

Electronic Default Reporting

Quick Reference Guide

November 2018

Notice

The information in this publication is offered to Servicers using Electronic Default Reporting (EDR) for single-family mortgages. The information supports the requirements published in the *Single-Family Seller/Servicer Guide* (the Guide). Additionally, this quick reference provides guidelines, suggestions and other more detailed information to help fulfill EDR requirements.

Each Freddie Mac approved Servicer must comply with all applicable provisions in the Guide, and other purchase documents, as that term is defined in the Guide. This quick reference does not constitute as one of the purchase documents.

The requirements and guidelines in this quick reference are subject to change at any time by Freddie Mac.

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Overview of the EDR Process

Servicers with an active Freddie Mac Seller/Servicer number must report delinquency and default information to us monthly for all Freddie Mac single-family mortgages in default through Electronic Default Reporting (EDR). Information you are required to report includes the Due Date of the Last Paid Installment (DDLPI), Default Action Codes (Status and Event), Default Reason Codes, Occupancy Status Codes and Property Condition Codes. You must send us your monthly EDR transmission on the first, second, or third business day of a month to report all activity that occurred in the previous month.

Terms not defined in this reference guide have the same meaning as the capitalized terms found in the *Single-Family Seller/Servicer Guide* (Guide).

Which Mortgages to Report to Us

You must report on all mortgages that are 30 days or more delinquent or where the borrower is in bankruptcy, whether or not the borrower is current on mortgage payments. You must also report mortgages for which the borrower is current in his or her mortgage payments and for which you are pursuing an alternative to foreclosure. You must comply with all Guide requirements with respect to considering a borrower who is current in his or her mortgage payment for an alternative to foreclosure, including, as applicable, the evaluation hierarchy requirements and, with respect to a modification, any requirement that the borrower be in imminent default.

You must continue to report on these mortgages until the mortgage is fully reinstated or liquidated, or until the borrower is no longer in bankruptcy and the mortgage is current. For current mortgages under consideration for an alternative to foreclosure, you must continue to report the applicable information through EDR until there are no applicable default action codes to report for the month.

If you have no activity to report under one or more Seller/Servicer numbers, you must send us a monthly transmission to indicate "no activity" for each Seller/Servicer number that has no activity for the month.

Questions?

If you have any questions or need additional information after reviewing this quick reference guide, contact your Freddie Mac representative or send an e-mail to EDR@FreddieMac.com.

Tips for Error-Free Reporting

- In the Service Loans application, report default activity using the *Enter Default Activity* function.
- Report month-end default activity on the first, second, or third business day of the following month.
- Report all
 - Mortgages that were 30 or more days delinquent
 - Mortgages for which the borrower was in bankruptcy during the previous month, regardless of whether the borrower is current or delinquent in his or her mortgage payments
 - Mortgages for which the borrower is current in his or her mortgage payments and you are pursuing an alternative to foreclosure
- If you have no loans to report through EDR for any of your Servicer numbers, you must report that you have no activity.
- Default actions are divided into two categories:
 - A status is reported each month until the status no longer applies.
 - An event is reported only one time, in the month following when the event took place.
- Default reasons, property conditions, and occupancy statuses are required for mortgages that are 90 or more days delinquent. For additional information, see page 15.
- Retain and report (don't delete) a reinstatement on a mortgage that becomes current and was reported in the prior month as 30 or more days delinquent.
- If you submitted data before a reporting cycle started (before the beginning of a month), retransmit the information within the cycle (first, second, or third business day of the following month).
- If you report data that is incorrect, you must wait until the following business day to retransmit corrected data.
- We must receive your data by 5:30 p.m. Eastern Time to be credited as received on that day.
- Verify we received your EDR data by viewing the confirmation data available on the Add Default Loan Data screen in the Service Loans application.

Tips for Error-Free Reporting

- If you submitted incorrect or incomplete data, update your information and resubmit by the sixth business day of the month.
- Remember to access the EDR reports available to you via the Servicer Performance Profile. Review these reports and use them as a tool to improve the integrity of your data and to reduce errors from reoccurring in the next reporting cycle. (See How to Access EDR and Trial Period Tracking Reports on page 33 for more information.)
- The default action date for a mortgage that is referred to foreclosure is the date the mortgage is referred to a foreclosure counsel. The default action date is not the date foreclosure was approved or the date your department received the file. If the foreclosure process is halted (such as by bankruptcy, repayment plan, contested matter, evaluation of a complete Borrower Response Package, or Trial Period Plan, etc.) and then resumes, the default action date should be
 - The original foreclosure referral date if no funds were posted and the DDLPI did not advance
 - The date you advised the attorney to proceed with foreclosure if funds were applied and the DDLPI did advance
- If a borrower in a Trial Period Plan becomes unemployed, requests assistance due to unemployment and you determine the borrower is eligible for forbearance, contact us at EDR@FreddieMac.com so that we can close the Trial Period Plan. For additional information about forbearance, refer to Guide Sections 9203.12 through 9203.17.
- Ensure that you report the appropriate default action and default reason codes during the trial period and any optional interim month that follows the trial period as required by the Guide and/or other Purchase Documents. When reporting the optional interim month, you must report default action code BF for a Freddie Mac Standard Modification or Freddie Mac Flex Modification, and default action code TM for a Freddie Mac Streamlined Modification. You must also report the Trial Period Plan Effective Date as the default action date until the code would no longer apply once the mortgage is modified.

Tips for Error-Free Reporting

- Borrowers who are in a Trial Period Plan and subsequently file for bankruptcy may not be denied a modification based on the bankruptcy filing. You should extend the Trial Period Plan as necessary to accommodate any delays in obtaining court approval or receiving a full remittance of the borrower's trial period payments when they are made to a trustee, but the trial period must not be extended beyond nine additional months, resulting in a maximum twelve-month trial period. Borrowers must make a trial period payment for each month of the trial period, including any extension month(s), to remain eligible for a modification. During the extended trial period, you must continue to report default action code BF for a Standard Modification or Flex Modification, and default action code TM for a Streamlined Modification.
- When reporting the DDLPI for a loan where the borrower defaulted on the first payment due date, report the DDLPI as the month prior to the first payment due date. For example, if the first payment due date is 03/01/2014, report 02/01/2014 for the DDLPI.
- Always ensure that you report accurately and timely via EDR and in accordance with the requirements outlined in the Guide.
- As a reminder, proper servicing and default management reporting is critical to ensuring that you receive the representation and warranty framework relief for which you are eligible with respect to delinquencies related to a disaster-related forbearance plan.

How to Report No Activity

If you have no loans to report through EDR for any of your Servicer numbers, you must report that you have no activity. To do this, perform the following steps after you have logged into the Service Loans application:

1. Click on the Manage Loan Activity tab. The Loan Activity submenu displays.
2. Select Report Default Loan Activity from the submenu. The Report Default Loan Activity screen displays.
3. Select Report No Activity.
4. Click Continue.
5. Click OK when the following message displays:
“The Report No Activity is successfully submitted.”
6. Review your feedback reports. (See Tips for Reviewing EDR Reports and Correcting Errors on page 34 for more information.)

For additional information, refer to the *Service Loans User's Guide*.

How to Enter Default Data in the Service Loans Application

Perform the following steps to submit single default loan activity to us after you have logged in to the Service Loans application.

1. Click on the Manage Loan Activity tab. The Loan Activity submenu displays.
2. Select Report Default Loan Activity from the submenu. The Report Default Loan Activity screen displays.
3. Select Report Single Default Loan Activity and enter the nine-digit Freddie Mac loan number.
4. Click Continue. The Add Default Data screen displays.
5. Enter all required data.
6. Click Submit.
7. Click Yes when the following message displays:
“Are you sure you want to submit the data?”
8. Review the information displayed in the Confirmation Data section of the screen to ensure that the data for the loan was successfully submitted to us.
9. After reviewing the confirmation data, take one of the following actions:
 - Click Return to exit the screen.
 - Enter default data for another loan number. To do this, enter the nine-digit Freddie Mac loan number in the Freddie Mac Loan Number field and click Continue.

Note: If you report data that is incorrect, you must wait until the following business day to retransmit corrected data.

For additional information, refer to the *Service Loans User’s Guide*.

Reporting Trial Period Plans and Default Action Code 20 (Reinstatement)

It is important that you report Trial Period Plan activity accurately and timely via EDR. Accurate and timely Trial Period Plan reporting in accordance with the requirements outlined in the Guide is imperative to many servicing-related activities, including, but not limited to, eligibility for workout compensation and effective foreclosure timeline management.

- Ensure you report the Trial Period Plan start date accurately and consistently for all trial period months.
- Monitor the *Modification Status Overview* to determine when a modification has been updated in our system. This monthly report is available two business days prior to the accounting cycle cut off and provides a list of current cycle loan modifications Freddie Mac has processed. Do not report code 20 with a current DDLPI until the modification displays on this report.
- If you receive sufficient funds to apply a payment during the trial period, report code 20 (Reinstatement) and advance the DDLPI. The DDLPI you report should reflect the application of one payment (partial reinstatement), and should not reflect a “current” DDLPI (full reinstatement).
- When reporting the default action date for code 20, remember the following:

If you are reporting code 20	Then the default action date you report is
To reflect the application of a payment	The date funds are applied to your system.
For settlement of a loan modification	The date the modification is effective.

Refer to the following page for an example.

Reporting Trial Period Plans and Default Action Code 20 (Reinstatement) Example

- The DDLPI is 12/01/2016.
- The Flex Modification trial period start date is 05/01/2017.
- After the receipt of the second trial period payment and deduction of the required escrow amount from the first two trial period payments, there were sufficient funds to apply one principal and interest payment and advance the DDLPI.
- There is no interim month.
- The modification was settled in the August 2017 cycle, and displayed on the *Modification Status Overview* available to the Servicer on 08/11/2017.

EDR Cycle	Default Action Code	Default Action Date	DDLPI
5/2017 (Report within the first three business days of June.)	BF	05/01/2017 (Trial Period Start Date)	12/01/2016
6/2017 (Report within the first three business days of July.)	BF	05/01/2017	(One payment was applied; the DDLPI advanced one month.)
	20	06/03/2017 (The date the funds were applied to your system.)	
7/2017 (Report within the first three business days of August.)	BF	05/01/2017	01/01/2017
8/2017 (Report within the first three business days of September.)	20	09/01/2017 (The default action date is the modification effective date.)	09/01/2017 (The DDLPI is brought current with the modification.)

Reporting Partial Reinstatements and Repayment Plans

Partial Reinstatements

When you accept a partial reinstatement and enter into a repayment plan with a borrower, you must report the partial reinstatement and its corresponding repayment plan to Freddie Mac via EDR.

To do this, report the following:

- **Default action code 20 (Reinstatement)** within the first three business days of the month following the month you accepted a partial reinstatement of a mortgage that has been reported to us as 30 days or more delinquent or in foreclosure.
- **Default action code 12 (Repayment Plan)** once the initial repayment plan payment is received. Report the date you received the initial repayment plan payment from the borrower. You must continue reporting this code and date for each month of the repayment period (provided the borrower is in compliance with the terms of the plan), except for the last month of the repayment period when the mortgage will be fully reinstated.
- **Default action code 20 (Reinstatement)** in the last month of the repayment period when the mortgage will be fully reinstated with receipt of the final payment. Do not report default action code 12 in this last month.

For additional information, refer to Guide Section 9203.6.

Repayment Plans

When you enter into a repayment plan with a borrower and receive the initial repayment plan payment, you must notify Freddie Mac via EDR.

Report the following for repayment plans:

- **Default action code 12 (Repayment Plan)** once the initial repayment plan payment is received. Report the date you received the initial repayment plan payment from the borrower. You must continue reporting this code and date for each month of the repayment period (provided the borrower is in compliance with the terms of the plan), except for the last month of the repayment period when the mortgage will be fully reinstated.

- **Default action code 20 (Reinstatement)** in the last month of the repayment period when the mortgage will be fully reinstated with receipt of the final payment. Do not report default action code 12 in this last month.

For additional information, refer to Guide Section 9203.11.

If the borrower fails to make payments due under the repayment plan, you must discontinue reporting default action code 12. You must resume or commence foreclosure proceedings in accordance with the Guide and report default action code 43 (Referred to Foreclosure).

Reporting Partial Reinstatements and Repayment Plans - Examples

The following examples illustrate how to report partial reinstatements and repayment plans via EDR with respect to default action codes 20 (Reinstatement) and 12 (Repayment Plan).

Scenario	First Cycle	Subsequent Cycles	Last Cycle – Loan is Current
Partial Reinstatement (Received partial reinstatement and applied payment on 01/02/2015; received initial repayment plan payment on 1/10/2015.)	Default action code 20; default action date 01/02/2015 and Default action code 12; default action date 01/10/2015	Default action code 12; default action date 01/10/2015	Default action code 20; default action date 05/01/2015 (Assume payment received on 05/01/2015 brings loan current.)
Repayment Plan (Received initial repayment plan payment from borrower on 04/01/2015.)	Default action code 12; default action date 04/01/2015	Default action code 12; default action date 04/01/2015	Default action code 20; default action date 11/01/2015 (Assume payment received on 11/01/2015 brings loan current.)

List of Default Action Codes

Status Codes

Report status codes each month until the status no longer applies.
See pages 16 through 21 for detailed information on each status code.

09	Forbearance
12	Repayment Plan
24	Government Seizure
31	Probate
32	Military Indulgence
33	Contested Foreclosure and Litigation
43	Referred to Foreclosure
49	HUD Assignment
59	Chapter 12 Bankruptcy Petition Filed
61	Second Lien Considerations
62	Veterans Affairs–No Bid
63	Veterans Affairs–Refund
64	Veterans Affairs–Buydown
65	Chapter 7 Bankruptcy Petition Filed
66	Chapter 11 Bankruptcy Petition Filed
67	Chapter 13 Bankruptcy Petition Filed
75	No Activity to Report (for a Seller/Service Number)
BF	Freddie Mac Standard Modification Trial Period (also used for Flex Modification Trial Periods)
TM	Freddie Mac Alternative Modification Trial Period (used for Streamlined Modification Trial Periods)
Blank	No Action to Report

List of Default Action Codes

Event Codes

Report event codes, only one time, in the month following the month in which the event took place. See pages 22 through 30 for detailed information on each event code.

11	Repayment Plan in Review
20	Reinstatement (full or partial)
35	Bankruptcy Cramdown Scheduled
38	Appeal of Loan Modification
68	Date of First Legal Action
69	Bankruptcy Plan Confirmed
71	Foreclosure Sale Scheduled
74	BPO or Appraisal Obtained
76	Bankruptcy Court Clearance Obtained/Stay Lifted
80	Date Breach Letter Sent
AW	Date of First Quality Right-Party Contact with Delinquent Borrower
AX	Date of Last Quality Right-Party Contact with Delinquent Borrower
AY	Date Advised Property Listed for Sale
H3	BPO Ordered
H4	Solicitation Letter Sent
H5	Complete Borrower Response Package Received
H6	Eligible for HAMP
H7	HAMP in Review
H8	HAMP Modification Agreement Sent
H9	HAMP Modification Agreement Received
HA	Workout in Review
HB	Short Sale in Review
HC	Ineligible for Short Sale
HD	Modification in Review (other than a modification under HAMP)
HE	Ineligible/Cancel Modification

List of Default Reason Codes

Default reason codes are required for mortgages that are 90 or more days delinquent, with the exception of mortgages located in an eligible disaster area – which require a default reason code to be reported when they are 31 or more days delinquent. Report monthly once required.

001	Death of Principal Mortgagor
002	Illness of Principal Mortgagor
003	Illness of Mortgagor's Family Member
004	Death of Mortgagor's Family Member
005	Marital Difficulties
006	Curtailment of Income
007	Excessive Obligations
008	Abandonment of Property
009	Distant Employment Transfer
011	Property Problem
012	Inability to Sell Property
013	Inability to Rent Property
014	Military Service
015	Other
016	Unemployment
017	Business Failure
019	Casualty Loss
022	Energy-Environment Cost
023	Servicing Problems
026	Payment Adjustment
027	Payment Dispute
029	Transfer of Ownership Pending
030	Fraud
031	Unable to Contact Borrower
032	Contaminated Drywall
034	Eligible Disaster Area (Must be reported when a mortgage (mortgaged premises or borrower's place of employment) is affected by a disaster and is 31 days or more delinquent .)
INC	Incarceration

HMP Home Affordable Modification Program (This default reason code must be reported for each HAMP trial period month and for any interim month following the trial period, and must be reported with default action code 09, Forbearance.)

List of Occupancy Status and Property Condition Codes

Occupancy Status Codes

Provide the Occupancy Status code by the 90th day of delinquency. Prior to the 90th day of delinquency, if the occupancy status is unknown, populate the field with Code "06 Unknown" or blanks.

- 01 Vacant
- 03 Borrower Occupied
- 04 Tenant Occupied
- 06 Unknown
- 07 Abandoned
- 15 Occupied by Unknown

Property Condition Codes

Property condition must be reported by the 90th day of delinquency; although it may be reported earlier. Prior to the 90th day of delinquency, if the property condition is unknown, populate the field with Code "10 Unknown" or blanks.

- 03 Excellent
- 04 Good
- 05 Fair
- 06 Poor
- 10 Unknown or No Property Inspection
- 18 Property Inaccessible
- 20 Condemned

Default Action Code Detail

There are two types of default action codes: *status* and *event*. Refer to pages 16 through 21 for information about *status codes* and pages 22 through 30 for information about *event codes*.

Status Codes

Status Code	Report Status Codes each month until the status no longer applies.
09	<p>Forbearance</p> <p>Report code 09 when one of the following occurs:</p> <ul style="list-style-type: none">▪ The borrower is on a forbearance plan. (For example, for a forbearance related to unemployment, report default reason code 016, Unemployment, with Code 09.)▪ You have been barred from proceeding with foreclosure while a state agency reviews the loan for possible borrower assistance (generally a 60-day period). <p>Report the forbearance plan start date, or the date the state agency notified you to cease collections/foreclosure activities, each month while the status is relevant.</p> <p>Note: Proper servicing and default management reporting is critical to ensuring that you receive the representation and warranty framework relief for which you are eligible with respect to delinquencies related to a disaster-related forbearance plan.</p>
12	<p>Repayment Plan</p> <p>Report code 12 when you receive the initial repayment plan payment from the borrower. Report the date you received the initial repayment plan payment.</p> <ul style="list-style-type: none">▪ Report repayment plans regardless of whether the plan is in writing or an oral agreement.▪ Repayment plans must be in accordance with the Guide or have prior approval from us.▪ Do not report promises to pay as a repayment plan.

Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
24	<p>Government Seizure</p> <p>Report code 24 when a government agency (local, city, county, state or federal) has seized our property. Examples include, but are not limited to, drug seizure, eminent domain and condemnation. Report the date you receive notification that the seizure has occurred. This can be reported on current or delinquent loans.</p>
31	<p>Probate</p> <p>Report code 31 to report the date you received notification that the borrower is deceased and the will is being validated.</p>
32	<p>Military Indulgence</p> <p>Report code 32 when default processes are delayed due to the borrower being in a period of military service and covered under the SCRA, or when foreclosure relief is provided to Servicemembers and their dependents in accordance with Guide Section 8503.2.</p> <p>Report the date that default processes were suspended and continue to report each month that the Servicemember is receiving foreclosure protection under the SCRA or Guide Section 8503.2.</p>
33	<p>Contested Foreclosure and Litigation</p> <p>Report code 33 when the foreclosure action becomes contested, you are legally barred from proceeding with foreclosure for reasons such as court order or restraining order, or complex litigation is prevalent. Report the date the foreclosure becomes contested.</p> <p>Use this code for simple and complex contested/litigated issues. This includes any answer to the foreclosure complaint. For additional information, refer to Guide Sections 9301.31 and 9402.1 and 9402.2.</p>

Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
43	<p>Referred to Foreclosure</p> <p>Report code 43 when a loan has been referred to foreclosure. Report the date you submitted your foreclosure referral request/package to your foreclosure attorney to begin foreclosure proceedings.</p> <p>If the loan was in foreclosure and the borrower is on a repayment plan or has filed for bankruptcy, stop reporting the foreclosure status and begin reporting the repayment plan or bankruptcy.</p> <ul style="list-style-type: none"> ▪ When you receive the initial payment under the repayment or bankruptcy plan, report a code 20 to partially reinstate the loan and remove it from foreclosure status. ▪ If the borrower subsequently defaults on the repayment or bankruptcy plan, stop reporting the repayment plan and report the release of bankruptcy (code 76), if applicable, and report a new code 43 to put the loan back into foreclosure status. (This only applies to loans that do not need to be re-breached after the repayment plan or bankruptcy period, and can be immediately referred back to foreclosure.) ▪ If you do not receive payment and the DDLPI does not advance, stop reporting the repayment plan or report the release of bankruptcy (code 76), if applicable, and report the original code 43 to notify us that the loan is back in foreclosure status. You can resume reporting the initial foreclosure referral because you did not report a code 20.

Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
43 (cont.)	<p>If the loan was in foreclosure and another default action occurs, stop reporting the foreclosure status and begin reporting the new status. For example, if the new status is a delay, once the delay is cleared and you can resume the foreclosure, report the original code 43 to notify us that the loan is back in foreclosure status.</p> <p>You can resume reporting the initial foreclosure referral because you did not report code 20.</p>
49	<p>HUD Assignment</p> <p>Report code 49 when you have been barred from proceeding with foreclosure while HUD reviews the loan for possible borrower assistance (generally 60-day period). Report the date HUD notified you to cease collections/foreclosure activities.</p>
59	<p>Chapter 12 Bankruptcy Petition Filed</p> <p>Report code 59 when the borrower files for Chapter 12 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy court.</p> <p><i>See Additional Information about Bankruptcy Reporting.</i></p>
61	<p>Second Lien Considerations</p> <p>Report code 61 when you receive authorization from us to place the foreclosure on hold while we monitor the position of a first lien foreclosure action. Report the date we authorized you to suspend the foreclosure process.</p> <p>Report this code only for second or other subordinate lien loans.</p>

Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
62	<p>Veterans Affairs--No Bid</p> <p>Report code 62 when the VA notifies you that they denied a specified bid and did not issue an upset price for the pending foreclosure sale. Report the date you received notification from the VA.</p>
63	<p>Veterans Affairs--Refund</p> <p>Report code 63 when you have been barred from proceeding with foreclosure while the VA reviews the loan for possible borrower assistance (generally a 60-day period). Report the date the VA notified you to cease collections/foreclosure activities.</p>
64	<p>Veterans Affairs--Buydown</p> <p>Report code 64 to report the date you receive authorization from us to "buydown" the loan.</p>
65	<p>Chapter 7 Bankruptcy Petition Filed</p> <p>Report code 65 when the borrower files for Chapter 7 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court.</p> <p><i>See Additional Information about Bankruptcy Reporting.</i></p>
66	<p>Chapter 11 Bankruptcy Petition Filed</p> <p>Report code 66 when the borrower files for Chapter 11 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court.</p> <p><i>See Additional Information about Bankruptcy Reporting.</i></p>
67	<p>Chapter 13 Bankruptcy Petition Filed</p> <p>Report code 67 when the borrower files for Chapter 13 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court.</p> <p><i>See Additional Information about Bankruptcy Reporting.</i></p>

Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
75	No Activity to Report (for a Seller/Service Number)
BF	Freddie Mac Standard Modification Trial Period Report code BF with the Standard Modification or Flex Modification Trial Period Plan Effective Date for each month of the trial period and for any interim month, even if the borrower has filed for bankruptcy.
TM	Freddie Mac Alternative Modification Trial Period Report code TM with the Trial Period Plan Effective Date for each month of a Streamlined Modification trial period and for any interim month, even if the borrower has filed for bankruptcy.
Blank	No Action to Report

Additional Information about Bankruptcy Reporting

If a bankruptcy converts from one chapter to another, you must report a code 76 - Bankruptcy Court Clearance to close the old bankruptcy chapter. The conversion date is the bankruptcy release date for the old chapter and the filing date for the new chapter.

For example, if a Chapter 13 converted to a Chapter 7 on 1/30/xx, report code 76 using 1/30/xx to close the Chapter 13 status and code 65 using 1/30/xx to open the Chapter 7 bankruptcy status.

Default Action Code Detail

Event Codes

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
11	<p>Repayment Plan in Review</p> <p>Report code 11 to notify us of the date on which you begin the evaluation process to determine if the borrower qualifies for a repayment plan.</p> <p>Report the date one time, in the month following the month in which you began the evaluation process.</p>
20	<p>Reinstatement (full or partial)</p> <p>Report code 20, regardless of the level of delinquency, when funds are applied to advance the DDLPI, except when reporting repayment plans and Trial Period Plans. Refer to pages 9 and 10 in this quick reference for information on reporting repayment plans; refer to pages 7 and 8 for information on reporting Trial Period Plans.</p> <p>You must also report code 20 when a loan modification settles. Report the date the funds are applied to your system when reporting code 20 to reflect an actual payment application. Report the date the modification is effective when reporting code 20 for a loan modification settlement.</p> <p>When a loan is referred to foreclosure and you report a code 43 - Referred to Foreclosure, the loan can be inactivated through loan-level reporting and you can stop remitting principal and interest. When a borrower fully or partially reinstates the loan, you must report a code 20 to reinstate the loan. You must also activate the loan through loan-level reporting and resume remitting principal and interest.</p>
35	<p>Bankruptcy Cramdown Scheduled</p> <p>Report code 35 to notify us of a scheduled court-ordered bankruptcy cramdown. Report this code for Chapter 11, 12, and 13 bankruptcies only.</p> <p>Report the date one time, in the month following the month in which the court ordered the bankruptcy cramdown.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
38	<p>Appeal of Loan Modification</p> <p>Report code 38 to notify us that a borrower has exercised his or her one-time right to appeal a loan modification denial.</p> <p>Report the date one time, in the month following the month in which the borrower appealed the loan modification.</p>
68	<p>Date of First Legal Action</p> <p>Report code 68 when the foreclosure attorney has filed the first legal documentation required by the state to initiate foreclosure proceedings. This could include filing the Notice of Default, the filing of a Complaint or Petition, or the first Publication date.</p> <p>Report the date the attorney files the first legal documentation required by the state to initiate foreclosure proceedings one time, in the month following when the event took place.</p>
69	<p>Bankruptcy Plan Confirmed</p> <p>Report code 69 when a Chapter 12 or 13 bankruptcy plan has been confirmed or a reorganization was agreed to on a Chapter 11 bankruptcy. Report the date the plan is confirmed or agreed to and entered on the court docket.</p>
71	<p>Foreclosure Sale Scheduled</p> <p>Report code 71 to notify us of the scheduled foreclosure sale date.</p> <p>If a sale is postponed or adjourned, report a new code 71 for the new scheduled date for the foreclosure sale.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
74	<p>BPO or Appraisal Obtained</p> <p>Report code 74 to notify us that you obtained a BPO or appraisal.</p> <p>Report the date on which you obtained the BPO or appraisal, one time, in the month following when the event took place.</p>
76	<p>Bankruptcy Court Clearance Obtained</p> <p>Report code 76 to notify us that the bankruptcy is released. The date you report for each type of bankruptcy is shown below.</p> <p>Chapter 7 bankruptcy – Report the date the case is dismissed or relief is granted, or the latter of the date of the discharge of debtors or the date the trustee released the asset.</p> <p>Chapter 12 and 13 bankruptcy – Report the date the case is dismissed, discharged, relief is granted, or the date allowing for relief under a stipulation, agreed or consent order.</p> <p>Chapter 11 bankruptcy – Report the date the case is dismissed or relief is granted, or the expiration date of a breach letter, if the reorganization plan had been agreed to.</p>
80	<p>Date Breach Letter Sent</p> <p>You are required to send a breach letter (notice of acceleration) to the borrower no later than day 60 of the delinquency. Report code 80 to notify us of the date you sent the breach letter. Report the date one time, in the month following when the event took place.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
AW	<p>Date of First Quality Right Party Contact with Delinquent Borrower</p> <p>Report code AW to notify us of the date of your first quality right party contact with the borrower. Report the date one time, in the month following when the event took place.</p> <p>See <i>Additional Information about Quality Right Party Contact</i>.</p>
AX	<p>Date of Last Quality Right Party Contact with Delinquent Borrower</p> <p>Report code AX to notify us of the date of your last quality right party contact with the borrower. Report the date one time, in the month following when the event took place.</p> <p>If you work with the borrower for several months to attempt to resolve the delinquency, you will report code AX with the date of last quality right party contact for each month you speak with the borrower.</p> <p>See <i>Additional Information about Quality Right Party Contact</i>.</p>
AY	<p>Date Advised Property Listed for Sale</p> <p>Report code AY to notify us of the date you became aware that the property is listed for sale. Generally, this information comes from borrower contact or property inspections. Report the date one time, in the month following when the event took place.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
H3	BPO Ordered Report code H3 to notify us that you ordered a BPO. Report the date on which you ordered the BPO, one time, in the month following when the event took place.
H4	Solicitation Letter Sent Report code H4 to notify us that you have sent a solicitation letter to a delinquent borrower. Report this code only if the loan is 31 days or more delinquent. Report the date on which you sent the solicitation letter, one time, in the month following when the event took place.
H5	Complete Borrower Response Package Received Report code H5 to notify us that you have received a complete Borrower Response Package. Report the date on which you received the package from the borrower, one time, in the month following when the event took place.

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
H6	<p>Eligible for HAMP</p> <p>Report code H6 to notify us of the date on which you determined the borrower may be eligible for a modification under the HAMP (including the determination that borrowers who are current or less than 60 days delinquent are in imminent default).</p> <p>Report the date on which you made this determination, one time, in the month following when the event took place.</p> <p>This code must be reported prior to or at the same time you report default action code H7 (HAMP in Review).</p> <p>This code may be reported at the same time or after you report default action code H4 (Solicitation Letter Sent) or default reason code HMP with default action code 09 (Forbearance) to notify us that the loan is on a HAMP Trial Period Plan.</p>
H7	<p>HAMP in Review</p> <p>Report code H7 to notify us of the date on which you began evaluating the borrower for a HAMP modification.</p> <p>Report the date one time, in the month following when the event took place.</p> <p>Default action code H6 (Eligible for HAMP) must be reported in a previous cycle or in the same cycle you report code H7. The date you report for code H7 must be equal to or later than the date you report for code H6.</p> <p>This code may be reported at the same time or after you report default action code H4 (Solicitation Letter Sent), or default reason code HMP with default action code 09 (Forbearance) to notify us that the loan is on a HAMP Trial Period Plan or in the interim month following the trial period.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
H8	<p>HAMP Modification Agreement Sent</p> <p>Report code H8 to notify us of the date on which you sent the HAMP Modification Agreement to the borrower.</p> <p>Report the date on which you sent the Modification Agreement one time, in the month following when the event took place.</p>
H9	<p>HAMP Modification Agreement Received</p> <p>Report code H9 to notify us that you have received the signed Modification Agreement from the borrower.</p> <p>Report the date on which you received the Modification Agreement from the borrower, one time, in the month following when the event took place.</p> <p>Default action code H8 (HAMP Modification Agreement Sent) must be reported in a previous cycle or in the same cycle you report code H9. The date you report for code H9 must be equal to or later than the date you report for code H8.</p>
HA	<p>Workout in Review</p> <p>Report code HA when you begin evaluating the borrower for an alternative to foreclosure.</p> <p>Report the date on which you began the evaluation for an alternative to foreclosure, one time, in the month following when the event took place.</p>

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
HB	Short Sale in Review Report code HB to notify us that you are reviewing the loan for a short sale. Report the date on which you began the review for the short sale, one time, in the month following when the event took place.
HC	Ineligible for Short Sale Report code HC if the loan is ineligible for a short sale. Report the date on which the loan was determined to be ineligible, one time, in the month following when the event took place.
HD	Modification in Review Report code HD to notify us that you are reviewing the loan for a non-HAMP modification. Do not use this default action code for modifications in review under HAMP. Report the date on which you began reviewing the loan for a possible modification, one time, in the month following when the event took place.

Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
HE	<p>Ineligible/Cancel Modification</p> <p>You have determined the borrower, who was reviewed for a modification, is ineligible for any modification or Trial Period Plan, including a Standard Modification. This includes situations where the borrower failed to comply with the terms of a Trial Period Plan or failed to return a signed modification agreement in a timely manner.</p> <p>Report the date on which you made this determination, one time, in the month following the month in which the event took place.</p> <p>If the borrower was considered for a Standard Modification, Flex Modification, or Streamlined Modification, default action code HD (Modification in Review) must be reported in a previous cycle or in the same cycle you report code HE. The date you report for code HE must be equal to or later than the date you report for code HD.</p>

Additional Information about Quality Right Party Contact

Quality right party contact occurs when you establish a rapport and express a desire to help identify and discuss the most appropriate options for delinquency resolution with the borrower, co-borrower, or trusted advisor, such as a housing counselor.

How to Import Default Data into the Service Loans Application

Perform the following steps to import default data after you have logged in to the Service Loans application:

1. Access the Bulk File Import screen. To do this, you may either:
 - Click on the Loan Activity tab, select Enter Default Activity from the submenu, and then click Import Default Loan Activity.
 - or
 - Click on the Manage Import Formats tab and select Import Loans from the submenu.
2. Ensure that the following required fields on the Bulk File Import screen contain the appropriate information:
 - Business Function
 - Cycle Date
 - Mapping Name
3. Identify the file you want to upload. To do this, click Browse, locate and select the file, and click Open. The file you select will display in the field next to the Browse button on the Bulk File Import screen.
4. We recommend that you test the first loan record in the import file to determine if you have any formatting errors before uploading the data to Freddie Mac. Typically, if the first loan record is not formatted correctly, it can impact the entire upload file. To test the loan record, click Test Import File to display the Single Loan Test Import screen. Review the results to identify any formatting errors. Click Close to return to the Bulk Import File screen. Correct any formatting errors in your source file before uploading the data to Freddie Mac.
5. Click Upload to submit the data to Freddie Mac.
6. Click Yes when the following message displays:
“Are you sure you want to upload to the server?”
The Status Message box on the Bulk File Import screen will display and identify for each loan, whether it was successfully imported or had validation errors.

7. If all loans were imported successfully, proceed to step 9. Otherwise, view the data for any loans that failed to import. To do this, click View Summary. The Bulk File Import View Summary screen displays. Review each loan that failed to import. Click Close to return to the Bulk File Import screen.
8. Correct and resubmit the loan records that failed to import. To resubmit corrected loan records you may:
 - Manually enter the loan data. (See How to Enter Default Data into the Service Loans Application on page 6 for more information.)
 - or
 - Import a new file containing only the corrected loan record(s) that originally failed to import.
9. Review the information displayed in the Confirmation Data section of the screen to ensure that the data was successfully submitted to us.
10. After reviewing the confirmation data, take one of the following actions:
 - Click Cancel to exit the screen.
 - Click Clear to remove all data from the screen.

For additional information, refer to the *Service Loans User's Guide*.

How to Access EDR and Trial Period Tracking Reports

Perform the following steps to access the EDR and Trial Period Tracking reports available to via the Servicer Performance Profile.

1. Access the Servicing page on FreddieMac.com at <http://www.freddiemac.com/singlefamily/service/>.
2. Click the login link for Servicer Performance Profile. The system prompts you to enter your user name and password.
3. Enter your user name and password and click Login. The Servicer Performance Profile home page displays.
4. Click the menu icon located in the upper right corner of the Default Reporting tile, and select the report you want to view.

Tips for Reviewing EDR Reports and Correcting Errors

Access the following reports via the Default Reporting tile on the Servicer Performance Profile. All reports are updated daily.

Report/ Content Description	Review and Follow-up
<p><i>EDR Overview</i></p> <p>Identifies the total number of errors on the <i>EDR Edit Error Report</i> and <i>EDR Loans Not Reported</i> report.</p>	<p>Review this report to determine the total number of errors on the <i>EDR Edit Error Report</i> and <i>EDR Loans Not Reported</i> report.</p>
<p><i>EDR Edit Error Report</i></p> <p>Identifies loans for which there were exceptions or errors in what you transmitted.</p>	<p>Retrieve this report one business day after transmitting your EDR information.</p> <p>Review any errors shown on this report. Follow up by transmitting the corrections to us by the close of the sixth business day of the same month.</p>
<p><i>EDR Loans Not Reported</i></p> <p>Loans you reported as delinquent or in foreclosure in the previous month's EDR transmission that you did not report this month, and no other status change has occurred.</p>	<p>Retrieve this report the morning of the fourth business day of the month.</p> <p>Review any items listed on this report. Follow up by transmitting missing mortgage data to us by the close of the sixth business day of the same month.</p>
<p><i>EDR Compliance Overview</i></p> <p>The number of loans you reported to us that are 30, 60 and 90+ days delinquent for the current reporting cycle. Compares these results to delinquency statistics for the previous reporting cycle.</p>	<p>Retrieve this report each day from the fourth through the 13th business day of each month.</p> <p>Review your transmission to determine if it contained errors. Follow up by transmitting any corrections no later than 5:30 p.m. Eastern time on the 13th business day of the month.</p>

Tips for Reviewing EDR Reports and Correcting Errors

Report/ Content Description	Review and Follow-up
<p><i>DDLPI Confirmation Report</i></p> <p>Identifies the following:</p> <ul style="list-style-type: none"> ▪ Loans where the current cycle DDLPI has moved at least +/- three months from the prior cycle DDLPI. ▪ Loans where the current cycle DDLPI indicates the loan is 90+ days delinquent and the prior cycle DDLPI indicated the loan was current. 	<p>Review the items on these reports.</p> <p>Follow up by transmitting any corrections.</p>
<p><i>Investor Reporting EDR Status Compare Report</i></p> <p>Loans you reported as 60 days or more delinquent via loan-level reporting (LLR) but did not report via EDR by the third business day in the subsequent cycle.</p> <p>The following loans are excluded:</p> <ul style="list-style-type: none"> ▪ Newly funded loans ▪ Daily Simple Interest loans ▪ Interest Only loans ▪ Prepayments 	

Trial Tracking Overview Report

The *Trial Tracking Overview Report* is generated daily and is available via the Servicer Performance Profile. Use the report to track your trial period reporting data for Freddie Mac Standard Modifications, Freddie Mac Flex Modifications, Freddie Mac Streamlined Modifications and HAMP modifications.

The *Trial Tracking Overview Report* contains the following information:

- Loans you reported via EDR with active, successful, or failed Trial Period Plans
- Loans that successfully completed a Trial Period Plan, but you continued to report them for more than three months (over-reported Trial Period Plans).
Note: You must report trial period data for three months, and in the case of bankruptcy, you may report it for up to 12 months.
- Modifications with inconsistent Trial Period Plan reporting data (under-reported Trial Period Plans).
Note: Review your *EDR Edit Error Report* to identify the edits resulting from the inconsistent reporting.

Special Note Regarding HAMP Reconciliation Obligation

You are required to report Freddie Mac data on HAMP Trial Period Plans and HAMP modifications to the HAMP Program Administrator. The Freddie Mac data that you report to the HAMP Program Administrator must be consistent with the Freddie Mac data that you enter into Workout Prospector®. You must reconcile the data reported to both Freddie Mac and the HAMP Program Administrator with the Freddie Mac data that you maintain in your own systems to ensure that all data matches and the data reported to both Freddie Mac and the HAMP Program Administrator is accurate.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
110: Invalid Freddie Mac Loan Number	The loan number that was reported is not a valid Freddie Mac-assigned loan number.	Verify the loan number and retransmit with the correct loan number.
130: Invalid Seller/Servicer Number	The Servicer number that was reported is not recognized as a valid Servicer number.	Verify the Servicer number and retransmit with the correct Servicer number.
140: Loan Does Not Belong To Servicer	The loan number that was reported does not belong to the Servicer number that was reported.	Verify the loan and Servicer numbers, correct the transaction, and retransmit.
181: Invalid Date Format For Cycle, Date Must Be CCYYMM	The Cycle Date that was reported is not in a valid format. The format must be CCYYMM.	Retransmit with the correct cycle in the correct format.
200: DDLPI Must Be A Valid Date In The Format YYMMDD	The format reported for DDLPI is incorrect. The DDLPI must be in the format YYMMDD. Example: 040601 signifies June 1, 2004.	Retransmit with the correct format for the DDLPI.
210: Action Date Is Not A Valid Date	The default action date that was reported is not a valid date. The date must be formatted as CCYYMMDD and must not be a date prior to January 1, 1970.	Retransmit with a valid action date in the correct format.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
220: Invalid Default Action Code	The default action code that was reported is not recognized as a valid default action code.	Retransmit with a valid default action code.
221: FHA/VA Events Must Be Reported For Only FHA/VA Loans	The default action code that was reported can only be used to report FHA/VA loans, and the loan number reported does not correspond to an FHA/VA loan.	Retransmit with the correct default action code.
222: 2nd/HIL Must Be Approved For Referral To Foreclosure	Code 43 (Referral to Foreclosure) was sent for a second lien or home improvement loan (HIL), but foreclosure has not been approved by Freddie Mac. We must approve foreclosure initiation on all second liens and HILs.	If the code was reported in error, delete the code from the transaction and retransmit. Otherwise, verify that Form 102, <i>Second Mortgage/HIL Servicing Transmittal</i> , has been sent to and received by us. If we haven't approved foreclosure, you should not have initiated foreclosure and should not be reporting default action code 43. Please contact 800-FREDDIE for further assistance.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
223: Action Invalid For Loan Product	Action code 43 (Referral to Foreclosure) or 71 (Foreclosure Sale Scheduled) was reported on a Native American loan product. You may not initiate foreclosure on a Native American loan product.	If the code was reported in error, delete the code from the transaction and retransmit. Otherwise, please contact 800-FREDDIE for assistance.
230: Default Reason Required By 90th Day Of Delinq	A default reason code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with a default reason code.
231: Invalid Default Reason Code	The default reason code that was reported is not recognized as a valid default reason code.	Retransmit with a valid default reason code.
240: Occup Status Required At 90th Day Of Delinq	An occupancy status code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with an occupancy status code.
241: Invalid Occupancy Status Code	The occupancy status code that was reported is not recognized as a valid occupancy status code.	Retransmit with a valid occupancy status code.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
250: Prop Cond Required At 90th Day Of Delinq	A property condition code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with a property condition code.
251: Invalid Property Condition Code	The property condition code that was reported is not recognized as a valid property condition code.	Retransmit with a valid property condition code.
*252: Default Reason of HMP must be reported with action code 09 (Forbearance)	Default reason code HMP was reported and default action code 09 (Forbearance) was not reported with it.	Retransmit with default action code 09. If default reason code HMP was reported in error, delete the code from the transaction and retransmit.
272: BPO/Appr Value Requires Action Code 74	A BPO/appraisal value was reported, but default action code 74 (BPO/Appraisal Obtained) was not reported and is required.	Retransmit with default action code 74 and the date the BPO was obtained. If no BPO was obtained and the BPO/appraisal value was reported in error, retransmit without a BPO value.

***Note:** Error message 252 displays on the *EDR Exception Report* one time, on the day after the error is generated.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
501: Action Inappropriate For Active Loan	<p>The following codes cannot be reported for loans that are current:</p> <ul style="list-style-type: none"> ▪ 43 (Referral to Foreclosure) ▪ 62 (VA - No Bid) ▪ 63 (VA - Refund) ▪ 64 (VA Buydown) ▪ 71 (Foreclosure Sale Scheduled) <p>The wrong loan number or default action code may have been reported, or our records may not reflect the correct loan status.</p>	<p>Retransmit with the correct default action code and the correct loan number. If the code and loan number were correct, verify the loan's status. If the loan is <i>current</i> (paid to date) it does not need to be reported through EDR, unless it is in bankruptcy. If the loan is <i>not current</i> and the action code reported does apply to the mortgage, contact Customer Support at 800-FREDDIE for assistance.</p>
513: Action Date Cannot Be After Today's Date	<p>All default action code dates have to be historical or current and cannot be future dates. The <i>only</i> exception is the action date for code 71 (Foreclosure Sale Scheduled), which can be, and usually is, a future date.</p>	<p>Unless the default action code is 71 (Foreclosure Sale Scheduled) do <i>not</i> report actions that are anticipated but have not actually occurred. Retransmit without including the action code and action date of anticipated actions. Only transmit the applicable action code <i>after</i> it has occurred.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
514: DDLPI Cannot Be Future Date	The DDLPI that was reported cannot be six months greater than the current date. For example, if today is June 1, then the DDLPI reported can be no later than December 1.	Retransmit with the correct DDLPI in format YYMMDD. If the mortgage has been paid more than six months ahead, contact Customer Support at 800-FREDDIE for assistance.
516: Cannot Reinstate After Foreclosure Sale	Default action code 20 (Reinstatement) was reported for a loan that has gone to foreclosure sale but the property did <i>not</i> revert to Freddie Mac for one of the following reasons: Third Party Sale, HUD/VA Conveyance, or the loan was sold to us with a recourse credit enhancement.	If the reported foreclosure sale results are correct and the foreclosure sale is valid, you should <i>not</i> be reporting this loan through EDR. If the sale is invalid and the loan did reinstate, contact Customer Support at 800-FREDDIE for assistance.
517: Action must Be After Delinquent/Foreclosure Begin	You reported an action code that pre-dates our main systems' history.	If the action code was reported in error, correct the code and retransmit. Otherwise, contact Customer Support at 800-FREDDIE for assistance.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
518: Reported Foreclosure Referral Date Must be Greater Than the Due Date	You have reported a 43 code with a date older than the DDLPI.	<p>If the action code was reported in error, correct the code and retransmit. Otherwise, contact Customer Support at 800-FREDDIE for assistance.</p> <p>Note: If the loan has been through a payment plan or bankruptcy and the DDLPI has moved, you need to report a new 43 code reflecting the date you resumed the foreclosure action.</p>
524: LRPC (AX) Must Be Greater Than/Equal to FRPC (AW)	The date of last quality right-party contact you reported is earlier than the date of first quality right-party contact you reported.	Retransmit the loan with the correct date of last quality right-party contact.
525: Loan Must Have Open Referral to Foreclosure (43)	The loan must be in foreclosure status before the first legal action can occur.	Retransmit the loan with default action code 43 (Referred to Foreclosure). This will put the loan in foreclosure status.
527: First Legal Action (68) Must Be Greater Than/Equal to Referral to Foreclosure (43)	The date of the first legal action you reported is earlier than the referred to foreclosure (43) date.	Retransmit the loan, ensuring that the date of the first legal action is later than the date the loan was referred to foreclosure.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
529: Bankruptcy Crt Clearance (76) Must be Reported Before This Code	There is an active bankruptcy code for the loan in our system.	<ul style="list-style-type: none"> ▪ If you reported default action code 09 (Forbearance) or 12 (Repayment Plan) in error, retransmit the loan with the correct code. ▪ If you did not report code 09 (Forbearance) or 12 (Repayment Plan) in error, retransmit the loan with default action code 76 (Bankruptcy Court Clearance Obtained) and code 09 or 12.
537: Breach Letter not Reported Prior to Foreclosure Referral	You have reported default action code 43 (Referred to Foreclosure), but have not yet reported default action code 80 (Date Breach Letter Sent).	<p>Report default action code 80 (Date Breach Letter Sent), if you have sent the breach letter.</p> <p>Otherwise, contact Customer Support at 800-FREDDIE for assistance.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
566: Std Mod Trial Per Dt must be > = to 10/01/2011	You reported a Standard Modification trial period start date that is prior to October 1, 2011.	Retransmit with the correct date. Otherwise, contact Customer Support at 800-FREDDIE for assistance.
567: Trial Period Start Date must be first of the month	You reported a trial period plan start date that is not the first of the month.	Retransmit with the correct date.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
<p>568: Forb (09) cannot be reported with active Trial Period</p>	<p>You cannot report default action code BF (Standard Modification Trial Period) for Standard Modification and Flex Modification Trial Period Plan reporting, or TM (Freddie Mac Alternative Modification Trial Period) and default action code 09 (Forbearance) in the same cycle.</p>	<p>How to Resolve When You Want to Process Default Action Code BF or Default Action Code TM:</p> <p>If you intended to report default action code BF or default action code TM, but received this error and default action code 09 processed instead, contact Customer Support at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code BF or default action code TM, and it processed, but you received this error for default action code 09, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p> <p>Refer to the following page for information on how to resolve if you want to process default action code 09.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
<p>568: Forb (09) invalid with Std Mod (BF)</p> <p>(continued from previous page)</p>	<p>You cannot report default action code BF (Standard Modification Trial Period) for Standard Modification and Flex Modification Trial Period Plan reporting, or TM (Freddie Mac Alternative Modification Trial Period) and default action code 09 (Forbearance) in the same cycle.</p>	<p>How to Resolve When You Want to Process Default Action Code 09:</p> <p>If you intended to report default action code 09, but received this error and default action code BF or default action code TM processed instead, contact Customer Support at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code 09, and it processed, but you received this error for default action code BF or default action code TM, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
569: Repay Plan (12) cannot be rptd with active Trial Period	You cannot report default action code 12 (Repayment Plan) and default action code BF (Standard Modification Trial Period) for Standard Modification and Flex Modification Trial Period Plan reporting, or default action code TM (Freddie Mac Alternative Modification Trial Period) in the same cycle.	<p>How to Resolve When You Want to Process Default Action Code BF or Default Action Code TM:</p> <p>If you intended to report default action code BF or default action code TM, but received this error and default action code 12 processed instead, contact Customer Support at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code BF or default action code TM, and it processed, but you received this error for default action code 12, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p> <p>Refer to the following page for information on how to resolve if you want to process default action code 12.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
<p>569: Repay Plan (12) cannot be rptd with active Trial Period</p> <p>(continued from previous page)</p>	<p>You cannot report default action code 12 (Repayment Plan) and default action code BF (Standard Modification Trial Period) for Standard Modification and Flex Modification Trial Period Plan reporting, or default action code TM (Freddie Mac Alternative Modification Trial Period) in the same cycle.</p>	<p>How to Resolve When You Want to Process Default Action Code 12:</p> <p>If you intended to report default action code 12, but received this error and default action code BF or default action code TM processed instead, contact Customer Support at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code 12, and it processed, but you received this error for default action code BF or default action code TM, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
570: Trial Date different from previously reported date	<p>The date you reported this cycle for default action code BF (Standard Modification Trial Period) for Standard Modification and Flex Modification Trial Period Plan reporting, or default action code TM (Freddie Mac Alternative Modification Trial Period) is different from the date you reported in the prior cycle.</p>	<p>If the date you reported for default action code BF or default action code TM is incorrect, retransmit with the correct date.</p> <p>Otherwise, contact Customer Support at 800-FREDDIE for assistance.</p>
572: HMP Trial Dt diff from prev rptd date	<p>The HAMP trial period start date reported for the current cycle is different from the date reported in the prior cycle.</p> <p>This edit is applicable to loans with a HAMP trial period start date on or after October 1, 2011.</p>	<p>If the date you reported for the current cycle is incorrect, retransmit with the correct date.</p> <p>Otherwise, contact Customer Support at 800-FREDDIE for assistance.</p>

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
573: DDLPI must adv for Action Cd 20	You reported default action code 20 (Reinstatement) with a DDLPI that did not advance from the DDLPI reported in the previous cycle.	Verify that you are reporting the correct default action code and DDLPI. Retransmit with the correct data.
581: Ln rptd as 3 rd Prty/HUD convey sale	You reported a default action code for a loan that has gone to foreclosure sale, and a rollback has not been processed.	Submit a foreclosure sale rollback request if the sale was deemed invalid/cancelled or the sale results were reported in error. The error will clear after the rollback is processed. If you reported the default action code in error, resubmit the transaction with a blank default action code and the DDLPI to clear the error.

EDR File Format for CPU-to-CPU Transmissions

Use the following data format to report bankruptcy, delinquency and foreclosure information as well as other key mortgage servicing events to Freddie Mac.

The reporting transmission data format contains two record types:

1. The header records
2. The detail records

If you transmit your EDR data via CPU-to-CPU, you must generate a header record which precedes the rest of the data, and transmit a detail record for each transaction reported.

If you report multiple transactions under one Seller/Servicer number, you need to provide only one header record. If you report transactions under multiple Seller/Servicer numbers, you must provide a header record for each different Seller/Servicer number.

Please note that all alpha characters in the CPU transmission file are all capitals. You must provide all numbers in the default action code, property condition, occupancy status and default reason and fields, including any numbers that begin with zero. For example, report the default reason as “001”, not “1”. You must include the two preceding zeros in the default reason code.

EDR Header Record Description

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
1-3	CPU IDENTIFICATION	CPU-ID-HDR	X(3)	Always "264"
4-6	HEADER IDENTIFIER	HEADER-ID	X(3)	Always "HDR"
7-14	TRANSMISSION DATE	SEND-DATE	9(8)	ED 1
15-20	TRANSMISSION TIME	SEND-TIME	9(6)	SPEC 1
21-26	SELLER/SERVICER NUMBER	SVCR-NBR	9(6)	ED 3
27-46	S/S DELIVERY CONT NAME	CONTACT-NAME	X(20)	ED 2
47-56	S/S DELIVERY CONT PHONE NUMBER	CNTPHN-NUMBER	9(10)	ED 3
57-60	CONTACT PHONE EXT	CNTPHN-EXT	X(4)	
61-66	CYCLE REPORTED FOR	DLVY-RPT-PD	9(6)	SPEC 3
67-73	BUREAU-ID	BUR-ID	X(7)	SPEC 12
74-78	RECORD LENGTH INDICATOR	EDR-HDR-REC-LENGTH	9(5)	Always 00240 if using new file format. If using the previous file format, leave blank.
79-162	RESERVED	FILLER	X(84)	ED 4

EDR Detail Record Description

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
1-6	SELLER/SERVICER NUMBER	S/S-NO	9(6)	SPEC 2, ED 3
7-10	RESERVED	FILLER	X(4)	ED 4
11-19	FREDDIE MAC LOAN NO	FHLMC-LOAN-NO	9(9)	SPEC 4, ED 3
20-21	RESERVED	FILLER	X(2)	ED 4
22-23	1ST DEFAULT ACTION CODE	1ST-DEF-ACT-CODE	X(2)	SPEC 6
24	RESERVED	FILLER	X(1)	ED 4
25-27	DEFAULT REASON CODE	DEFAULT-REASON	X(3)	SPEC 8
28-35	1ST DEFAULT ACTION CODE DATE	1ST-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
36-48	S/S LOAN NUMBER	S/S-LOAN-NO.	X(13)	
49-54	DDLPI	DDLPI	9(6)	SPEC 5
55-56	PROPERTY CONDITION	CUR-PROP-COND	X(2)	SPEC 9
57-58	OCCUPANCY STATUS	OCCUPY-STAT	X(2)	SPEC 10
59-67	BPO or APPRAISED VALUE	BPO-APPR-VALUE	9(9)	ED 3
68-69	2ND DEFAULT ACTION CODE	2ND-DEF-ACT-CODE	X(2)	SPEC 6
70	RESERVED	FILLER	X(1)	ED 4
71-78	2ND DEFAULT ACTION CODE DATE	2ND-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
79-80	3RD-DEFAULT ACTION CODE	3RD-DEF-ACT-CODE	X(2)	SPEC 6
81	RESERVED	FILLER	X(1)	ED 4

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
82-89	3RD-DEFAULT ACTION CODE DATE	3RD-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
90-91	4TH DEFAULT ACTION CODE	4TH-DEF-ACT-CODE	X(2)	SPEC 6
92	RESERVED	FILLER	X(1)	ED 4
93-100	4TH DEFAULT ACTION CODE DATE	4TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
101-102	5TH DEFAULT ACTION CODE	5TH-DEF-ACT-CODE	X(2)	SPEC 6
103	RESERVED	FILLER	X(1)	ED 4
104-111	5TH DEFAULT ACTION CODE DATE	5TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
112-115	DELIVERY SERVICER NUMBER FIRST 4	DETL-SERV-FIRST-4	9(4)	SPEC 2
116-118	DELIVERY SITE CODE LAST 3	DETL-SITE-CD-LAST-3	X(3)	SPEC 11
119	RESERVED	FILLER	X(1)	ED 4
120-121	6TH DEFAULT ACTION CODE	6TH-DEF-ACT-CODE	X(2)	SPEC 6
122	RESERVED	FILLER	X(1)	ED 4
123-130	6TH DEFAULT ACTION CODE DATE	6TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
131-132	7TH DEFAULT ACTION CODE	7TH-DEF-ACT-CODE	X(2)	SPEC 6
133	RESERVED	FILLER	X(1)	ED 4
134-141	7TH DEFAULT ACTION CODE DATE	7TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
142-143	8TH DEFAULT ACTION CODE	8TH-DEF-ACT-CODE	X(2)	SPEC 6
144	RESERVED	FILLER	X(1)	ED 4

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
145-152	8TH DEFAULT ACTION CODE DATE	8TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
153-154	9TH DEFAULT ACTION CODE	9TH-DEF-ACT-CODE	X(2)	SPEC 6
155	RESERVED	FILLER	X(1)	ED 4
156-163	9TH DEFAULT ACTION CODE DATE	9TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
164-165	10TH DEFAULT ACTION CODE	10TH-DEF-ACT-CODE	X(2)	SPEC 6
166	RESERVED	FILLER	X(1)	ED 4
167-174	10TH DEFAULT ACTION CODE DATE	10TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
175-176	11TH DEFAULT ACTION CODE	11TH-DEF-ACT-CODE	X(2)	SPEC 6
177	RESERVED	FILLER	X(1)	ED 4
178-185	11TH DEFAULT ACTION CODE DATE	11TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
186-187	12TH DEFAULT ACTION CODE	12TH-DEF-ACT-CODE	X(2)	SPEC 6
188	RESERVED	FILLER	X(1)	ED 4
189-196	12TH DEFAULT ACTION CODE DATE	12TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
197-198	13TH DEFAULT ACTION CODE	13TH-DEF-ACT-CODE	X(2)	SPEC 6
199	RESERVED	FILLER	X(1)	ED 4
200-207	13TH DEFAULT ACTION CODE DATE	13TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
208-209	14TH DEFAULT ACTION CODE	14TH-DEF-ACT-CODE	X(2)	SPEC 6
210	RESERVED	FILLER	X(1)	ED 4

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
211-218	14TH DEFAULT ACTION CODE DATE	14TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
219-220	15TH DEFAULT ACTION CODE	15TH-DEF-ACT-CODE	X(2)	SPEC 6
221	RESERVED	FILLER	X(1)	ED 4
222-229	15TH DEFAULT ACTION CODE DATE	15TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
230-241	RESERVED	FILLER	X(12)	ED 4

EDR File Edit Descriptions

Number	Edit
ED 1	Must be a valid date in format CCYYMMDD.
ED 2	Required field. This field must not be blank.
ED 3	Must be greater than zero.
ED 4	Must be filled with blank spaces.

EDR File Format Specifications

Specification	Definition
SPEC 1	Must be a valid time in format HHMMSS.
SPEC 2	Must be a valid Seller/Service number. Must be the current Servicer of the mortgage.
SPEC 3	Must be a valid date in format CCYYMM for the applicable reporting period. Date reported must be one month prior to the month in which the transmission is being sent. For example, when you report to us in May, the cycle month should be April of the same year.

Specification	Definition																																																						
SPEC 4	Must be a valid Freddie Mac-assigned loan number. (Note: The loan number must be for a mortgage that is current, delinquent or in foreclosure. Loan numbers for REO and mortgages that are in closed status should not be included in this transmission.)																																																						
SPEC 5	Must be a valid date that is the Due Date of the Last Paid Installment (DDLPI) in the format YYMMDD.																																																						
SPEC 6	<p>Must be blank or one of the following Default Action Codes:</p> <table border="1"> <thead> <tr> <th data-bbox="304 464 359 488"><u>Code</u></th> <th data-bbox="421 464 536 488"><u>Description</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="304 496 330 521">09</td> <td data-bbox="421 496 780 545">Forbearance or Repayment Plan (12) (EDI Term: Forbearance)</td> </tr> <tr> <td data-bbox="304 553 330 578">11</td> <td data-bbox="421 553 685 578">Repayment Plan in Review</td> </tr> <tr> <td data-bbox="304 586 330 610">20</td> <td data-bbox="421 586 974 634">Reinstatement (full or partial) (EDI Term: Reinstated by Mortgagor Who Retains Ownership)</td> </tr> <tr> <td data-bbox="304 643 330 667">24</td> <td data-bbox="421 643 621 667">Government Seizure</td> </tr> <tr> <td data-bbox="304 675 330 699">31</td> <td data-bbox="421 675 493 699">Probate</td> </tr> <tr> <td data-bbox="304 708 330 732">32</td> <td data-bbox="421 708 610 732">Military Indulgence</td> </tr> <tr> <td data-bbox="304 740 330 764">33</td> <td data-bbox="421 740 770 789">Contested Foreclosure & Litigation (EDI Term: Contested Foreclosure)</td> </tr> <tr> <td data-bbox="304 797 330 821">35</td> <td data-bbox="421 797 759 821">Bankruptcy Cramdown Scheduled</td> </tr> <tr> <td data-bbox="304 829 330 854">38</td> <td data-bbox="421 829 706 854">Appeal of Loan Modification</td> </tr> <tr> <td data-bbox="304 862 330 886">43</td> <td data-bbox="421 862 749 911">Referred to Foreclosure (EDI Term: Foreclosure Started)</td> </tr> <tr> <td data-bbox="304 919 330 943">49</td> <td data-bbox="421 919 770 967">HUD Assignment (EDI Term: Assignment Complete)</td> </tr> <tr> <td data-bbox="304 976 330 1000">59</td> <td data-bbox="421 976 780 1000">Chapter 12 Bankruptcy Petition Filed</td> </tr> <tr> <td data-bbox="304 1008 330 1032">61</td> <td data-bbox="421 1008 695 1032">Second Lien Considerations</td> </tr> <tr> <td data-bbox="304 1040 330 1065">62</td> <td data-bbox="421 1040 685 1065">Veterans Affairs -- No Bid</td> </tr> <tr> <td data-bbox="304 1073 330 1097">63</td> <td data-bbox="421 1073 685 1097">Veterans Affairs -- Refund</td> </tr> <tr> <td data-bbox="304 1105 330 1130">64</td> <td data-bbox="421 1105 706 1130">Veterans Affairs -- Buydown</td> </tr> <tr> <td data-bbox="304 1138 330 1162">65</td> <td data-bbox="421 1138 770 1162">Chapter 7 Bankruptcy Petition Filed</td> </tr> <tr> <td data-bbox="304 1170 330 1195">66</td> <td data-bbox="421 1170 780 1195">Chapter 11 Bankruptcy Petition Filed</td> </tr> <tr> <td data-bbox="304 1203 330 1227">67</td> <td data-bbox="421 1203 780 1227">Chapter 13 Bankruptcy Petition Filed</td> </tr> <tr> <td data-bbox="304 1235 330 1260">68</td> <td data-bbox="421 1235 674 1260">Date of First Legal Action</td> </tr> <tr> <td data-bbox="304 1268 330 1292">69</td> <td data-bbox="421 1268 695 1300">Bankruptcy Plan Confirmed</td> </tr> <tr> <td data-bbox="304 1308 330 1333">71</td> <td data-bbox="421 1308 695 1333">Foreclosure Sale Scheduled</td> </tr> <tr> <td data-bbox="304 1341 330 1365">74</td> <td data-bbox="421 1341 940 1390">Broker's Price Opinion (BPO) or Appraisal Obtained (optional)</td> </tr> <tr> <td data-bbox="304 1398 330 1422">75</td> <td data-bbox="421 1398 961 1422">No Activity to Report (for each Seller/Servicer number)</td> </tr> <tr> <td data-bbox="304 1430 330 1455">76</td> <td data-bbox="421 1430 791 1455">Bankruptcy Court Clearance Obtained</td> </tr> <tr> <td data-bbox="304 1463 330 1487">80</td> <td data-bbox="421 1463 653 1487">Date Breach Letter Sent</td> </tr> </tbody> </table>	<u>Code</u>	<u>Description</u>	09	Forbearance or Repayment Plan (12) (EDI Term: Forbearance)	11	Repayment Plan in Review	20	Reinstatement (full or partial) (EDI Term: Reinstated by Mortgagor Who Retains Ownership)	24	Government Seizure	31	Probate	32	Military Indulgence	33	Contested Foreclosure & Litigation (EDI Term: Contested Foreclosure)	35	Bankruptcy Cramdown Scheduled	38	Appeal of Loan Modification	43	Referred to Foreclosure (EDI Term: Foreclosure Started)	49	HUD Assignment (EDI Term: Assignment Complete)	59	Chapter 12 Bankruptcy Petition Filed	61	Second Lien Considerations	62	Veterans Affairs -- No Bid	63	Veterans Affairs -- Refund	64	Veterans Affairs -- Buydown	65	Chapter 7 Bankruptcy Petition Filed	66	Chapter 11 Bankruptcy Petition Filed	67	Chapter 13 Bankruptcy Petition Filed	68	Date of First Legal Action	69	Bankruptcy Plan Confirmed	71	Foreclosure Sale Scheduled	74	Broker's Price Opinion (BPO) or Appraisal Obtained (optional)	75	No Activity to Report (for each Seller/Servicer number)	76	Bankruptcy Court Clearance Obtained	80	Date Breach Letter Sent
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SPEC 6 (continued)	<p>AW Date of First Quality Right Party Contact with Delinquent Borrower</p> <p>AX Date of Last Quality Right Party Contact with Delinquent Borrower</p> <p>AY Date Advised Property Listed for Sale</p> <p>BF Freddie Mac Standard Modification Trial Period</p> <p>H3 BPO Ordered</p> <p>H4 Solicitation Letter Sent</p> <p>H5 Complete Borrower Response Package Received</p> <p>H6 Eligible for HAMP</p> <p>H7 HAMP in Review</p> <p>H8 HAMP Modification Agreement Sent</p> <p>H9 HAMP Modification Agreement Received</p> <p>HA Workout in Review</p> <p>HB Short Sale in Review</p> <p>HC Ineligible for Short Sale</p> <p>HD Modification in Review</p> <p>HE Ineligible/Cancel Modification</p> <p>TM Freddie Mac Alternative Modification Trial Period (used to report Streamlined Modification Trial Period Plans)</p> <p>If no default action code applies to a mortgage, populate the field with blanks.</p>																														
SPEC 7	<p>Must be a valid date in the format CCYYMMDD. Must be equal to the applicable date for the event defined for the Default Action Code. A valid date must be provided for each Default Action Code reported.</p>																														
SPEC 8	<p>Must be one of the following Default Reason Codes:</p> <table border="1" data-bbox="303 998 803 1416"> <thead> <tr> <th data-bbox="303 998 409 1023">Code</th> <th data-bbox="409 998 803 1023">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="303 1031 345 1055">001</td> <td data-bbox="409 1031 803 1055">Death of Principal Mortgagor</td> </tr> <tr> <td data-bbox="303 1055 345 1079">002</td> <td data-bbox="409 1055 803 1079">Illness of Principal Mortgagor</td> </tr> <tr> <td data-bbox="303 1079 345 1104">003</td> <td data-bbox="409 1079 803 1104">Illness of Mortgagor's Family Member</td> </tr> <tr> <td data-bbox="303 1104 345 1128">004</td> <td data-bbox="409 1104 803 1128">Death of Mortgagor's Family Member</td> </tr> <tr> <td data-bbox="303 1128 345 1153">005</td> <td data-bbox="409 1128 803 1153">Marital Difficulties</td> </tr> <tr> <td data-bbox="303 1153 345 1177">006</td> <td data-bbox="409 1153 803 1177">Curtailment of Income</td> </tr> <tr> <td data-bbox="303 1177 345 1201">007</td> <td data-bbox="409 1177 803 1201">Excessive Obligations</td> </tr> <tr> <td data-bbox="303 1201 345 1226">008</td> <td data-bbox="409 1201 803 1226">Abandonment of Property</td> </tr> <tr> <td data-bbox="303 1226 345 1250">009</td> <td data-bbox="409 1226 803 1250">Distant Employment Transfer</td> </tr> <tr> <td data-bbox="303 1250 345 1274">011</td> <td data-bbox="409 1250 803 1274">Property Problem</td> </tr> <tr> <td data-bbox="303 1274 345 1299">012</td> <td data-bbox="409 1274 803 1299">Inability to Sell Property</td> </tr> <tr> <td data-bbox="303 1299 345 1323">013</td> <td data-bbox="409 1299 803 1323">Inability to Rent Property</td> </tr> <tr> <td data-bbox="303 1323 345 1347">014</td> <td data-bbox="409 1323 803 1347">Military Service</td> </tr> <tr> <td data-bbox="303 1347 345 1372">015</td> <td data-bbox="409 1347 803 1372">Other (EDI Term: Default Detail)</td> </tr> </tbody> </table>	Code	Description	001	Death of Principal Mortgagor	002	Illness of Principal Mortgagor	003	Illness of Mortgagor's Family Member	004	Death of Mortgagor's Family Member	005	Marital Difficulties	006	Curtailment of Income	007	Excessive Obligations	008	Abandonment of Property	009	Distant Employment Transfer	011	Property Problem	012	Inability to Sell Property	013	Inability to Rent Property	014	Military Service	015	Other (EDI Term: Default Detail)
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Specification	Definition																												
SPEC 8 (continued)	<table border="0"> <tr><td>016</td><td>Unemployment</td></tr> <tr><td>017</td><td>Business Failure</td></tr> <tr><td>019</td><td>Casualty Loss</td></tr> <tr><td>022</td><td>Energy-Environment Cost</td></tr> <tr><td>023</td><td>Servicing Problems</td></tr> <tr><td>026</td><td>Payment Adjustment</td></tr> <tr><td>027</td><td>Payment Dispute</td></tr> <tr><td>029</td><td>Transfer of Ownership Pending</td></tr> <tr><td>030</td><td>Fraud</td></tr> <tr><td>031</td><td>Unable to Contact Borrower</td></tr> <tr><td>032</td><td>Contaminated Drywall</td></tr> <tr><td>034</td><td>Eligible Disaster Area</td></tr> <tr><td>INC</td><td>Incarceration</td></tr> <tr><td>HMP</td><td>Home Affordable Modification Program</td></tr> </table> <p>A Default Reason Code must be reported for all Mortgages that are 90 or more days delinquent. Use code 031, “Unable to Contact Borrower”, only when you have been unable to contact the Borrower and determine the reason for default. Use code 015 only when no other code applies. We rarely expect to receive code 015.</p>	016	Unemployment	017	Business Failure	019	Casualty Loss	022	Energy-Environment Cost	023	Servicing Problems	026	Payment Adjustment	027	Payment Dispute	029	Transfer of Ownership Pending	030	Fraud	031	Unable to Contact Borrower	032	Contaminated Drywall	034	Eligible Disaster Area	INC	Incarceration	HMP	Home Affordable Modification Program
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SPEC 9	<p>Must be one of the following Property Condition Codes (for the property securing the mortgage being reported):</p> <table border="0"> <thead> <tr> <th><u>Code</u></th> <th><u>Description</u></th> </tr> </thead> <tbody> <tr><td>03</td><td>Excellent</td></tr> <tr><td>04</td><td>Good</td></tr> <tr><td>05</td><td>Fair</td></tr> <tr><td>06</td><td>Poor</td></tr> <tr><td>10</td><td>Unknown or No Property Inspection</td></tr> <tr><td>18</td><td>Property Inaccessible</td></tr> <tr><td>20</td><td>Condemned</td></tr> </tbody> </table> <p>Property Condition must be reported for mortgages that are 90 or more days delinquent. Prior to the 90th day of delinquency, if the Property Condition is unknown, populate the field with code 10, Unknown, or blanks.</p> <p>You must include the leading zero where one exists.</p>	<u>Code</u>	<u>Description</u>	03	Excellent	04	Good	05	Fair	06	Poor	10	Unknown or No Property Inspection	18	Property Inaccessible	20	Condemned												
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Specification	Definition														
SPEC 10	<p>Must be one of the following Occupancy Status Codes:</p> <table border="1" data-bbox="303 267 649 467"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Vacant</td> </tr> <tr> <td>03</td> <td>Borrower Occupied</td> </tr> <tr> <td>04</td> <td>Tenant Occupied</td> </tr> <tr> <td>06</td> <td>Unknown</td> </tr> <tr> <td>07</td> <td>Abandoned</td> </tr> <tr> <td>15</td> <td>Occupied by Unknown</td> </tr> </tbody> </table> <p>The Occupancy Status must be provided for all mortgages that are 90 or more days delinquent. Prior to the 90th day of delinquency, if the Occupancy Status is unknown, populate the field with Code 06, Unknown, or blanks. You must include the leading zero where one exists.</p>	Code	Description	01	Vacant	03	Borrower Occupied	04	Tenant Occupied	06	Unknown	07	Abandoned	15	Occupied by Unknown
Code	Description														
01	Vacant														
03	Borrower Occupied														
04	Tenant Occupied														
06	Unknown														
07	Abandoned														
15	Occupied by Unknown														
SPEC 11	Must be last three digits of a valid site code. Site codes are assigned by Freddie Mac.														
SPEC 12	Must be a valid Bureau ID. Bureau IDs are assigned by Freddie Mac before your first transmission.														

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