Months Included in the Deferral	<input type="text"/>
COVID-19 Deferral Plan Target Effective Date	<input type="text" value="mm/dd/yyyy"/> <input type="checkbox"/>
Other Advances to be Included in Deferral Amount	\$ <input type="text"/>
Escrow Advances Made by Servicer to be included in Deferral Amount	\$ <input type="text"/>
Attorney Fees/Costs to be included in Deferral Amount	\$ <input type="text"/>
Total Past Due Principal Payment Amount to be Deferred	\$ <input type="text"/>
Total Past Due Interest Payment Amount to be Deferred	\$ <input type="text"/>
Total P&I Amount to be Deferred	\$ <input type="text"/>
Total Advances to be included in the Deferral Amount	\$ <input type="text"/>
Total Amount to be Deferred	\$ <input type="text"/>

Hardship

Hardship Reason. Identifies the reason the borrower is having difficulty making their mortgage payment. Select Energy Environment Costs from the Hardship Reason drop-down menu for all loans where the hardship is caused by COVID-19.

Hardship Start Date. Identifies the start date of the borrower's hardship, on their mortgage payment obligations.

Hardship End Date. Identifies the end date of the borrower's hardship, on their mortgage payment obligations. Entry of this date confirms that the borrower's hardship is resolved, an eligibility requirement for a COVID-19 payment deferral. When a Hardship End Date is either a future date or not provided the hardship will be considered to be unresolved and the borrower ineligible for a COVID-19 Deferral.

Hardship Duration. Identifies the hardship duration and severity. Please select Short Term/Temporary for a COVID-19 Deferral.

Is the borrower hardship related to COVID-19? Yes must be selected from drop-down menu for the loan to be evaluated for the COVID-19 payment deferral.

Deferral Appendix

Form Document Instruction

Hardship	
Hardship Reason	<input type="text" value="Select"/> <input type="checkbox"/>
Hardship Start Date	<input type="text" value="mm/dd/yyyy"/> <input type="checkbox"/>
Hardship End Date	<input type="text" value="mm/dd/yyyy"/> <input type="checkbox"/>
Hardship Duration	<input type="text" value="Select"/>
Is the Borrower Hardship Related to COVID-19?	<input type="text" value="Select"/>

MPF Xtra® COVID-19 Deferral Appendix – Job Aid

Prior Workout History (If Applicable)

All of the fields highlighted in red must be completed. If the answer to the question **Has Quality Right Party Contact Been Achieved?** above is No then the Status Date, Status, Workout Type and Activity Type fields must be completed to indicate that the loan was subject to a COVID-19 forbearance plan. If the borrower was subject to a COVID-19 forbearance then the Status Date, Status, Workout Type and Activity Type fields must be completed to indicate that the loan was subject to a COVID-19 forbearance plan.

Did borrower Receive a Prior COVID-19 Payment Deferral within six month of the Workout Effective Date became two full months or more delinquent? An answer must be selected from the drop-down list.

Status Date. Date associated to the current status of the prior workout reported by the Servicer.

Status. Most recent status of the prior workout reported by the Servicer.

Workout Type. Loss mitigation workout previously attempted during the life of the loan.

Activity Type. Current activity status of the prior workout reported by the Servicer.

Payment Reduction Percent. If the prior workout provided a reduction of the pre-workout month payment (PITIA), provide the amount of payment reduction expressed as a percentage. For example, if the loan was subject to a Flex Modification that reduced the monthly payment, enter the percentage of reduction here.

Fail/Cancel Reason. If the prior workout was not completed, please select a reason that it was not completed from the drop-down list.

Deferral Appendix

Form Document Instruction

Hardship Start Date	mm/dd/yyyy
Hardship End Date	mm/dd/yyyy
Hardship Duration	Select
Is the Borrower Hardship Related to COVID-19?	Select

Prior Workout History (If Applicable)

Did borrower receive a prior COVID-19 Payment Deferral and within six months of the Workout Effective Date became two months or more delinquent?	Select
Status Date	mm/dd/yyyy
Status	Select
Workout Type	Select
Activity Type	Select
Payment Reduction Percent	
Fail/Cancel Reason	Select

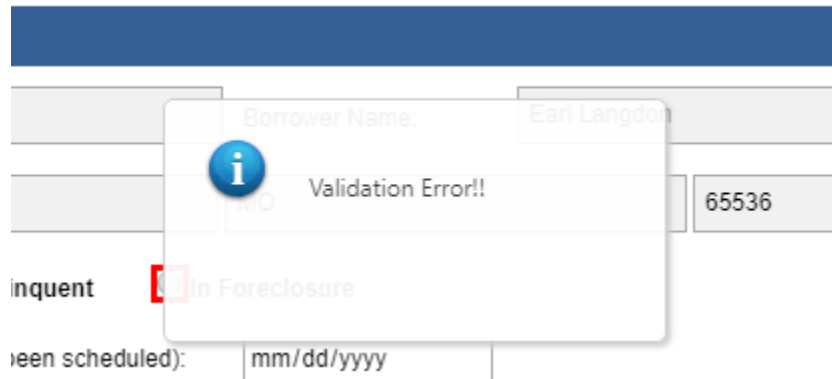
Submit Save As Draft Cancel

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Step 5 – How to save the form in draft status.

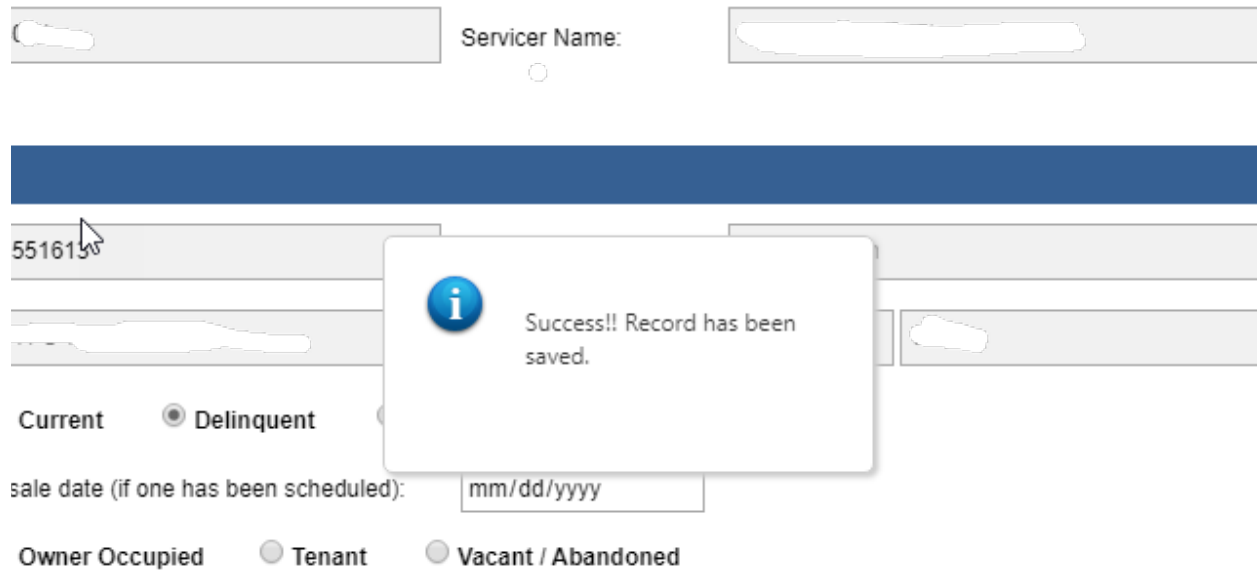
It is best practice to click the Save as Draft button highlighted in yellow above prior to submitting your form. If any of the required information is missing will get the below error message.

If this error message populates please review the form for fields highlighted in red and complete those fields with the appropriate information.



A screenshot of a web form interface. At the top, there is a blue header bar. Below it, a form contains several input fields. The 'Borrower Name' field is filled with 'Earl Langdon'. To the right, a field contains the number '65536'. Below these, there is a section with radio buttons. The 'In Foreclosure' option is selected, and its label is highlighted in red. Below this, there is a date field with the placeholder 'mm/dd/yyyy'. A white information dialog box is overlaid on the form, containing a blue 'i' icon and the text 'Validation Error!!'.

Please note that if all of the required fields are not successfully completed and the below message of success does not populate, if the user leaves the Form tab of the form or the system times out all information previously entered will be lost.

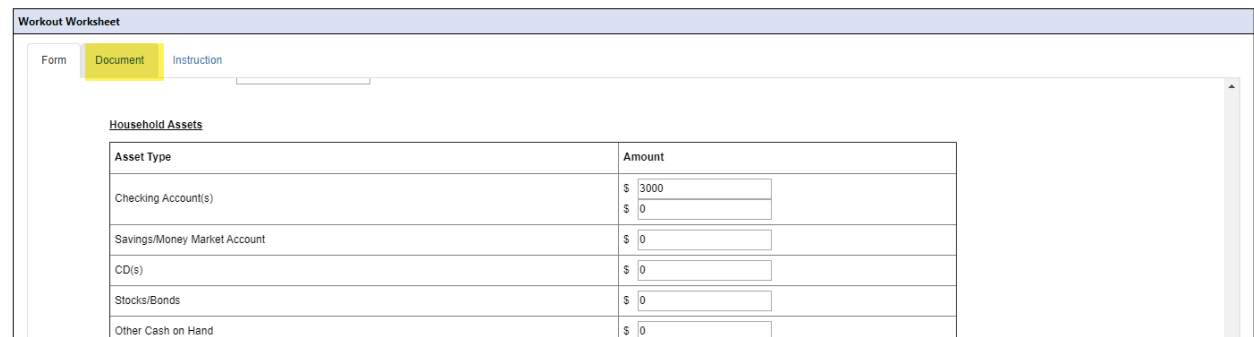
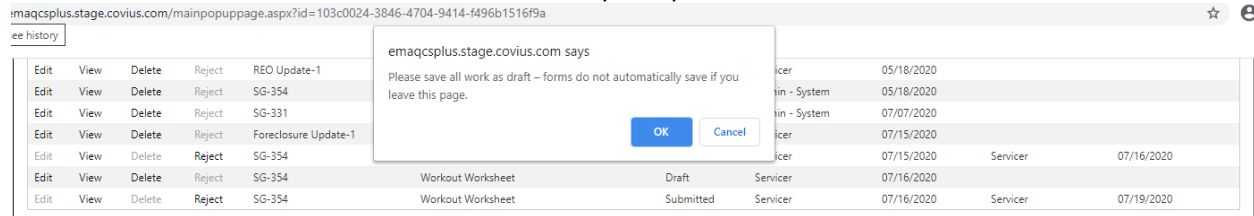


A screenshot of a web form interface. At the top, there is a blue header bar. Below it, a form contains several input fields. The 'Servicer Name' field is empty. Below this, there is a section with radio buttons. The 'Delinquent' option is selected. Below this, there is a date field with the placeholder 'mm/dd/yyyy'. At the bottom, there are three radio buttons: 'Owner Occupied', 'Tenant', and 'Vacant / Abandoned'. A white information dialog box is overlaid on the form, containing a blue 'i' icon and the text 'Success!! Record has been saved.'.

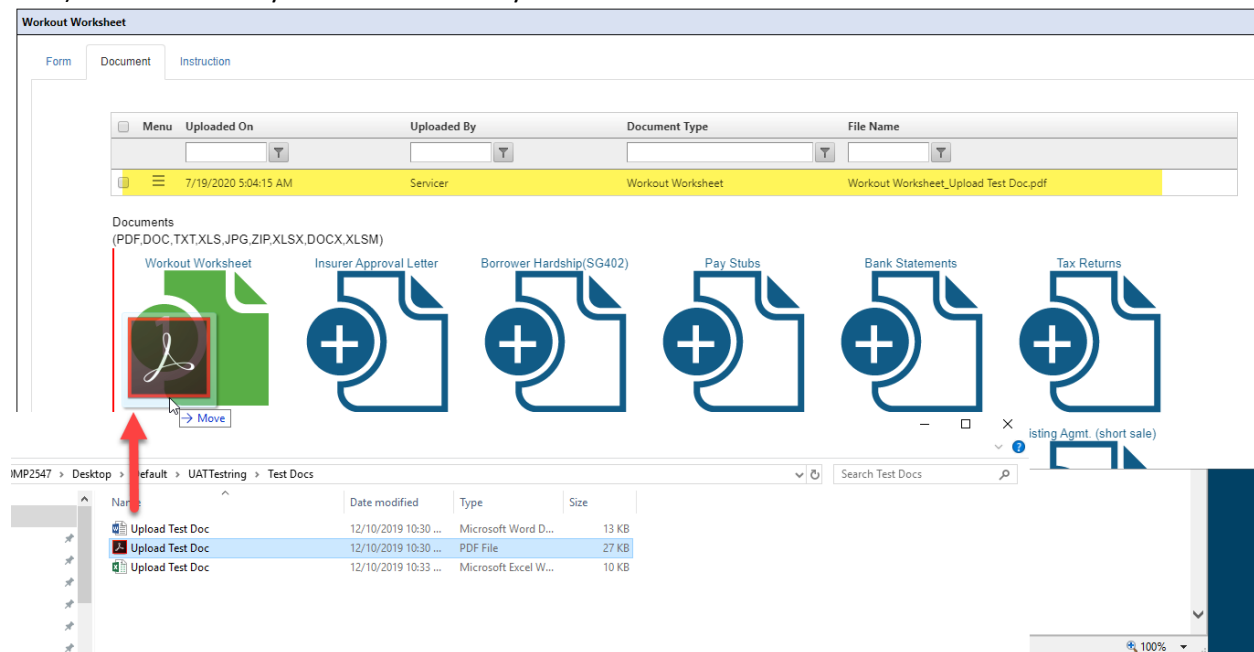
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Step 6 – How to attach supporting documents to the Form.

Once the form has been filled out supporting documentation can be added to the Document tab highlighted in yellow below. When you click on the Document tab a warning message will populate telling you to please save all work as draft-forms do not automatically save if you leave this page. If all information on the Form tab has been successfully completed click OK to move to the Document tab.



There are two ways to upload supporting documents into the Document tab. The first is to drag and drop the file to the Document tab. To do this find the document in the location where you have it saved, select the document, and while continuing to hold the mouse button down drag it so that your cursor with the document is hovering over one of the blue and white or green icons in the docs tab. Release the mouse button when document is over the icon in which you want to place it. The icon will turn green and a row with the name of the document will populate (as indicated in the yellow highlighted area) to indicate that you have successfully saved the document to the Document tab.



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The second option to upload a document to the Document tab is to click on the checkmark to the left of Menu highlighted below. Then right click on the green or blue and white icon to open up the location of the document you wish to upload. Select the document and click open. The document will then populate in the documents tab.

The screenshot displays the 'Workout Worksheet' interface with the 'Document' tab selected. A table lists uploaded documents:

Menu	Uploaded On	Uploaded By	Document Type	File Name
<input checked="" type="checkbox"/>	7/19/2020 5:21:24 AM	Servicer	Insurer Approval Letter	Insurer Approval Letter_Upload Test Doc.pdf
<input checked="" type="checkbox"/>	7/19/2020 5:04:15 AM	Servicer	Workout Worksheet	Workout Worksheet_Upload Test Doc.pdf

Below the table, a file explorer window is open, showing a folder named 'Test Docs' with three files: 'Upload Test Doc' (Microsoft Word Document, 13 KB), 'Upload Test Doc' (PDF File, 27 KB), and 'Upload Test Doc' (Microsoft Excel Worksheet, 10 KB). The second file is highlighted. An 'Open' button is visible at the bottom of the file explorer.

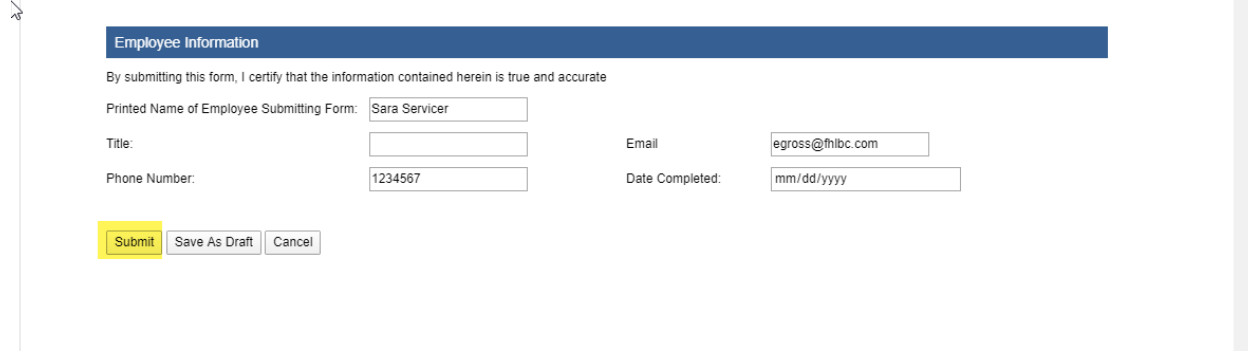
At the bottom of the interface, a row of document icons is shown, each with a plus sign in a circle. The first icon is green and labeled 'Workout Worksheet' with a '1' in a circle. The other icons are blue and white, labeled: 'Insurer Approval Letter', 'Borrower Hardship(SG402)', 'Pay Stubs', 'Bank Statements', and 'Tax Returns'. Below these icons are labels for other document types: 'Credit Report', '4506-T & Tax Transcripts', 'Broker Price Opinion', 'Contract of Sale (short sale)', 'Payoff Statement (short sale)', and 'Listing Agmt. (short sale)'.

You can upload multiple documents into one of the green or blue and white icons. The only naming convention requirement for documents being uploaded document tab is that apostrophes and commas cannot be used.

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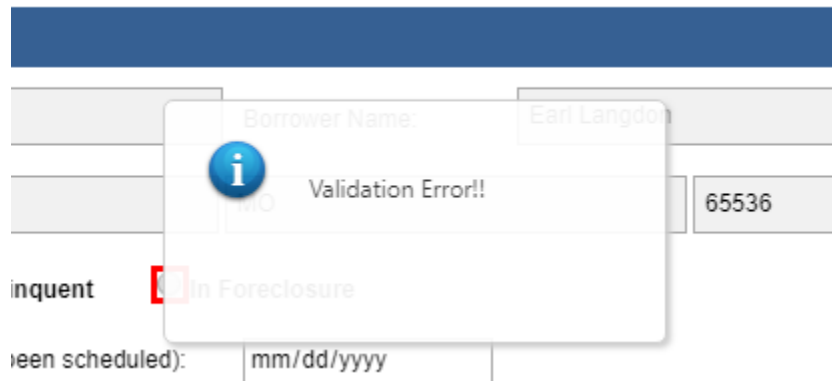
Step 7 – How to submit the Form successfully

Once you are ready to submit your form, return to the **Form** tab and scroll down to the bottom of the form. Click **Submit**.



The screenshot shows a web form titled "Employee Information" with a blue header bar. Below the header, there is a confirmation statement: "By submitting this form, I certify that the information contained herein is true and accurate". The form contains several input fields: "Printed Name of Employee Submitting Form:" with the value "Sara Servicer"; "Title:" with an empty field; "Phone Number:" with the value "1234567"; "Email:" with the value "egross@fhbc.com"; and "Date Completed:" with the placeholder "mm/dd/yyyy". At the bottom of the form, there are three buttons: "Submit" (highlighted in yellow), "Save As Draft", and "Cancel".

If the form was not successfully submitted you will get a message that says Validation Error!! If this error message populates please review the form for fields highlighted in red and complete those fields with the appropriate information.



The screenshot shows a form with a validation error message. The error message is a white box with a blue information icon and the text "Validation Error!!". The form fields include "Borrower Name:" with the value "Earl Langdon", a field with the value "65536", a field with the value "inquent", a field with the value "In Foreclosure", and a field with the placeholder "mm/dd/yyyy". A red box highlights the "In Foreclosure" field.

If successfully submitted, a message of Success!! Record Has Been Saved populates.

MPF Xtra® COVID-19 Deferral Appendix – Job Aid

Servicer Name:



551613

Success!! Record has been saved.

Current Delinquent

sale date (if one has been scheduled):

Owner Occupied Tenant Vacant / Abandoned

To double check the submission status of your form refresh your browser. A status of Draft as highlighted in yellow below indicates that the form is in Draft and has not yet been successfully submitted. A status Submitted as highlighted in green below indicates that the form has been successfully submitted.

Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	07/16/2020	
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Submitted	Servicer	07/16/2020	Servicer 07/19/2020

Workout Worksheet

Form | Document | Instruction

Hardship Reason (select one):

<input type="radio"/> Death of Borrower/Family Member	<input type="radio"/> Incarcerated	<input checked="" type="radio"/> Catastrophe/Natural Disaster
<input type="radio"/> Illness of Borrower/Family Member	<input type="radio"/> Relocation (personal or job related)	<input type="radio"/> Environmental Hazard
<input type="radio"/> Permanent Disability	<input type="radio"/> Business Failure	<input type="radio"/> Other <input type="text"/>
<input type="radio"/> Unemployment	<input type="radio"/> Excessive Credit Obligation	
<input type="radio"/> Permanent Reduced Income	<input type="radio"/> Domestic Difficulties	
<input type="radio"/> Temporary Reduced Income	<input type="radio"/> Property Devaluation	