Resolving Loan-Level Edits

Quick Reference Guide

July 2017

Freddie Mac

Notice

The information in this manual is intended to provide general guidance to Freddie Mac Servicers. The information is offered as an aid in, not a substitute for, complying with requirements set forth in the *Single-Family Seller/Servicer Guide* (Guide). Each Freddie Mac approved Servicer must comply with all applicable provisions in the Guide, and all other purchase documents, as that term is defined in the Guide. This manual does not constitute a Purchase Document.

The guidelines in this manual are subject to change at any time by Freddie Mac.

Last Updated: July 2017

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Overview

When we receive your loan-level transactions, we notify you the next business day of any data discrepancies between what you reported and what we expected. We compare the data you transmit to us each day against our database and notify you of any discrepancies via our daily edit reports. Each discrepancy (or edit) is listed on our daily edit reports with an edit code that identifies and explains the discrepancy. We expect you to resolve the edits listed on your daily edit reports and ensure that you have given us accurate information. To prevent the same edits from recurring, improve your performance, and avoid compensatory fees, determine and correct the root cause of the error before reporting the loan in subsequent cycles.

This quick reference guide provides charts containing edit and warning codes that apply to both missing loans and activity for monthly and interim processing. Any exception for the edit or warning code is noted.

Monthly Transactions

Exception Code	Activity	Description	Remittance Due Date
N/A	P&I - newly funded mortgage	Mortgage we funded during the accounting cycle.	By the contract-specified remittance option due date.
	P&I – existing and/or active mortgage	Current or delinquent mortgage that has not been inactivated and is not in foreclosure.	
40	Inactivate	Mortgage for which you have initiated and notified us of foreclosure and are transferring the loan to an inactive status.	
N/A	P&I – inactive mortgage	Mortgage you inactivated in a previous accounting cycle. No principal or interest is due.	No funds are due.

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Exception Code	Activity	Description	Remittance Due Date
50	Reinstate	Mortgage inactivated in a previous accounting cycle which has been brought current. May include mortgages that have a completed workout or loan modification.	By the contract-specified remittance option due date.
70	Transfer to REO	Freddie Mac has acquired the mortgage property through foreclosure or a deed-in-lieu of foreclosure.	No funds are due. You receive a credit for interest advanced on the contract-specified remittance option due date.
72	FHA/VA foreclosure/ conveyance	A claim has been filed with the FHA or VA on a property that did not sell at foreclosure sale.	
80	Balance correction	Mortgage on which the ending gross UPB is higher than the beginning gross UPB.	By the contract-specified remittance option due date.

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Interim Transactions

Exception Code	Activity	Description	Reporting Due Date	Remittance Due Date
60	Payoff – matured	Mortgage was paid in full during the accounting cycle.	Within two business days of receipt of funds.	Within five business days of receipt of funds.
61	Payoff – prepaid			
65	Payoff – repurchase	You are repurchasing (buying back) a mortgage.	Within 60 days following the date of Freddie Mac's notification requiring the repurchase or within 30 days of approving your repurchase request.	By the fifth business day after the repurchase date as reported in your repurchase reporting, and no later than the 60th day from the date of Freddie Mac's repurchase notification or 30th day from the date we approved your request.
66	Payoff – conversion	The borrower is exercising the conversion option for a convertible ARM sold under the repurchase program.	Within five business days of the exception date. (The exception date may be no later than the deadline specified in the contract.)	Within five business days of the exception date.
71	Third-party foreclosure sale	The property was purchased by a third party at the foreclosure sale.	Within two business days of receipt of funds. (Note that the exception date is the date of the foreclosure sale.)	Within five business days of receipt of funds.
73	FHA/VA third-party foreclosure sale			

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The Charts

The charts provide information for each edit or warning code, and list the transaction type(s) affected. The charts also:

- Explain the meaning of the edit code
- Give a possible cause for the edit or warning
- Tell you what reporting and remitting action you need to take
- Describe future reporting impacts
- Describe custodial account action(s)
- Describe preventative maintenance needed

Below is a sample chart.

Chart Description

Transactions that May Receive this Edit: Identifies the transactions that most commonly have this edit.

Charts for missing loans, edit and warning codes include the following:	Description	
An Explanation	Summarizes why our system rejected the transaction and assigned the edit code.	
Possible Causes of Data Error(s)	Provides common causes of problems and explains how to identify and resolve the problems. Some edit codes have multiple potential causes.	
Required Reporting Action	Identifies what must be done to resolve the edit and whether you must submit a correction for the current cycle. **In all cases, you should try to determine and resolve the cause of the error so that it does not occur again in the next cycle.**	
	If you resolve an edit or a warning from:	**Then:**
	The *Edits to be Cleared* report	Submit a correction to clear the edit.
	The *Loan- Level Missing* report	You must transmit information on the loan immediately. (It does not have to be a correction.)
	The *System Cleared Edits* report	Submit a correction if necessary.
	The *LLR Warning* report	Submit a correction if necessary.
	The *Loan Reconciliation Difference* report	You cannot submit a correction if we have finished processing loan data for the cycle. Resolve the problem by the next accounting cutoff.

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Charts for missing loans, edit and warning codes include the following:	Description
Required Remittance Action	Provides information when an adjustment to your remittance may be required. ▪ If you need to make a remittance adjustment and funds are past due, you must immediately remit through GPI any funds owed. If you over-remitted, reduce the amount of your next remittance. ▪ A remittance adjustment is necessary when the amount you remitted is different from the amount due we processed for a loan. Some loans have more than one edit code. A remittance adjustment may not be necessary for each code. You need to use the total change in amount due to determine if there is a remittance action necessary.
Future Reporting Impacts	Identifies future cycle impacts that occur if we cannot process the transaction you request.
Custodial Account Action	Provides information when an adjustment to your custodial account may be required. A custodial account adjustment is necessary when the amount you deposited or the amount you adjusted your delinquent prepaid interest for is different from the amount due we processed for a loan. Some loans have more than one edit code. A custodial account adjustment may not be necessary for each code. You need to use the total change in amount due to determine if there is a custodial account action necessary.
Preventative Maintenance	Provides steps you can take to help prevent the problem(s) from occurring in the future.

Edits You Do Not Have to Address

The following edits may be generated for any transaction. You are not responsible for taking any action on these edits – we will address them.

▪ 100	▪ 108	▪ 222	▪ 238
▪ 102	▪ 110	▪ 223	▪ 239
▪ 103	▪ 209	▪ 228	▪ 313
▪ 104	▪ 216	▪ 229	▪ 808
▪ 106	▪ 221	▪ 230	▪ 809

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Missing Loans

Transactions that May Receive this Edit: Not applicable to missing loans.

Missing Loans		
Explanation	You have not reported this loan number. Any loan on the *Loan-Level Missing* report **without** an asterisk (*) is a missing loan. To resolve a loan **with** an asterisk (*), refer to the *Edits to be Cleared* report and resolve the individual edit codes.	
Possible Causes of Data Error(s)	Missing loans are usually caused by one of the following reasons: ▪ You transmitted this loan with an invalid loan number and the loan is on the *Edits to be Cleared* report with edit code 101. ▪ You did not indicate that this loan was sold to us in your investor reporting system. ▪ You closed this loan on your system, but we have not closed it on ours. ▪ There is a transfer of servicing problem.	
Required Reporting Action	To resolve this problem, you must transmit the activity for this loan.	
Required Remittance Action	You are responsible for remitting funds for missing loans; you need to adjust your remittance.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	You are responsible for accounting for missing loans in your custodial account reconciliation.	
Preventative Maintenance	**If the problem is due to:**	**Then we suggest you:**
	An invalid loan number	Consider automating your new loan set-up process.
	The loan not being set up on your investor reporting system	Consider automating your new loan set-up process.
	You closing the loan	Focus more on resolving errors on the edit reports. The reports should indicate that we did not process the transaction you transmitted to close the loan.
	A transfer of servicing problem	Focus more on the listing and timing on Form 981, *Agreement for Subsequent Transfer of Servicing*.

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Edit Code 101

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><td colspan="3" align="center">Edit Code 101</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">

Invalid Freddie Mac loan number.

You reported a Freddie Mac loan number that our system does not recognize because:

- You entered an incorrect loan number or,
- You reported a valid loan number but we closed that loan in a previous cycle by processing a payoff, third party sale, or REO transaction, or
- You reported a loan number for a loan we do not own.
</td>
</tr>
<tr>
<td rowspan="4">Possible Causes of Data Error(s)</td>
<td colspan="2">

Cross reference all loans without an asterisk (*) on the *Loan-Level Missing* report to determine if a data entry error occurred when the loan was set up on your investor reporting system.

Research the cause of the error by going back to the first cycle the edit code appeared for this loan and then refer to the following table:
</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>You reported this loan using your institution's loan number, it will appear on the edit report</td>
<td>It may be easier for you to research this loan by referencing your loan number.</td>
</tr>
<tr>
<td>Your records indicate that the loan was a new funding the cycle it first appeared with this edit code</td>
<td>Locate the *Funding Detail Report* for this loan to determine the correct loan number.</td>
</tr>
<tr>
<td>This is not a data entry error on a new loan</td>
<td>

The problem is probably due to one of the following:

- A payoff for a newly funded loan that occurred before the first accounting cycle cutoff, or
- A loan we processed in a previous cycle as an REO or an FHA/VA HUD conveyance and it was not removed from your servicing system.
</td>
</tr>
</table>

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Edit Code 101, continued		
	If you:	**Then:**
Required Reporting Action	Entered an incorrect loan number	Correct the loan number and retransmit.
	Reported a loan ▪ We did not purchase, or ▪ That has been processed as a payoff, third party sale, or REO in a previous cycle	Remove the loan from your Freddie Mac portfolio on your investor reporting system.
	Processed the loan as a payoff in error or as a FHA/VA conveyance and it was redeemed	Contact your Freddie Mac Loan Portfolio Specialist.
	Processed the loan as an REO and the loan is a redemption	Forward the funds to our REO department.
Required Remittance Action	None identified at this time.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	None identified at this time.	
Preventative Maintenance	None identified at this time.	

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Edit Code 105

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr>
<td colspan="2" align="center">Edit Code 105</td>
</tr>
<tr>
<td>Explanation</td>
<td>Invalid Servicer number for this loan. You reported this loan with a Servicer number that is different from the number of the Servicer of record on our system. A transfer of servicing problem or data entry error can cause this edit.</td>
</tr>
<tr>
<td rowspan="6">Possible Causes of Data Error(s)</td>
<td colspan="2">The following table lists possible causes of Edit Code 105.</td>
</tr>
</table>

If:	Then:
This loan is not involved in a transfer of servicing	The incorrect Servicer number was in the header record of your transmission.
You use the Service Loans application	You entered the wrong Servicer number when you logged on.
You are transferring the loan to another Servicer	We processed Form 981 and transferred the loan before you did.
You received the loan in a transfer of servicing and the loan was on Form 981	We have not yet transferred the loan to you on our system.
You received the loan in a transfer of servicing, but the loan was not included on Form 981	We have not transferred the loan to you on our system.

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Edit Code 105, continued		
Required Reporting Action	Regardless of the cause of the problem, this loan needs to be submitted as a correction with the correct Servicer number.	
	If:	**Then:**
	This loan is not involved in a transfer of servicing	You need to retransmit the loan with the correct Servicer number.
	This loan is, or was recently, involved in a transfer of servicing	You must coordinate reporting and remitting with the other Servicer involved until the transfer problem is resolved. To resolve a transfer of servicing problem you need to: ▪ Determine the appropriate accounting cycle for the loan to be transferred. ▪ Coordinate reporting and remitting with the other Servicer involved. ▪ Submit an amended Form 981, *Agreement for Subsequent Transfer of Servicing*, if necessary. ▪ Inform your Freddie Mac Loan Portfolio Specialist of the status of the problem.
Required Remittance Action	The Servicer of record is responsible for remitting for activity on this loan. If you *are not* the Servicer of record and have already remitted for this loan, you may adjust a future remittance to recoup the funds. If you *are* the Servicer of record and have not yet remitted for this loan, you need to remit the funds.	
Future Reporting Impacts	If the invalid Servicer number is due to a transfer of servicing, the problem will continue until the transfer of servicing problem is resolved. The Servicer of record on our system is responsible for reporting and remitting for this loan.	
Custodial Account Action	Account for this loan in the Servicer of record's custodial account, including accounting for all funds, and delinquent or prepaid interest. Both Servicers are responsible for coordinating the movement of funds.	
Preventative Maintenance	If you are actively involved in transfers of servicing, you need to pay close attention to ensure only the loans reported on Form 981 are transferred and that the transfer coincides with the effective date on the form.	

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Edit Code 107

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 107	
Explanation	Invalid Servicer number.
Possible Causes of Data Error(s)	Edit Code 107 is generated if the Servicer number you reported is not defined in our system as servicing any loans in the cycle you are reporting for. This edit occurs if you: ▪ Entered an incorrect Servicer number. ▪ Are using a new Freddie Mac Servicer number before you are authorized to use it. ▪ Are using a Servicer number we have discontinued.
Required Reporting Action	Submit a correction with the correct the Servicer number. Contact your Freddie Mac Loan Portfolio Specialist if you need assistance.
Required Remittance Action	You must make all remittances using the correct Servicer number.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Account for the loan in the Servicer of record's custodial account, including accounting for all funds and delinquent or prepaid interest.
Preventative Maintenance	None identified at this time.

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Edit Code 109

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 109	
Explanation	Transaction received after system closing. You transmitted a loan-level transaction after we completed processing the data for the accounting cycle you specified. Once we "close" or "final" a cycle, we cannot accept any transactions with that cycle date. Note: Any outstanding edits that we do not clear by our accounting close become 109E edits until approximately the first of each month, when they will automatically drop off the *Edits to be Cleared* report.
Possible Causes of Data Error(s)	Edit Code 109 is generated if your transmission was received after we completed our processing cycle and closed the system.
Required Reporting Action	Ensure that the correct transaction is processed in the next accounting cycle.
Required Remittance Action	Verify that you remit funds for this transaction based on the transmission that we processed.
Future Reporting Impacts	If you were trying to change a transaction we processed, this may impact what you report for the next cycle. The principal and interest that we expect will be calculated on the transaction we processed this cycle.
Custodial Account Action	If the funds deposited, delinquent interest, or prepaid interest is different for the transmission we processed and this transmission, the difference will be part of your cash receipts and cumulative variance.
Preventative Maintenance	Submit corrections to accounting data only prior to our finalizing loan level. We final loan level four days before the end of the month. Refer to the *Due Date Calendar for Monthly Reporting and Remitting* for the exact dates for a particular cycle.

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Edit Code 200

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 200	
Explanation	Invalid exception action code. The numeric code you reported in the exception code field of your transmission was not one of the codes listed below. Any numeric entry in the exception code field other than those listed below will result in this edit code. Only the following transaction codes may be reported: blank = P&I 40 = Inactivation 50 = Reinstatement 60 = Payoff - Matured 61 = Payoff - Prepaid 65 = Payoff - Repurchase 66 = Payoff - Conversion 70 = REO 71 = Foreclosure Third Party Sale 72 = Foreclosure - FHA/VA Conveyance 73 = Foreclosure - FHA/VA Third Party Sale 80 = Balance Correction
Possible Causes of Data Error(s)	Edit Code 200 is usually caused by a data entry error or a system problem.
Required Reporting Action	Submit a correction for this loan with a valid Freddie Mac exception code as soon as you receive this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	If you manually key in exception code numbers, try to program your system to only accept numbers from a list of valid Freddie Mac exception codes. If your system automatically inserts the exception code, fix the programming so that the correct exception code is inserted.

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Edit Code 201

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 71, 72 or 73.

<table>
<tr><td colspan="2" align="center">Edit Code 201</td></tr>
<tr>
<td>Explanation</td>
<td>Exception code specifies wrong loan type. You reported an exception code specific to a type of product that is different from this loan's product.

Example:

This edit is generated if a conventional loan is reported with exception code 72, which indicates the loan is an FHA/VA HUD conveyance.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 201 is generated if you:
▪ Reported exception code 72 or 73 for a conventional foreclosure.
▪ Reported exception code 71 for an FHA/VA foreclosure.
▪ Delivered the incorrect loan type to Freddie Mac.</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>Determine the correct loan product (FHA/VA or conventional) and submit a correction or notify us if our database is incorrect.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

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Edit Code 202

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40, 50, 70, 71, 72, or 73.

Edit Code 202	
Explanation	Invalid loan status.
Possible Causes of Data Error(s)	Edit Code 202 is generated if you reported the wrong exception code or the prerequisite action was not reported to us via EDR.

Required Reporting Action	You must do one of the following:
	▪ Validate that you reported the correct activity or sale result via EDR or the Foreclosure/DIL Notification.
	   – If the activity reported is incorrect, send another EDR transmission to correct it.
	   – If the sale result reported is incorrect, contact your Freddie Mac Foreclosure/Bankruptcy Specialist.
	▪ Validate that the correct exception code was reported and submit a correction if necessary.

Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	Coordinate all required reporting with other areas in your company that service your Freddie Mac portfolio to prevent this edit.

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Edit Code 203

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 40.

Edit Code 203	
Explanation	Loan already inactivated. You reported an inactivation code for a loan we inactivated in a previous cycle.
Possible Causes of Data Error(s)	Edit Code 203 is generated if you reported a code to inactivate a loan that was already inactivated. Once a loan is inactivated report the loan as a P&I – inactive mortgage transaction until the loan reinstates, pays off, goes to third-party foreclosure sale, or becomes REO. You may need to correct your system programming if it is including code 40 with loans that were previously inactivated.
Required Reporting Action	If this loan is still inactive, we will clear the edit. If another exception code should have been reported, you need to submit a correction.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 204

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 50.

Edit Code 204	
Explanation	Loan is not currently inactivated.
Possible Causes of Data Error(s)	Edit Code 204 is generated if you reported a code to reinstate a loan that is not inactive in our records. Our records may indicate the loan is active if you tried to inactivate the loan in a previous cycle, but we could not process the transaction.
Required Reporting Action	If you intended to report a different exception code, you need to submit a correction. If you try to reinstate a loan that you reported in the same cycle as an inactivation, report a correction as a P&I transaction with the correct principal and interest due.
Required Remittance Action	If you are remitting just one month's interest and principal collected during the cycle, there should be no remitting impacts. If you are remitting more than one month's reinstatement interest, you need to adjust your remittance to match what we processed.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	You should verify that you calculated the correct amount of delinquent interest for this loan.
Preventative Maintenance	Adjust your system so that it indicates a loan was not inactivated if we could not process the transaction to prevent this edit. You would have received an edit code during the cycle in which you reported the inactivation indicating the problem. There would be no code 40 on the LNH line of the *Loan Reconciliation Difference* report.

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Edit Code 206

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 40.

<table>
<tr><td colspan="2" align="center">Edit Code 206</td></tr>
<tr>
<td>Explanation</td>
<td>Timely P&I and Alternate Method loans cannot be inactivated. You reported an inactivation for a loan that is reported under one of our investor reporting accounting methods that does not allow for inactivations.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 206 is generated if your system does not reflect a loan's correct accounting method and generates incorrect data to us.</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>For timely P&I loans, you need to submit a correction as a P&I transaction with principal and interest due.

For alternate method loans, we will process this loan as a P&I transaction.

If you have any questions regarding reporting methods, please contact your Freddie Mac Loan Portfolio Specialist.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>If the loan is reported under our Timely P&I feature, you need to continue reporting scheduled principal and interest for this loan until it is paid off, sold at a third party sale, or transferred to REO.

We do not require you to report scheduled interest on an alternate method loan so there is no need to inactivate it.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>Ensure that your system correctly indicates loans that are not reported under our net yield reporting method to prevent this edit.</td>
</tr>
</table>

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Edit Code 207

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><th colspan="2">Edit Code 207</th></tr>
<tr>
<td>Explanation</td>
<td>Field must be numeric. You reported a non-numeric code in the exception code field of your transmission. Only the following transaction (exception) codes may be reported:

blank = P&I
40 = Inactivation
50 = Reinstatement
60 = Payoff - Matured
61 = Payoff - Prepaid
65 = Payoff - Repurchase
66 = Payoff - Conversion
70 = REO
71 = Foreclosure Third Party Sale
72 = Foreclosure - FHA/VA Conveyance
73 = Foreclosure - FHA/VA Third Party Sale
80 = Balance Correction</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 207 is usually caused by a data entry error.</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>To resolve this edit, you need to submit a correction with the correct exception code.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

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Edit Code 208

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code field left blank to indicate a P&I transaction.

Edit Code 208	
Explanation	Exception code 80 needed for balance correction. You reported an ending Unpaid Principal Balance (UPB) that is greater than the beginning UPB on a loan that does not allow negative amortization, but did not report code 80 in the exception field.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	We will clear this edit if the negative principal adjustment needed is equal to or less than $3,000. If the difference is greater than $3,000 or you reported the incorrect ending balance you must submit a correction. You need to provide supporting documentation if the negative principal reduction is greater than $3,000. You need to submit a correction if you reported the incorrect ending balance.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	If we cannot process the needed principal balance correction, you need to contact your Freddie Mac Loan Portfolio Specialist.
Custodial Account Action	None identified at this time.
Preventative Maintenance	You must report exception code 80 for a balance correction if the ending balance will be greater than the beginning balance, unless the difference is due to allowable negative amortization.

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Edit Code 210

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 80.

<table>
<tr><th colspan="2">Edit Code 210</th></tr>
<tr><td>Explanation</td><td>Balance correction not needed. You reported this loan as a balance correction (exception code 80), but the loan's ending balance is not greater than its beginning balance.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>You may have reported exception code 80 because you had a payment reversal during the cycle. You only report exception code 80 if the payment is applied in one cycle and reversed in the following cycle.</td></tr>
<tr><td>Required Reporting Action</td><td>We will process this loan without exception code 80 and process principal due to match the ending balance that was reported. If the ending balance is incorrect, submit a correction.</td></tr>
<tr><td>Required Remittance Action</td><td>None identified at this time.</td></tr>
<tr><td>Future Reporting Impacts</td><td>None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td>None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 211

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 65.

<table>
<tr>
<td colspan="2" align="center">Edit Code 211</td>
</tr>
<tr>
<td>Explanation</td>
<td>Reported as a repurchase but not approved as a repurchase.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 211 is generated if exception code 65 is reported for a loan that we have not approved for repurchase.</td>
</tr>
<tr>
<td rowspan="6">Required Reporting Action</td>
<td colspan="2">Refer to the following table to determine how to resolve this edit.</td>
</tr>
<tr>
<td>If the loan:</td>
<td>Then:</td>
</tr>
<tr>
<td>Has been approved for repurchase (repurchase required by Freddie Mac) or is a delinquent recourse loan</td>
<td>Send your Freddie Mac Loan Portfolio Specialist a copy of the repurchase letter or the Freddie Mac approved Form 105. We will adjust our system and the edit.</td>
</tr>
<tr>
<td>Is an ACARM that you cannot process as a normal conversion</td>
<td>Notify your Freddie Mac Loan Portfolio Specialist. We will adjust our system and the edit will clear.</td>
</tr>
<tr>
<td>Is a modification/refinance that you must report as a repurchase</td>
<td>Notify your Freddie Mac Loan Portfolio Specialist. We will adjust our system and the edit will clear.</td>
</tr>
<tr>
<td>Has not been approved for repurchase</td>
<td>Report the loan as a P&I transaction for the current cycle. Send a letter requesting repurchase if repurchase is desired for the following cycle.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>If we do not process a repurchase for this loan, you need to adjust your remittance for the difference between the repurchase proceeds and what we processed.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>If we do not process a repurchase, you need to continue reporting this loan as a P&I transaction until we approve the repurchase.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>If we do not process a repurchase for this loan, you need to adjust your custodial account for the amount of the repurchase proceeds you deposited and for the amount of any adjustments for delinquent or prepaid interest.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>To prevent this error from occurring, you should ensure that you have copies of all approvals before reporting a repurchase.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 212

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 65.

Edit Code 212	
Explanation	Reported repurchase but a waiver has been approved. You reported a transaction to repurchase a loan, but we have waived the repurchase requirement.
Possible Causes of Data Error(s)	Edit Code 212 is generated if you did not receive our notification that we waived the repurchase requirement and you transmitted a repurchase for this loan.
Required Reporting Action	Submit a correction to process this loan as a P&I transaction or, if applicable, a different exception code.
Required Remittance Action	Adjust your remittance for the difference between the repurchase proceeds and the transaction we processed.
Future Reporting Impacts	Continue reporting this loan to us.
Custodial Account Action	Adjust your custodial account for the repurchase proceeds you deposited and for any adjustments for delinquent or prepaid interest.
Preventative Maintenance	Coordinate all required reporting with other areas in your organization that service your Freddie Mac portfolio to prevent this edit.

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Edit Code 213

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 66.

<table>
<tr><td colspan="2" align="center">Edit Code 213</td></tr>
<tr><td>Explanation</td><td>Reported convertible ARM for a loan that is not a convertible.

You reported a convertible ARM repurchase for a loan that our records indicate is either not a convertible ARM or is a convertible ARM that does not use the repurchase path.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>None identified at this time.</td></tr>
<tr><td>Required Reporting Action</td><td>If the loan is a convertible ARM, send supporting documentation to your Freddie Mac Loan Portfolio Specialist. We will adjust our system and the edit will be deleted.

Submit a correction if the loan is not a convertible ARM.</td></tr>
<tr><td>Required Remittance Action</td><td>None identified at this time.</td></tr>
<tr><td>Future Reporting Impacts</td><td>None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td>None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 214

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><th colspan="2">Edit Code 214</th></tr>
<tr>
<td>Explanation</td>
<td>You reported a loan transaction for a loan we have previously closed on our system by processing a transfer to REO or a HUD conveyance.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 214 is usually caused when one of the following occurs:

▪ A closed loan is not removed from your investor reporting system.

▪ A loan has gone to REO and the borrower has redeemed the property.</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>

Stop reporting this loan number unless the loan has gone to Real Estate Owned (REO) and the borrower has redeemed the property.

If the property has been redeemed, contact your Freddie Mac Loan Portfolio Specialist and

▪ Correct the loan number and submit a correction.

▪ Stop reporting this loan number.

If the loan was processed as:	Then:
An REO and was redeemed	Forward the funds to the REO department.
A payoff in error or as a FHA/VA conveyance and was redeemed	Contact your Freddie Mac Loan Portfolio Specialist.

</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>If this loan is not a redemption you will have to adjust your remittance for any amounts you remitted.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>You need to remove this loan from your investor reporting system.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>If this loan is not a redemption you will need to adjust your custodial reconciliation for any delinquent interest that you are including in your totals.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>To prevent this edit from occurring, you need to ensure that a loan is removed from your investor reporting system once it has been closed. If a loan has been redeemed from REO, you need to ensure that we are notified in a timely manner.</td>
</tr>
</table>

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Edit Code 215

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code field left blank to indicate a P&I transaction for an inactive loan.

Edit Code 215	
Explanation	Loan reinstatement by default management. Your EDR transmission indicated that this loan has been reinstated from foreclosure, but you did not transmit a reinstatement (exception code 50) in your loan-level transaction.
Possible Causes of Data Error(s)	Edit Code 215 may be generated if you were not aware of actions taken on this loan by another department in your organization.

Required Reporting Action	To resolve this edit, you must determine the correct status of the loan.	
	If this loan:	**Then you must transmit a:**
	Was moved out of foreclosure in error	Revised EDR transaction and we will clear the edit.
	Is no longer in foreclosure	Correction reinstating this loan.

Required Remittance Action	Adjust your remittance for the amount due for the reinstatement of the loan if it is no longer in foreclosure.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify your deposits and delinquent interest for this loan.
Preventative Maintenance	Coordinate all required reporting with other areas in your company that service the Freddie Mac portfolio to prevent this edit.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 220

Transactions that May Receive this Warning: This warning code may occur with transactions reported with exception codes 71 or 73.

Warning Code 220	
Explanation	Redemption may exist; verify transaction.
Possible Causes of Data Error(s)	You reported an FHA/VA conveyance or third party sale and the accuracy of the exception code and the existence of a redemption period should be verified.
Required Reporting Action	You need to take the following actions: ▪ Validate that you have reported the correct FHA foreclosure code. ▪ Verify that no redemption period exists. If one does, revise the transaction to a P&I transaction. Continue to report the loan as a P&I transaction until the redemption period expires or the property is redeemed.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 224

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 70.

Edit Code 224	
Explanation	Sale result is not REO. You reported a transaction to transfer a loan to REO, but a foreclosure sale result has not been reported via EDR to support this action.
Possible Causes of Data Error(s)	Edit Code 224 is generated if the information you are reporting to us via loan-level reporting does not match the information being reported to us by a different department in your company.

Required Reporting Action	Determine what the sale results were and report the REO sale results via the Foreclosure/DIL Notification to resolve this edit.	
	If this loan:	**Then:**
	Was not sold at foreclosure sale	Transmit the results through EDR. We will clear this edit once we process the EDR transaction.
	Was sold at foreclosure sale	Transmit the results through EDR and submit a correction to report this loan as a third-party sale if you *have* received the proceeds or as a P&I transaction if you have *not*.
	Has not gone to foreclosure sale	Submit a correction to report this loan as a P&I transaction.

Required Remittance Action	**If:**	**Then:**
	The REO is processed	No remittance action is required.
	Foreclosure sale resulted in a third-party sale and you have received the proceeds	Adjust your remittance for the interest advanced and you need to remit the third-party sale proceeds.
	Foreclosure sale resulted in a third-party sale and you have *not* received the proceeds, or if the foreclosure sale has not occurred yet	Adjust your remittance for the interest advanced and you need to remit monthly interest if the loan is not inactive.

Resolving Loan-Level Edits Quick Reference Guide

<table>
<tr>
<td colspan="3" align="center">Edit Code 224, continued</td>
</tr>
<tr>
<td rowspan="3">Future Reporting Impacts</td>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>The sale result is a third party sale</td>
<td>Continue reporting this loan as a P&I transaction until you receive the sale proceeds, at which time you will report a third-party sale.</td>
</tr>
<tr>
<td>This loan has not gone to foreclosure sale</td>
<td>Continue reporting this loan as a P&I transaction until an activity occurs to report as an exception.</td>
</tr>
<tr>
<td rowspan="4">Custodial Account Action</td>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>The REO is processed</td>
<td>No custodial account action required.</td>
</tr>
<tr>
<td>The foreclosure sale resulted in a third-party sale and you have deposited the proceeds</td>
<td>There should be no custodial account impact since you reported the third-party sale as a revised transaction.</td>
</tr>
<tr>
<td>The foreclosure sale resulted in a third-party sale and you have not received the proceeds, or if the foreclosure sale has not occurred yet</td>
<td>Continue to account for the delinquent interest on this loan.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">Coordinate all required reporting with other areas in your company that service your Freddie Mac portfolio to prevent this edit.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 225

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 71 or 73.

<table>
<tr><td colspan="3" align="center">Edit Code 225</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Sale result is not a third-party sale. You reported a transaction to report a third-party sale, but a sale result has not been reported via EDR to support this action.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 225 is generated if the information you are reporting to us via loan-level reporting does not match the information being reported to us by a different department in your company.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Determine what the sale results and report the third-party sale result via the Foreclosure/DIL Notification to resolve this edit.</td>
</tr>
<tr>
<td>If this loan:</td>
<td>Then:</td>
</tr>
<tr>
<td>Was sold at the foreclosure sale, transmit these results through EDR</td>
<td>We will clear this edit once we process the EDR transaction.</td>
</tr>
<tr>
<td>Was not sold at the foreclosure sale</td>
<td>Transmit the results through EDR and submit a correction to report this loan as a transfer to REO.</td>
</tr>
<tr>
<td>Has not gone to foreclosure sale</td>
<td>Submit a correction to report this loan as a P&I transaction.</td>
</tr>
<tr>
<td rowspan="4">Required Remittance Action</td>
<td>If the foreclosure sale:</td>
<td>Then:</td>
</tr>
<tr>
<td>Resulted in a third-party sale</td>
<td>No remittance adjustment is required.</td>
</tr>
<tr>
<td>Resulted in an REO</td>
<td>Reduce your remittance for the interest advanced and the third-party sale proceeds.</td>
</tr>
<tr>
<td>Has not occurred yet</td>
<td>Adjust your remittance for the third-party sale proceeds if necessary, and remit monthly interest if the loan is not inactive.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">If the foreclosure sale has not occurred, continue to report this loan.</td>
</tr>
</table>

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Edit Code 225, continued		
	If:	**Then:**
Custodial Account Action	A third-party sale is processed	There is no custodial account action required.
	The foreclosure sale resulted in an REO	There should be no custodial account impacts since you reported the REO as a revised transaction.
	The foreclosure sale has not occurred yet	Continue to account for the delinquent interest on this loan.
Preventative Maintenance	Coordinate all required reporting with other areas in your company that service your Freddie Mac portfolio to prevent this edit.	

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Edit Code 226

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 70.

Edit Code 226	
Explanation	Sale result is a deed-in-lieu of foreclosure. Loan has not been placed in REO. You have not reported a transaction to transfer this loan to REO, but your EDR transmission indicates this loan is a deed-in-lieu.
Possible Causes of Data Error(s)	Edit Code 226 is generated if the information you are reporting to us via loan-level reporting does not match the information being reported to us by a different department in your company.

Required Reporting Action	Determine what the loan status is to resolve this edit.	
	If this loan:	**Then:**
	Is a deed-in-lieu	Contact your Freddie Mac Loan Portfolio Specialist.
	Is *not* a deed-in-lieu	Contact the Non-Performing Loans department.

Required Remittance Action	Make a remittance adjustment for this loan's interest advanced adjustment for the REO.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Remove all delinquent interest you are carrying for this loan if you report it as an REO.
Preventative Maintenance	Coordinate all required reporting with other areas in your company that service your Freddie Mac portfolio to prevent this edit.

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Edit Code 227

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 72.

Edit Code 227	
Explanation	Sale result is not FHA/VA conveyance. You reported a transaction to convey this loan to HUD, but your EDR transmission does not support this action.
Possible Causes of Data Error(s)	Edit Code 227 is generated if the information you are reporting to us via loan-level reporting does not match the information being reported to us by a different department in your company.
Required Reporting Action	▪ Report the third-party sale result via the Foreclosure/DIL Notification. ▪ Contact the Non-Performing Loans Department for assistance with correcting the reported sale result or send a correction with the correct exception code.
Required Remittance Action	Make a remittance adjustment for the interest advanced adjustment for this loan.
Future Reporting Impacts	If this loan cannot be closed out, continue reporting it.
Custodial Account Action	Adjust the delinquent interest you are carrying for this loan if you do not close it out this cycle.
Preventative Maintenance	Coordinate all required reporting with other areas in your company that service your Freddie Mac portfolio to prevent this edit.

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Edit Code 231

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 66.

Edit Code 231	
Explanation	Reported convertible repurchase for matured loan. You reported a convertible repurchase transaction for a loan that we indicate is matured.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	We processed this transaction as a matured payoff. Verify that this is correct.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 232

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 60.

Edit Code 232	
Explanation	Reported matured loan with outstanding repurchase due. You reported a matured payoff for a loan that we indicate is an outstanding repurchase.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Retransmit the loan with the correct exception code.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 233

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 61.

Edit Code 233	
Explanation	Reported prepaid with outstanding repurchase due. You reported a prepaid payoff transaction for a loan that we indicate is an outstanding repurchase.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Retransmit the loan with the correct exception code.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 234

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 65.

Edit Code 234	
Explanation	Reported repurchase - repurchase in appeal. You reported a repurchase payoff transaction for a loan that we indicate is in the appeal process.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Contact our Fees and Claims unit to request that the appeal be removed from this loan.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 235

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 65.

Edit Code 235	
Explanation	Reported convertible repurchase, outstanding repurchase still due. You reported a convertible repurchase payoff transaction for a loan that we indicate is an outstanding repurchase.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Retransmit the loan with the correct exception code.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 236

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65 or 66.

<table>
<tr><td colspan="3" align="center">Edit Code 236</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Loan in REO status. Payoff cannot be processed.

You reported a payoff transaction for a loan that you reported via EDR as being transferred to REO.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td colspan="2">Verify the correct activity for this loan.</td>
</tr>
<tr>
<td>If this loan:</td>
<td>Then:</td>
</tr>
<tr>
<td>Should be transferred to REO

Should not be transferred to REO</td>
<td>You need to submit a correction transferring this loan to REO.

Contact the Non-Performing Loans department.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">If we process an REO instead of a payoff, adjust your remittance for the interest advanced and the payoff proceeds.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">If we process an REO and you deposited repurchase proceeds, withdraw the proceeds.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 237

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 61.

Edit Code 237	
Explanation	Loan reported as prepaid but loan has matured. You reported a prepaid payoff transaction for a loan that we indicate is matured.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	We process this transaction as a matured payoff (exception code 60). Verify that the transaction we processed is correct.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 240

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 60.

<table>
<tr><td colspan="2" align="center">Edit Code 240</td></tr>
<tr><td>Explanation</td><td>Reported matured; repurchase is in appeal.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>You reported a loan as matured, but the required repurchase is in appeal.</td></tr>
<tr><td>Required Reporting Action</td><td>Contact our Remedy Management unit.</td></tr>
<tr><td>Required Remittance Action</td><td>None identified at this time.</td></tr>
<tr><td>Future Reporting Impacts</td><td>None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td>None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 241

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 61.

Edit Code 241	
Explanation	Reported prepaid; repurchase is in appeal.
Possible Causes of Data Error(s)	You reported a loan as prepaid, but the required repurchase is in appeal.
Required Reporting Action	Contact our Remedy Management unit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 300

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 300	
Explanation	The accounting cutoff date is an invalid date. You included a cycle date with your transmission that was not in a valid format.
Possible Causes of Data Error(s)	Edit Code 300 is usually caused by a data entry error or a system problem.
Required Reporting Action	Submit a correction with the correct accounting cycle date to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 301

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65 or 66.

Edit Code 301	
Explanation	The reporting cycle is not the current cycle or the next cycle. You reported a valid cycle date, but the cycle date does not correspond to one we can process.
Possible Causes of Data Error(s)	Edit Code 301 is generated if you entered the incorrect accounting cycle with your loan-level transaction or if you are trying to report a transaction from a previous cycle.
Required Reporting Action	Submit a correction with the correct accounting cycle date to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 302

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40, 50, 60, 61, 65, 66, 70, 71, 72, or 73.

Edit Code 302	
Explanation	The transaction for the next accounting cycle has been received, but there is no transaction for the current cycle. You transmitted a transaction for this loan for the next cycle before we processed the current cycle transaction for this loan (i.e. a payoff for the 16th is transmitted prior to your monthly transmission for the cycle). You transmitted a transaction too early. We had not yet processed the previous transaction.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	This edit will clear once the current cycle transaction is transmitted and processed. Check the *Loan Level Missing Report* for the current cycle. If the ▪ Loan *has* an asterisk (*), check the *Edits to be Cleared* report to resolve the edit ▪ Loan *does not have* an asterisk (*), transmit the loan-level transaction for the current cycle. ▪ Current cycle transaction will change the data on the next cycle's transaction; revise the next cycle's transaction and retransmit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 303

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 303	
Explanation	Partial duplicate/possible correction. You transmitted another transaction for a loan number we have already processed without identifying it as a correction. This edit displays on the following business day only.
Possible Causes of Data Error(s)	Edit Code 303 is generated if you assigned the same Freddie Mac loan number to more than one loan on your system. This most commonly occurs during loan set-up when there is more than one loan on a *Funding Detail Report*. If you transmitted a duplicate, you probably intended to mark one of them as a correction.
Required Reporting Action	To resolve this error, you need to verify that you did not assign the same Freddie Mac loan number to more than one loan in your system. You can do this by researching the unreported loans on your *Loan Level Missing Report* and the Servicer loan number you reported with the duplicate transaction. If you have a Freddie Mac loan number assigned to more than one loan, you need to correct the loan with the wrong loan number and transmit the data for that loan to us. You will also need to send a revised transaction for the loan that had the correct loan number on your original transmission if we processed a transaction different from what you intended. If you just transmitted a loan number twice, ensure we processed the correct transaction and submit a correction if we did not.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	Do not assign the same Freddie Mac loan number to more than one loan. Consider automating your loan set-up process.

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Edit Code 305

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40, 50, 70 or 80.

<table>
<tr><th colspan="2">Edit Code 305</th></tr>
<tr>
<td>Explanation</td>
<td>Transaction received before the accounting cutoff.

You transmitted a loan transaction prior to the accounting cutoff.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>You do not need to take any action. Our system will process this loan after the accounting cutoff.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

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Warning Code 306

Transactions that May Receive this Warning: This warning code may occur with any transaction.

<table>
<tr><td colspan="2" align="center">**Warning Code 306**</td></tr>
<tr>
<td>**Explanation**</td>
<td>Freddie Mac database will be revised. You submitted a correction for a loan we have already accepted.</td>
</tr>
<tr>
<td>**Possible Causes of Data Error(s)**</td>
<td>You submitted a correction for a loan we have already accepted either because it passed our system edits when it was received, was system cleared and was on the *System Cleared Edits* report, or was on the *Edits to be Cleared* report and was cleared by you or your Freddie Mac Loan Portfolio Specialist.</td>
</tr>
<tr>
<td>**Required Reporting Action**</td>
<td>Verify that the transaction we processed is the one you intended for us to process.

If the original transaction is the one you wanted us to process, submit a correction.</td>
</tr>
<tr>
<td>**Required Remittance Action**</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>**Future Reporting Impacts**</td>
<td>None if we process the correct transaction.</td>
</tr>
<tr>
<td>**Custodial Account Action**</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>**Preventative Maintenance**</td>
<td>None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 308

Transactions that May Receive this Warning: This warning code may occur with any transaction.

Warning Code 308	
Explanation	Exact error transaction ignored. You transmitted a transaction for a loan with an edit, but the values are the same as the original transaction that was in error.
Possible Causes of Data Error(s)	You sent a transaction to Freddie Mac without resolving the underlying problem in the initial transmission.
Required Reporting Action	Resolve the original edit codes and submit a correction to clear the original edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	Correct the source of the error to avoid future edits.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 309

Transactions that May Receive this Warning: This warning code may occur with any transaction.

Warning Code 309	
Explanation	Duplicate error dropped.
Possible Causes of Data Error(s)	You reported the same loan number twice in your transmission or you reported a revised transaction for a loan that had an edit and the revised transaction has different values than the original transaction in error.
Required Reporting Action	Verify the transaction we processed and submit a correction if necessary.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Warning Code 310

Transactions that May Receive this Warning: This warning code may occur with any transaction.

Warning Code 310	
Explanation	Duplicate transaction ignored.
Possible Causes of Data Error(s)	Duplicate loan numbers were reported in the same processing window.
Required Reporting Action	Verify the transaction we processed and submit a correction if necessary.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 311

Transactions that May Receive this Edit: This edit may occur with transactions reported as P&I transactions and exception codes 40, 50, 70, or 80.

Edit Code 311	
Explanation	Incorrect accounting cycle. You transmitted a transaction with an accounting cycle that is not the cycle we are processing.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Submit a correction using the correct accounting cycle date to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 312

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 71, or 73.

Edit Code 312	
Explanation	Next cycle transaction has already processed. You transmitted a transaction for the current cycle, but we have already processed both a transaction for the current cycle and a payoff or third-party sale for the following cycle. We cannot change the current cycle transaction.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Inform your Freddie Mac Loan Portfolio Specialist that you need to revise the current cycle's transaction. Your Freddie Mac Loan Portfolio Specialist will delete the next cycle payoff or foreclosure and if the current transaction was: ▪ Marked as a correction, we process it. ▪ Not marked as a correction, send a corrected transaction. Retransmit the following cycle's transaction.
Required Remittance Action	If the revised transaction changes the amount of principal and interest due us, adjust your remittance.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 313

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 313	
Explanation	We received two transactions for the same loan number at the same time and neither was marked as a correction. Our system attempted to process the transaction that, based on our system rules, had the least number of edits.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Verify that the transaction we attempted to process is the one you intended for us to process. Review the Edits to be Cleared report and System Cleared Edits report. Submit a correction, as necessary to ensure we have processed the correct transaction.
Required Remittance Action	Verify that you have remitted the correct amount due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 314

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 314	
Explanation	You reported an exception date that does not correspond with the accounting cycle date. You reported a transaction with an exception date that is within the current accounting cycle, but with an accounting cycle date of a future cycle.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	**For third-party foreclosure sale and FHA/VA third-party foreclosure sale transactions:** No action is required. This edit will automatically drop off the *Edits to be Cleared* report by the second business day of the month. **For all other loan-level transactions**: Verify the accounting cycle and report the transaction as a correction with a current accounting cycle date to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Warning Code 316

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 316	
Explanation	We received multiple transactions with multiple errors for the same loan number on the same day, including a correction that resolved one of the transactions in error.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	None identified at this time.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Warning Code 317

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 317	
Explanation	We received multiple transactions with multiple errors for the same loan number on the same day, and attempted to process the last transaction we received.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Verify that the transaction we attempted to process is the one you intended for us to process. Review the Edits to be Cleared report and System Cleared Edits report. Submit a correction, as necessary to ensure we have processed the correct transaction.
Required Remittance Action	Verify you have remitted the correct amount due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 318

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 318	
Explanation	We received multiple transactions with multiple errors for a loan number. None of the transactions were marked as corrections, and none of them were error-free. However, one of the transactions contained only system-cleared edits, and therefore we were able to process it.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Review the System Cleared Edits report. Verify that the transaction we processed is the one you intended for us to process. If we did not process the transaction you intended, submit a correction.
Required Remittance Action	Verify you have remitted the correct amount due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 319

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 319	
Explanation	Multiple corrections received for a loan number on the same day, within the same loan-level processing window. Therefore, it is possible we did not process the correction you intended for us to process.
Possible Causes of Data Error(s)	You submitted multiple corrections for a loan number on the same day, within the same loan-level processing window.
Required Reporting Action	Verify that the transaction we processed is the one you intended for us to process. If we did not process the transaction you intended, submit a correction.
Required Remittance Action	Verify you have remitted the correct amount due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 400

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 400	
Explanation	DDLPI is an invalid date. You transmitted a loan-level transaction with an invalid Due Date of Last Paid Installment (DDLPI). You must report the DDLPI in a MM/DD/YY format with a valid date.
Possible Causes of Data Error(s)	Edit Code 400 is usually caused by a data entry error.
Required Reporting Action	Submit a correction with the correct DDLPI in MM/DD/YY format to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 401

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40, 71, 72, or 73.

<table>
<tr><td colspan="3" align="center">Edit Code 401</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">DDLPI is not a delinquent date. You reported an exception code that indicates the loan is delinquent, but the Due Date of Last Paid Installment (DDLPI) you reported indicates the loan is current.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 401 is usually caused by a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Submit a correction with the correct DDLPI to resolve this edit.</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>The loan is current</td>
<td>Report a different exception code.</td>
</tr>
<tr>
<td>A payment was received for this loan</td>
<td>Report a reinstatement.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 404

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 70 or 72.

<table>
<tr>
<td colspan="2" align="center">Edit Code 404</td>
</tr>
<tr>
<td>Explanation</td>
<td>Reported DDLPI does not match DDLPI reported by default management. You reported, with your loan-level accounting transaction, a Due Date of Last Paid Installment (DDLPI) that is different from the DDLPI your Default Management area transmitted to us via EDR.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 404 is generated if you transmit information on your loan-level transaction that is different from the information on your EDR transaction.</td>
</tr>
<tr>
<td rowspan="2">Required Reporting Action</td>
<td>Verify the DDLPI and take the appropriate action based on the following table to resolve this edit:</td>
</tr>
<tr>
<td>

If:	Then:
Your Default Management area reported the incorrect DDLPI via EDR	Send a new EDR transaction and we will adjust our system to clear the edit.
The wrong DDLPI was reported on the investor reporting transaction	Submit a correction.

</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>You may need to make a remittance adjustment if the amount of interest advanced changed.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>Coordinate all required reporting with other areas of your company that report on your Freddie Mac portfolio to prevent this edit.</td>
</tr>
</table>

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Edit Code 410

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><th colspan="3">Edit Code 410</th></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Last Payment Received Date (LPRD) missing. You did not include the LPRD with your loan-level transaction.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 410 is generated if your system did not automatically insert the LPRD.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>This edit appears on the System Cleared Edits report.</td>
<td>Ensure correct LPRD is reported next cycle.</td>
</tr>
<tr>
<td>You receive this edit with another edit on the Edits to be Cleared report.</td>
<td>Correct the LPRD and other edits.
Submit a correction.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 411

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><td colspan="3" align="center">Edit Code 411</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Last payment received date (LPRD) is invalid.

You reported an invalid LPRD with your loan-level transaction. The LPRD must be in a valid MM/DD/YY format.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 411 is usually caused by a data entry error or system problem.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>This edit appears on the System Cleared Edits report.</td>
<td>Ensure the correct LPRD is reported next cycle.</td>
</tr>
<tr>
<td>You receive this edit with another edit on the Edits to be Cleared report.</td>
<td>Correct the LPRD and other edits.
Submit a correction.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 412

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr>
<td colspan="3" align="center">Edit Code 412</td>
</tr>
<tr>
<td>Explanation</td>
<td colspan="2">Last Payment Received Date (LPRD) is prior to the origination date.

Your loan-level transaction for this loan reported an LPRD that is earlier than the loan's origination date.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 412 is usually caused by a data entry error.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>This edit appears on the System Cleared Edits report.</td>
<td>Ensure the correct LPRD is reported next cycle.</td>
</tr>
<tr>
<td>You receive this edit with another edit on the Edits to be Cleared report.</td>
<td>Correct the LPRD and other edits.
Submit a correction.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 413

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 413		
Explanation	Last Payment Received Date (LPRD) is greater than the current date. Your loan-level transaction for this loan reported an LPRD that is in the future.	
Possible Causes of Data Error(s)	Edit Code 413 is usually caused by a data entry error.	
Required Reporting Action	**If:**	**Then:**
	This edit appears on the *System Cleared Edits* report	Ensure the correct LPRD is reported next cycle.
	You receive this edit with another edit on the *Edits to be Cleared* report	▪ Correct the LPRD and other edits. ▪ Submit a correction.
Required Remittance Action	None identified at this time.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	None identified at this time.	
Preventative Maintenance	None identified at this time.	

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Edit Code 500

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 70, 71, 72, or 73.

Edit Code 500	
Explanation	Exception action date is an invalid date. Your loan-level transaction reported an invalid exception date for this loan. The exception date must be in a valid MM/DD/YY format.
Possible Causes of Data Error(s)	Edit Code 500 is usually caused by a data entry error.
Required Reporting Action	Submit a correction with a valid exception date to resolve this edit.
Required Remittance Action	Make a remittance adjustment if the interest calculation changes based on the new exception date.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 501

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 70, 71, 72, or 73.

Edit Code 501	
Explanation	Exception date is required. You transmitted a loan-level transaction with an exception code that requires an exception date, but the exception date field is blank. An exception date is required for all payoffs, third-party foreclosure sales, transfers to REO, and HUD conveyances.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Submit a correction with the correct exception date to resolve this edit.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 502

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40 or 50.

<table>
<tr><th colspan="2">Edit Code 502</th></tr>
<tr><td>Explanation</td><td>Exception date is not applicable. You transmitted a loan-level transaction with an exception date for a transaction that does not require one.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>None identified at this time.</td></tr>
<tr><td>Required Reporting Action</td><td>We will process the transaction without the exception date.

Validate the transaction we processed and submit a correction if it is incorrect.</td></tr>
<tr><td>Required Remittance Action</td><td>None identified at this time.</td></tr>
<tr><td>Future Reporting Impacts</td><td>None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td>None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 503

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 71, 72, or 73.

Edit Code 503	
Explanation	Exception date is in the future. You transmitted a loan-level transaction with an exception code that requires an exception date, but the exception date is in the future.
Possible Causes of Data Error(s)	Edit Code 503 is usually caused by a data entry error.
Required Reporting Action	Submit a correction with the correct exception date. Make sure you verify your interest due calculation.
Required Remittance Action	Make a remittance adjustment if the interest calculation changes based on the new exception date.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 504

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 70.

Edit Code 504	
Explanation	The exception date falls in a future cycle. You reported a transaction to transfer a loan to REO, but the exception date is in the future.
Possible Causes of Data Error(s)	Edit Code 504 is usually due to a data entry error.
Required Reporting Action	Submit a correction using the correct exception date.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 505

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 71 or 73.

<table>
<tr><td colspan="3" align="center">Edit Code 505</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Exception date does not equal foreclosure sale date. You transmitted an exception date with your loan-level transaction that is different from the foreclosure sale date reported via EDR.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td colspan="2">Verify the exception date and then refer to the following:</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>The foreclosure sale date reported via the Foreclosure/DIL Notification was incorrect

The exception date reported was incorrect</td>
<td>Transmit a corrected EDR transaction.

Submit a correction.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Make a remittance adjustment if the interest calculations change based on the new exception date.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

Warning Code 506

Transactions that May Receive this Warning: This warning code may occur with transactions reported with exception codes 60, 61, 65, 66, 70, 71, 72, or 73.

Warning Code 506	
Explanation	Exception date is before current cycle. You reported an exception date that is before the current cycle.
Possible Causes of Data Error(s)	The actual transaction date (foreclosure sale date for example) was in a previous cycle.
Required Reporting Action	Verify the exception date and submit a correction if necessary.
Required Remittance Action	Make a remittance adjustment if the interest calculations change based on the new exception date.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 507

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 70, 71, 72, or 73.

Edit Code 507	
Explanation	Exception date is not in reported cycle. You reported an exception date that is in the next cycle, but reported a cycle date for the current cycle.
Possible Causes of Data Error(s)	Edit Code 507 is usually caused by a data entry error.
Required Reporting Action	Submit a correction with the correct exception date and cycle date.
Required Remittance Action	Make a remittance adjustment if the interest calculation changes based on the new exception date.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 508

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65 or 66.

<table>
<tr><td colspan="3" align="center">Edit Code 508</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Exception date is prior to funding date.

You reported an exception date with your payoff transaction that was prior to the funding date. If a loan pays off between delivery and funding, you must use the funding date as the payoff date.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">You reported the actual payoff date, but the payoff occurred between delivery and funding.

When this occurs you must use the funding date as the payoff date instead of the actual payoff date. This is because we paid you interest from the first of the month to the day prior to funding and we need to be reimbursed for that interest.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td>If the exception date reported is:</td>
<td>Then:</td>
</tr>
<tr>
<td>Correct and the purchase date is incorrect</td>
<td>Notify us and we will adjust the purchase date.</td>
</tr>
<tr>
<td>Incorrect and the purchase date is correct</td>
<td>Submit a correction with the correct exception date.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Make a remittance adjustment based on interest due to the funding date.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">Deposit the interest for the time period between the payoff date and the funding date.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 509

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 60, 61, 65, 66, 70, 71, 72, or 73.

Edit Code 509	
Explanation	Interest was not validated due to invalid exception date. You received edit code 509 on this transaction because we could not validate the interest due you reported with this transaction.
Possible Causes of Data Error(s)	This edit only occurs with edit codes 500, 503, 504, 505 and 507 and is issued when an exception date edit error occurs.
Required Reporting Action	You must recalculate the interest due for this loan when you submit the correction to revise the exception date.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 510

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 70, 71, 72 or 73.

Edit Code 510		
Explanation	Exception date is before purchase date. You transmitted a loan-level transaction with a foreclosure sale date that is earlier than the loan funding date.	
Possible Causes of Data Error(s)	Edit Code 510 is usually caused by a data entry error.	
Required Reporting Action	**If the exception data reported is:**	**Then:**
	Correct and the purchase date is incorrect	Notify us and we will adjust the purchase date.
	Incorrect and the purchase date is correct	Submit a correction with the correct exception date.
Required Remittance Action	Make a remittance adjustment based on interest due to the funding date.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	None identified at this time.	
Preventative Maintenance	None identified at this time.	

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 512

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 70 or 73.

<table>
<tr>
<th colspan="3">Edit Code 512</th>
</tr>
<tr>
<td>Explanation</td>
<td colspan="2">Foreclosure sale date cannot be before foreclosure start date. You transmitted a loan-level transaction with a foreclosure sale date that is earlier than when you started the foreclosure proceedings on this loan, according to your EDR transmission.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 512 is usually caused by a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Verify the foreclosure sale.</td>
</tr>
<tr>
<td>If the foreclosure sale date reported is:</td>
<td>Then:</td>
</tr>
<tr>
<td>Correct and the begin date is incorrect</td>
<td>Send another EDR transmission to correct the date.</td>
</tr>
<tr>
<td>Incorrect and the begin date is correct</td>
<td>Contact your Freddie Mac Foreclosure/Bankruptcy Specialist.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Make a remittance adjustment based on interest due to the funding date.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 600

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 600	
Explanation	Interest due is calculated incorrectly. The interest due you reported with your loan-level transaction is not equal to the interest due we calculate.
Possible Causes of Data Error(s)	Edit Code 600 is usually due to your system having a different ANY than our system. Verify the correct service fee and ANY from the *Funding Detail Report*.
Required Reporting Action	Verify the ANY.
Required Remittance Action	Interest errors usually require a remittance adjustment.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Interest errors usually require a custodial account adjustment.
Preventative Maintenance	You can usually prevent this error by automating your loan set-up process.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 601

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception code 50.

Edit Code 601		
Explanation	Interest due cannot be zero. You reported a reinstatement transaction with zero interest due.	
Possible Causes of Data Error(s)	Edit Code 601 is usually caused by a data entry error or system problem.	
Required Reporting Action	You need to determine if the transaction is for a full reinstatement or a partial reinstatement.	
	If:	**Then:**
	You are reporting a full reinstatement	Recalculate the interest due and submit a correction.
	You are reporting a valid partial reinstatement	We will clear the edit.
Required Remittance Action	Adjust your remittance for the amount of interest due us.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	None identified at this time.	
Preventative Maintenance	We require interest for all reinstatement transactions (partial reinstatements can have a zero reported interest amount). Verify the interest due calculations prior to transmitting.	

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 602

Transactions that May Receive this Edit: This edit may occur with any transaction.

Edit Code 602	
Explanation	Interest cannot be zero on an active loan. You did not report any interest due on an active loan.
Possible Causes of Data Error(s)	Edit Code 602 is usually caused by a calculation error, a system problem, the loan listed in your records as inactive or the wrong funding date in your system.
Required Reporting Action	We will change the interest due to match what we expect. Contact your Freddie Mac Loan Portfolio Specialist if you do not agree with our transaction.
Required Remittance Action	Adjust your remittance for the amount of interest due us.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify that you either have cash receipts or an increase in delinquent interest to offset the interest due.
Preventative Maintenance	We require interest unless the loan was inactivated in a previous cycle, is on the alternate method of accounting, or is a new purchase funded between the first and 15th of the current calendar month. Ensure that your loans are designated properly.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 603

Transactions that May Receive this Edit: This edit may occur with any transaction.

<table>
<tr><th colspan="3" align="center">Edit Code 603</th></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Interest due must not be greater than zero.

You reported interest due on a loan that was inactive as of the previous accounting cutoff.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 603 is usually caused by a payment being received on an inactive loan or a data entry error.</td>
</tr>
<tr>
<td rowspan="3">Required Reporting Action</td>
<td colspan="2">Determine if a payment was received on this loan.</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>A payment was received</td>
<td>You must submit a correction reinstating this loan.</td>
</tr>
</table>

<table>
<tr>
<td></td>
<td>No payment was received</td>
<td>No action is required. We will process the loan with zero interest due.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Adjust your remittance for the amount of interest you included if the loan is still inactive.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">No custodial account action is required if the delinquent interest calculation is correct.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">Once a loan is inactivated, you report the loan every cycle as a P&I transaction with zero interest and principal due until the loan reinstates, pays off, is sold at a third-party sale, is transferred to REO, or is conveyed to HUD.

- Reinstate the loan if a payment is received.
- Ensure that your system is programmed to report these transactions following our requirements.</td>
</tr>
</table>

Warning Code 605

Transactions that May Receive this Warning: This warning code may occur with transactions reported with exception codes 50, 60, 61, 65, 66, 71, and 73.

Warning Code 605	
Explanation	Delinquent interest may be due on alternate method loans.
Possible Causes of Data Error(s)	You reported a transaction for a loan reported under our alternate method program where delinquent interest may be due.
Required Reporting Action	Verify if any delinquent interest is due and submit a correction if necessary.
Required Remittance Action	Adjust your remittance for the amount of interest due us.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify that you either have cash receipts or a decrease in delinquent interest to offset the interest due.
Preventative Maintenance	When calculating interest due on loans reported under our alternate method-reporting program, remember to pass through all delinquent interest when the loan liquidates.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 606

Transactions that May Receive this Edit: This edit may occur with P&I transactions reported on inactive loans.

<table>
<tr><td colspan="3" align="center">Edit Code 606</td></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Interest due must be zero for an inactive loan. You reported interest due on a loan that was inactive as of the previous accounting cutoff.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 606 is usually caused by a payment being received on an inactive loan or a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Determine if a payment was received on this loan.</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>A payment was received</td>
<td>You must submit a correction reinstating this loan.</td>
</tr>
<tr>
<td>No payment was received</td>
<td>No action is required. We will process the loan with zero interest due.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Adjust your remittance for the amount of interest you included if the loan is still inactive.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">No custodial account action is required if the delinquent interest calculation is correct.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">Once a loan is inactivated, you report the loan every cycle as a P&I transaction with zero interest and principal due until the loan reinstates, pays off, is sold at a third-party sale, is transferred to REO, or is conveyed to HUD.

▪ Reinstate the loan if a payment is received.

▪ Ensure that your system is programmed to report these transactions following our requirements.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 700

Transactions that May Receive this Edit: This edit may occur with exception codes 50, 60, 61, 65, 66, 71, 73, or 80.

Edit Code 700	
Explanation	Principal due is calculated incorrectly. You reported a transaction for which our previous cycle's ending balance minus the current cycle's reported ending balance does not equal the principal due reported.
Possible Causes of Data Error(s)	Edit Code 700 is usually caused by: ▪ New fundings. The beginning balance for new fundings is the purchase balance. The actual loan balance may not match the purchase balance when the loan is set up on your system because payments were received that reduced the purchase balance or the scheduled payment was not received to match the scheduled balance delivered. ▪ Data entry errors ▪ A payment and a payoff being received in the same cycle. The principal due on all payoffs must equal the previous cycle's ending balance. If you receive a payment and the loan then pays off in the same cycle, the actual payoff amount will be less than the beginning UPB. You must include the principal reduction received with the payment in the payoff principal.
Required Reporting Action	If you reported the wrong ending balance or exception code, submit a correction. We will process principal due on this loan to tie into your ending balance if the difference is equal to or less than $1,000. If the difference is greater than $1,000, you need to work with your Freddie Mac Loan Portfolio Specialist.
Required Remittance Action	Adjust your remittance to match the principal due that we processed.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify what was deposited for this transaction and adjust the amount to match the principal due that we processed.
Preventative Maintenance	Last cycle's ending balance minus the current cycle's reported ending balance should equal the principal due reported. For new fundings: ▪ Always verify the UPB set up on your investor accounting system with the UPB on the *Funding Detail Report*. Consider automating your loan set-up process. ▪ Change your system logic if your system does not include all principal payments with the payoff UPB.

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Edit Code 701

Transactions that May Receive this Edit: This edit may occur with exception code 50.

Edit Code 701	
Explanation	Principal due is less than zero, but negative amortization is not allowed. You transmitted a reinstatement with negative principal reduction on a loan that does not allow for negative amortization.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Validate the principal reduction reported and the product type. If the loan allows for negative amortization, contact your Freddie Mac Loan Portfolio Specialist and provide supporting documentation.

If the loan does not allow for negative amortization and the principal reduction is:	Then:
Correct	Submit a correction to reinstate the loan with zero principal due and report a balance correction next cycle.
Incorrect	Submit a correction.

Required Remittance Action	Adjust your remittance for the change in principal due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify your principal deposit.
Preventative Maintenance	None identified at this time.

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Edit Code 702

Transactions that May Receive this Edit: This edit may occur with exception codes 40, 70, or 72.

<table>
<tr><td colspan="3" align="center">Edit Code 702</td></tr>
<tr><td>Explanation</td><td colspan="2">Principal due must be zero.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td colspan="2">Edit Code 702 is usually caused when you process principal reduction on a loan that is inactive or a data entry error.</td></tr>
<tr><td rowspan="4">Required Reporting Action</td><td colspan="2">Determine if principal reduction was received:</td></tr>
<tr><td>If:</td><td>Then you must submit a correction:</td></tr>
<tr><td>A payment was received</td><td>Reinstating the loan.</td></tr>
<tr><td>No payment was received</td><td>With zero principal due.</td></tr>
<tr><td>Required Remittance Action</td><td colspan="2">Adjust your remittance for the change in principal due.</td></tr>
<tr><td>Future Reporting Impacts</td><td colspan="2">None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td colspan="2">Verify your principal deposit.</td></tr>
<tr><td>Preventative Maintenance</td><td colspan="2">None identified at this time.</td></tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 703

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code field left blank to indicate a P&I transaction.

<table>
<tr><th colspan="3">Edit Code 703</th></tr>
<tr>
<td>Explanation</td>
<td colspan="2">Principal due is less than zero on a loan that does not allow negative amortization. You reported negative principal due with a P&I transaction for a loan that does not allow negative amortization.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 703 is caused by a negative principal due amount reported on a loan with no balance correction code, that does not allow negative amortization.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Validate the principal reduction reported and the product type.
If the loan allows for negative amortization, contact your Freddie Mac Loan Portfolio Specialist and provide supporting documentation.</td>
</tr>
<tr>
<td>If the loan does not allow for negative amortization and the principal reduction is:</td>
<td>Then submit a:</td>
</tr>
<tr>
<td>Correct</td>
<td>Correction with the balance correction code.</td>
</tr>
<tr>
<td>Incorrect</td>
<td>Correction.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Adjust your remittance for the change in principal due.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">Verify your principal deposit.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 705

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code field left blank to indicate a P&I transaction.

<table>
<tr>
<td colspan="3" align="center">Edit Code 705</td>
</tr>
<tr>
<td>Explanation</td>
<td colspan="2">Principal due must be zero for an inactive loan. You reported principal reduction on an inactive loan with as a P&I transaction.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 705 is usually caused when you process principal reduction on a loan that is inactive or by a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Determine if a payment was received.</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>A payment was received</td>
<td>You must submit a correction reinstating the loan.</td>
</tr>
<tr>
<td>No payment was received</td>
<td>We will process the transaction with zero principal due.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Adjust your remittance for the change in principal due.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">Verify your principal deposit.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

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Edit Code 708

Transactions that May Receive this Edit: This edit may occur with exception code 80.

Edit Code 708	
Explanation	Negative principal in excess of $3,000. You reported a transaction with a negative principal amount greater than $3,000. Negative principal reduction greater than $3,000 requires Freddie Mac's approval.
Possible Causes of Data Error(s)	This edit is automatically generated if the negative principal reduction is greater than $3,000.
Required Reporting Action	Send Freddie Mac a spreadsheet with the reasons for the negative principal reduction. No action is required if we approve the negative principal reduction. Freddie Mac will clear the edit. If we do not approve the negative principal reduction request, we will request that you submit a correction with zero principal reduction.
Required Remittance Action	Do not short your remittance until we approve the negative principal reduction.
Future Reporting Impacts	There are no future reporting impacts if we process the negative principal reduction. If we do not approve the negative principal reduction, report the lower unpaid principal balance until you repurchase the loan.
Custodial Account Action	A variance shortage may occur if we do not approve the negative principal reduction. Verify your principal deposit. If we do not approve the negative principal reduction, fund the shortage.
Preventative Maintenance	▪ Apply payments correctly. ▪ Send an in-cycle correction to adjust principal for transactions with insufficient funds (NSF) in the month they occur, even if the reversals occur after the accounting cutoff.

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Edit Code 709

Transactions that May Receive this Edit: This edit may occur for P&I transactions.

Edit Code 709	
Explanation	You reported a Deferred UPB value that is greater than the original deferred unpaid principal balance for the modification.
Possible Causes of Data Error(s)	A data entry error may have occurred when you updated your system with the Deferred UPB amount.
Required Reporting Action	Report a revised transaction with the correct Deferred UPB amount.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	Update your system to reflect the correct Deferred UPB or contact your Freddie Mac Loan Portfolio Specialist if you have verifiable evidence that Freddie Mac used the incorrect values to establish the deferred balance at the time of the modification.
Custodial Account Action	None identified at this time.
Preventative Maintenance	When updating your system for modifications under HAMP, verify that the Deferred UPB value you use is the same value reflected on the *Loan Modification Report*.

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Edit Code 710

Transactions that May Receive this Edit: This edit may occur for P&I transactions.

Edit Code 710	
Explanation	You reported a P&I transaction for a loan with an Interest Bearing UPB equal to zero. When the Interest Bearing UPB is equal to zero, you are required to collect the non-interest bearing portion of the loan (Deferred UPB) and report a payoff transaction.
Possible Causes of Data Error(s)	You may have reported an incorrect transaction type.
Required Reporting Action	Report a payoff transaction to liquidate the outstanding balance of the deferred UPB.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance to include the non-interest bearing balance of the UPB (Deferred UPB) if necessary.
Future Reporting Impacts	No further action is required for this loan in subsequent accounting cycles if the liquidation is accepted.
Custodial Account Action	Verify the funds you have deposited. Deposit funds for the balance of the deferred UPB into your custodial account, if necessary.
Preventative Maintenance	Monitor low-balance mortgages with a deferred UPB. When the borrower makes the last payment prior to the maturity date, you must also liquidate the deferred UPB.

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Edit Code 711

Transactions that May Receive this Edit: This edit may occur with exception codes 50, 60, 61, 70, 71, 80, and P&I transactions.

Edit Code 711	
Explanation	The difference between the Deferred UPB value reported for the current cycle and the Deferred UPB value reported for the prior cycle is not equal to the Deferred Principal Curtailment Amount reported for the current cycle.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ A data entry error may have occurred when you updated your system with the Deferred UPB amount. ▪ The Deferred Principal Curtailment Amount reported for the current cycle is incorrect.
Required Reporting Action	Submit a correction. Ensure that the Deferred Principal Curtailment Amount you report for the current cycle equals the prior cycle Deferred UPB minus the current cycle Deferred UPB.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 712

Transactions that May Receive this Edit: This edit may occur with exception codes 60, 61, 65, 80, and P&I transactions.

Edit Code 712	
Explanation	The Borrower Incentive Curtailment Amount cannot be zero. You reported a value of zero for the Borrower Incentive Curtailment Amount. However, according to Freddie Mac and the Program Administrator, a payment was issued.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ A data entry error occurred. You may have applied this amount as principal reduction. ▪ You did not apply the borrower incentive curtailment to reduce the unpaid principal balance on the loan history for the current cycle. ▪ Your records reflect a different anniversary date for the modification. ▪ You do not agree with the amount issued for the borrower incentive curtailment and elected to report zero until the difference is resolved. Verify the following: ▪ Anniversary date of the modification ▪ Loan history For inquiries or disputes on incentive payments, contact the Program Administrator at the following website to submit an incentive inquiry request: https://www.hmpadmin.com//portal/login.jsp. A user ID and password are required for access.
Required Reporting Action	Submit a correction to reflect the correct Borrower Incentive Curtailment Amount.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	Verify the Bank of New York wire to ensure all borrower incentive payments are applied and reported accurately to Freddie Mac.

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Edit Code 713

Transactions that May Receive this Edit: This edit may occur with exception codes 60, 61, 65, 80, and P&I transactions.

Edit Code 713	
Explanation	The value reported for the Borrower Incentive Curtailment Amount does not equal the amount Freddie Mac paid.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ A data entry error occurred. You may have applied this amount as principal reduction. ▪ You did not apply the borrower incentive curtailment to reduce the unpaid principal balance on the loan history for the current cycle. ▪ You do not agree with the amount issued for the borrower incentive curtailment and elected to report zero until the difference is resolved. ▪ You do not agree with the amount issued for the borrower incentive curtailment and elected to report the amount you believe is the correct borrower incentive curtailment. ▪ Ensure the borrower incentive payment was posted accurately and reported in the Borrower Incentive Curtailment Amount field. If you do not agree with the payment amount, contact the Program Administrator at the following website to submit an incentive inquiry request: https://www.hmpadmin.com//portal/login.jsp. A user ID and password are required for access.
Required Reporting Action	Submit a correction to reflect the Borrower Incentive Curtailment Amount Freddie Mac and the Program Administrator paid. Ensure the amount is reported in the Borrower Incentive Curtailment Amount field.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 714

Transactions that May Receive this Edit: This edit may occur with exception codes 60, 61, 65, 80, and P&I transactions.

Edit Code 714	
Explanation	A value other than zero was reported for Borrower Incentive Curtailment Amount. However, Freddie Mac or the Program Administrator did not issue a payment or correction to the Bank of New York.
Possible Causes of Data Error(s)	A data entry error may have occurred or you may have misapplied the borrower incentive payment. If you do not agree with the payment amount, contact the Program Administrator at the following website to submit an incentive inquiry request: https://www.hmpadmin.com//portal/login.jsp. A user ID and password are required for access.
Required Reporting Action	Submit a correction. Ensure that the revised transaction does not include a value for the Borrower Incentive Curtailment Amount.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 801

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 40, 50, 70, 72, 80, or P&I transactions.

<table>
<tr>
<td colspan="2" align="center">Edit Code 801</td>
</tr>
<tr>
<td>Explanation</td>
<td>Ending UPB must not be zero. You reported a transaction with a zero ending balance, but you are not liquidating the loan.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Edit Code 801 is caused by an incorrect transaction being reported or a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td>Verify the transaction and refer to the following:</td>
</tr>
<tr>
<td>

If:	Then submit a correction with the correct:
The balance is zero	Payoff or third-party sale exception code.
The balance is not zero	Ending balance.

</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>Adjust your remittance if the principal due changes.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 802

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 60, 61, 65, 66, 71, or 73.

Edit Code 802	
Explanation	You reported a transaction liquidating the loan, but still have an ending balance. The ending balance must always be zero for payoffs and third-party foreclosure sales.
Possible Causes of Data Error(s)	Edit Code 802 is caused by an incorrect transaction being reported or a data entry error.
Required Reporting Action	Verify what you are reporting and submit a correction with the correct calculations and exception code.
Required Remittance Action	Adjust your remittance if the principal due changes.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 803

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code 50.

Edit Code 803	
Explanation	The ending UPB increased but negative amortization is not allowed.
	You reported a reinstatement with a principal balance greater than the principal balance of the loan when the loan was inactivated.
Possible Causes of Data Error(s)	Edit Code 803 is caused by an incorrect inactivation UPB or a data entry error.
Required Reporting Action	▪ Report principal reduction to reinstate the loan. ▪ Submit a correction with the correct balance. ▪ Recalculate the interest and principal due.
Required Remittance Action	Adjust your remittance if the principal due changes.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 804

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 40, 70, or 72.

<table>
<tr><td colspan="3" align="center">Edit Code 804</td></tr>
<tr><td>Explanation</td><td colspan="2">Ending UPB is not equal to previous cycle's ending UPB. You reported a change in principal balance for a loan that is inactive.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td colspan="2">Edit Code 804 is caused by the incorrect transaction being reported because a payment was received or a data entry error.</td></tr>
<tr><td rowspan="4">Required Reporting Action</td><td colspan="2">Verify the correct ending balance and submit a correction.</td></tr>
<tr><td>If:</td><td>Then submit a correction:</td></tr>
<tr><td>You did not receive a payment.</td><td>With the corrected UPB</td></tr>
<tr><td>You did receive a payment and the loan was inactive.</td><td>As a reinstatement</td></tr>
<tr><td></td><td>You did receive a payment and the loan was active.</td><td>As a P&I transaction</td></tr>
<tr><td>Required Remittance Action</td><td colspan="2">Adjust your remittance if the principal due changes.</td></tr>
<tr><td>Future Reporting Impacts</td><td colspan="2">None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td colspan="2">None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td colspan="2">None identified at this time.</td></tr>
</table>

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Edit Code 805

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code field left blank to indicate a P&I transaction.

<table>
<tr>
<td colspan="3" align="center">Edit Code 805</td>
</tr>
<tr>
<td>Explanation</td>
<td colspan="2">Reported UPB is not equal to previous UPB. You reported a change in the principal balance on an inactive loan as a P&I transaction.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td colspan="2">Edit Code 805 is caused by the incorrect transaction being reported because a payment was received or a data entry error.</td>
</tr>
<tr>
<td rowspan="4">Required Reporting Action</td>
<td colspan="2">Determine if a payment was received.</td>
</tr>
<tr>
<td>If:</td>
<td>Then:</td>
</tr>
<tr>
<td>A payment was received</td>
<td>You must submit a correction reinstating the loan.</td>
</tr>
<tr>
<td>No payment was received</td>
<td>We will process the transaction with no change in the UPB.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td colspan="2">Adjust your remittance if the principal due changes.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td colspan="2">None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td colspan="2">None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 806

Transactions that May Receive this Warning: This warning code may occur with transactions reported with exception code 80.

<table>
<tr><td colspan="2" align="center">Warning Code 806</td></tr>
<tr><td>Explanation</td><td>Negative amortization balance not adjusted due to balance correction (exception code 80). You reported a principal balance correction for a loan that allows negative amortization.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>This warning occurs any time exception code 80 is reported for a loan that allows negative amortization.</td></tr>
<tr><td>Required Reporting Action</td><td>Verify that the balance increase is appropriate for the loan. Submit a correction if necessary.</td></tr>
<tr><td>Required Remittance Action</td><td>Adjust your remittance if the principal due changes.</td></tr>
<tr><td>Future Reporting Impacts</td><td>None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td>None identified at this time.</td></tr>
<tr><td>Preventative Maintenance</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 807

Transactions that May Receive this Edit: This edit may occur with transactions reported with exception codes 50, 80, or P&I transactions.

Edit Code 807	
Explanation	Ending UPB must not be less than zero. You reported a negative ending unpaid principal balance.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Verify the correct transaction for this loan and submit a correction.
Required Remittance Action	Adjust your remittance if the principal due changes.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 810

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 60, 61, 65, or 66.

Edit Code 810	
Explanation	Payoff balance is greater than purchase balance. You reported a payoff transaction and the principal due is greater than the balance we paid for the loan.
Possible Causes of Data Error(s)	Edit Code 810 occurs when a reported payoff balance is greater than the purchase amount, usually for one of the following reasons: ▪ Data entry error ▪ Funding error (which may have been corrected through negative principal reduction) ▪ A new loan purchased at the scheduled balance, but paid off prior to the first payment.
Required Reporting Action	The payoff amount must be equal to our previous cycle's ending balance or the purchase amount if it is a new funding. Verify the loan balance and submit a correction if the incorrect payoff amount was used. If the payoff amount is correct, you will need to research why it is greater than the purchase UPB. Contact your Freddie Mac Loan Portfolio Specialist if you need assistance.
Required Remittance Action	Adjust your remittance if the principal due changes.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Adjust your deposit if you deposited the additional principal and interest.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 811

Transactions that May Receive this Edit: This edit may occur with exception code 80 and P&I transactions.

<table>
<tr><td colspan="2" align="center">Edit Code 811</td></tr>
<tr><td>Explanation</td><td>The ending UPB, Interest Bearing UPB and Deferred UPB cannot be zero for an active loan.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td>A data entry error may have occurred.</td></tr>
<tr><td>Required Reporting Action</td><td>Report a payoff transaction to liquidate the outstanding balance of the deferred UPB.</td></tr>
<tr><td>Required Remittance Action</td><td>Verify the funds you have remitted. Adjust your remittance as necessary.</td></tr>
<tr><td>Future Reporting Impacts</td><td>No further action is required for this loan in subsequent accounting cycles if the payoff transaction is accepted.</td></tr>
<tr><td>Custodial Account Action</td><td>Verify the funds you have deposited. Deposit additional funds into your custodial account, if necessary.</td></tr>
<tr><td>Preventative Maintenance</td><td>Monitor low-balance mortgages with a deferred UPB. When the borrower makes the last payment prior to the maturity date, you must also liquidate the deferred UPB.</td></tr>
</table>

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Edit Code 812

Transactions that May Receive this Edit: This edit may occur with exception code 80 and P&I transactions.

Edit Code 812	
Explanation	The Deferred UPB reported for the current cycle is greater than the Deferred UPB at the time of modification.
Possible Causes of Data Error(s)	A data entry error may have occurred when you updated your system with the Deferred UPB amount.
Required Reporting Action	Submit a correction with the correct Deferred UPB amount.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	Update your system to reflect the correct Deferred UPB or contact your Freddie Mac Loan Portfolio Specialist if you have verifiable evidence that Freddie Mac used the incorrect values to establish the deferred balance at the time of the modification.
Custodial Account Action	None identified at this time.
Preventative Maintenance	When updating your system for modifications under HAMP, verify the Deferred UPB value you use is the same value reflected on the Loan Modification Report.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 813

Transactions that May Receive this Edit: This edit may occur with exception code 80 and P&I transactions.

Edit Code 813	
Explanation	The amount reported for Current UPB is not equal to the sum of the Interest Bearing UPB and Deferred UPB.
Possible Causes of Data Error(s)	A data entry error may have occurred.
Required Reporting Action	Verify the unpaid principal balances. Submit a correction and ensure that the Current UPB equals the sum of the Interest Bearing UPB and Deferred UPB.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 814

Transactions that May Receive this Edit: This edit may occur with exception codes 40, 50, 70, and 80.

Edit Code 814	
Explanation	The Interest Bearing UPB must not be zero for an inactivation, reinstatement, transfer to REO, or principal balance correction.
Possible Causes of Data Error(s)	You may have selected an incorrect transaction type. When the Interest Bearing UPB equals zero, you must report a payoff or third party foreclosure sale transaction to liquidate the entire UPB, including any remaining deferred balance.
Required Reporting Action	Report a payoff transaction to liquidate the Interest Bearing UPB and Deferred UPB.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance to include the non-interest bearing balance of the UPB (Deferred UPB), if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Deposit additional funds, as necessary, to account for any changes in principal due.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 815

Transactions that May Receive this Edit: This edit may occur with exception codes 40, 50, 70, and 80.

Edit Code 815	
Explanation	The Deferred UPB must not be zero for an inactivation, reinstatement, transfer to REO, or principal balance correction.
Possible Causes of Data Error(s)	Possible causes include the following: ▪ A data entry error occurred. ▪ Your system was updated with an incorrect value for the Deferred UPB at time of modification. ▪ Inaccurate values for Deferred Principal Curtailment Amount have been reported in prior cycles.
Required Reporting Action	Verify the Deferred UPB. Make the necessary corrections and resubmit.
Required Remittance Action	Verify the funds you have remitted. Remit additional funds, as necessary, to account for any changes in principal due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Deposit additional funds, as necessary, to account for any changes in principal due.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 816

Transactions that May Receive this Edit: This edit may occur with exception codes 60, 61, 65, and 71.

Edit Code 816	
Explanation	You reported liquidation, but the ending Interest Bearing UPB is not equal to zero. The ending UPB for liquidations must be equal to zero.
Possible Causes of Data Error(s)	This edit may result from a data entry error or you may have reported an incorrect exception code.
Required Reporting Action	Verify the type of transaction you want to report. Submit a correction with the correct exception code.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 817

Transactions that May Receive this Edit: This edit may occur with exception codes 60, 61, 65, and 71.

Edit Code 817	
Explanation	You reported a loan liquidation, but the ending Deferred UPB is not equal to zero. The ending UPB for liquidations must be equal to zero.
Possible Causes of Data Error(s)	This edit may result from a data entry error or you may have reported an incorrect exception code.
Required Reporting Action	Verify the type of transaction you want to report. Submit a correction with the correct exception code.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 818

Transactions that May Receive this Edit: This edit may occur with exception codes 40, 70, and 71.

Edit Code 818	
Explanation	The Interest Bearing UPB reported for the current cycle for a loan in an inactive status is not equal to the Interest Bearing UPB reported for the prior cycle.
Possible Causes of Data Error(s)	Possible causes include the following: ▪ A data entry error occurred. ▪ An incorrect exception code was reported. ▪ A partial payment was applied to a loan in an inactive status.

Required Reporting Action	Verify the correct Interest Bearing UPB and submit a correction.		
	If you		**Then**
	Did receive a payment		Send a reinstatement.
	Did not receive a payment		Send a correction and ensure the Interest Bearing UPB equals the prior cycle's Interest Bearing UPB.

Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal or interest due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal or interest due, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 819

Transactions that May Receive this Edit: This edit may occur with exception codes 40, 70, and 71.

<table>
<tr><td colspan="2" align="center">Edit Code 819</td></tr>
<tr>
<td>Explanation</td>
<td>The Deferred UPB is not equal to previous cycle's ending Deferred UPB. You reported a change in the Deferred UPB for a loan that is inactive.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Possible causes include the following:

▪ A data entry error occurred.

▪ An incorrect exception code was reported.

▪ A partial curtailment was applied the Deferred UPB for loan in an inactive status.</td>
</tr>
<tr>
<td rowspan="2">Required Reporting Action</td>
<td>Verify the correct Deferred UPB and submit a correction.

If you	Then
Did receive a partial curtailment	Send a reinstatement.
Did not receive a payment	Send a correction and ensure the Deferred UPB equals the prior cycle's Deferred UPB.
</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 820

Transactions that May Receive this Edit: This edit may occur for P&I transactions.

Edit Code 820	
Explanation	The Interest Bearing UPB reported for the current cycle for an inactive loan is not equal to the prior cycle Interest Bearing UPB. The Interest Bearing UPB cannot change while the loan is inactive.
Possible Causes of Data Error(s)	Possible causes include the following: ▪ A data entry error occurred. ▪ An incorrect exception code was reported. ▪ There was an application or reversal of payment between the inactivation date and the current cycle.
Required Reporting Action	Determine if any payments were received between the inactivation date and the current cycle, verify the correct Interest Bearing UPB, make the necessary corrections and resubmit.

If you	Then
Did receive a payment	Send a reinstatement.
Did not receive a payment	Send a correction and ensure the Interest Bearing UPB equals the prior cycle's Interest Bearing UPB.

Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal or interest due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal or interest due, if necessary.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 821

Transactions that May Receive this Edit: This edit may occur for P&I transactions.

<table>
<tr>
<td colspan="2" align="center">Edit Code 821</td>
</tr>
<tr>
<td>Explanation</td>
<td>The Deferred UPB reported for the current cycle for an inactive loan is not equal to the prior cycle Deferred UPB. The Deferred UPB cannot change while the loan is inactive.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>Possible causes include the following:

▪ A data entry error occurred.

▪ An incorrect exception code was reported.

▪ There was an application or reversal of payment between the inactivation date and the current cycle.</td>
</tr>
<tr>
<td rowspan="2">Required Reporting Action</td>
<td colspan="2">Determine if any payments were received between the inactivation date and the current cycle, verify the correct Interest Bearing UPB, make the necessary corrections and resubmit.</td>
</tr>
<tr>
<td>

If you:	Then:
Did receive a payment	Send a reinstatement.
Did not receive a payment	Send a correction and ensure the Deferred UPB equals the prior cycle's Deferred UPB.

</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 822

Transactions that May Receive this Edit: This edit may occur with exception codes 50, 80, and P&I transactions.

Edit Code 822	
Explanation	The ending Interest Bearing UPB reported is less than zero and the loan does not allow negative amortization.
Possible Causes of Data Error(s)	Possible causes include the following: ▪ A data entry error occurred. ▪ An incorrect exception code was reported.
Required Reporting Action	Verify the correct transaction type and Interest Bearing UPB for the loan. Submit a correction with the correct exception code and Interest Bearing UPB value.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal or interest due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal or interest due, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 823

Transactions that May Receive this Edit: This edit may occur with exception codes 50, 80, and P&I transactions.

<table>
<tr><td colspan="2" align="center">**Edit Code 823**</td></tr>
<tr><td>**Explanation**</td><td>The ending Deferred UPB reported is less than zero.</td></tr>
<tr><td>**Possible Causes of Data Error(s)**</td><td>Possible causes include the following:
▪ A data entry error occurred.
▪ The Deferred UPB was miscalculated.</td></tr>
<tr><td>**Required Reporting Action**</td><td>Verify the correct Deferred UPB for the loan. Submit a correction with the correct Deferred UPB value.</td></tr>
<tr><td>**Required Remittance Action**</td><td>Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.</td></tr>
<tr><td>**Future Reporting Impacts**</td><td>None identified at this time.</td></tr>
<tr><td>**Custodial Account Action**</td><td>Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.</td></tr>
<tr><td>**Preventative Maintenance**</td><td>None identified at this time.</td></tr>
</table>

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Edit Code 824

Transactions that May Receive this Edit: This edit may occur with exception code 50.

Edit Code 824	
Explanation	The ending Interest Bearing UPB increased from the prior cycle, but negative amortization is not allowed.
Possible Causes of Data Error(s)	A data entry error may have occurred or a reinstatement was reported with an Interest Bearing UPB greater than the inactive balance.
Required Reporting Action	Submit a correction with the correct Interest Bearing UPB.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 825

Transactions that May Receive this Edit: This edit may occur with exception code 50.

Edit Code 825	
Explanation	The ending Deferred UPB increased from the prior cycle, but negative amortization is not allowed.
Possible Causes of Data Error(s)	Possible causes include the following: ▪ A data entry error occurred. ▪ A reinstatement was reported with an incorrect Deferred UPB value. ▪ An incorrect value was reported for the Deferred UPB when the loan was inactivated.
Required Reporting Action	Submit a correction with the correct Deferred UPB.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 826

Transactions that May Receive this Edit: This edit may occur with exception code 80 and P&I transactions.

Edit Code 826	
Explanation	The loan has reached maturity and must be paid off during the current cycle.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ Incorrect maturity date provided by Seller at funding ▪ Incorrect transaction type reported
Required Reporting Action	Submit a correction to pay off the loan using exception code 60 (payoff – matured).
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in proceeds, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in proceeds, if necessary.
Preventative Maintenance	None identified at this time.

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Edit Code 827

Transactions that May Receive this Edit: This edit may occur with exception code 80.

Edit Code 827	
Explanation	The current UPB is greater than the purchase UPB. You are reporting negative principal reduction that increases the UPB above the purchased UPB.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ Funding error ▪ Data entry error ▪ A new loan purchased and delivered at the scheduled balance ▪ A loan modification that Freddie Mac has not yet completed
Required Reporting Action	Contact your Freddie Mac Loan Portfolio Specialist to resolve. Ensure you have the Note and *Funding Detail Report* for reference prior to contacting Freddie Mac.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	Verify the UPB at funding to ensure the correct value is delivered to Freddie Mac.

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Edit Code 828

Transactions that May Receive this Edit: This edit may occur with exception code 80.

Edit Code 828	
Explanation	The Interest Bearing UPB reported for the current cycle is greater than the original modified Interest Bearing UPB.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ Data entry error ▪ Loan modification error ▪ Errors in the data reported on Form 1128, *Loss Mitigation Transmittal Worksheet* (LMTW)
Required Reporting Action	Do not report negative principal reduction to correct modification errors. Contact your Freddie Mac representative. Ensure you have Form 1128, *Loss Mitigation Transmittal Worksheet* (LMTW) and the Loan Modification Agreement for reference prior to contacting Freddie Mac.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	This edit may appear in future cycles.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	Verify the values reported on Form 1128, *Loss Mitigation Transmittal Worksheet* (LMTW), prior to submitting it to Freddie Mac.

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Edit Code 829

Transactions that May Receive this Edit: This edit may occur with exception code 80.

Edit Code 829	
Explanation	The current Deferred UPB is greater than the original Deferred UPB. You reported a Deferred UPB value that is greater than the original deferred unpaid principal balance for the modification.
Possible Causes of Data Error(s)	Possible causes include, but are not limited to the following: ▪ Data entry error ▪ Loan modification error ▪ Errors in the data reported on Form 1128, *Loss Mitigation Transmittal Worksheet* (LMTW)
Required Reporting Action	Contact your Freddie Mac Workout Support representative to resolve UPB errors due to modification. If the loan has not been modified, submit a correction with the correct Deferred UPB amount. Do not report negative deferred principal curtailment payments to correct modification errors.
Required Remittance Action	Verify the funds you have remitted. Adjust your remittance for any change in principal due, if necessary.
Future Reporting Impacts	This edit may appear in future cycles until the variance between the Deferred UPB on your system and Freddie Mac's Deferred UPB has been resolved.
Custodial Account Action	Verify the funds you have deposited. Adjust your deposit to the custodial account for any change in principal due, if necessary.
Preventative Maintenance	Verify the values reported on Form 1128, *Loss Mitigation Transmittal Worksheet* (LMTW), prior to submitting it to Freddie Mac.

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Edit Code 900

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 60, 61, 65, 66, 71, or 73.

<table>
<tr><td colspan="3" align="center">Edit Code 900</td></tr>
<tr><td>Explanation</td><td colspan="2">Prepayment penalty must be zero.</td></tr>
<tr><td>Possible Causes of Data Error(s)</td><td colspan="2">You reported a prepayment penalty that is not due to us.</td></tr>
<tr><td rowspan="4">Required Reporting Action</td><td colspan="2">Verify on the Note if a prepayment penalty is due.</td></tr>
<tr><td>If:</td><td>Then:</td></tr>
<tr><td>A prepayment is due</td><td>Contact your Freddie Mac Loan Portfolio Specialist.</td></tr>
<tr><td>A prepayment penalty is not due</td><td>We will process the transaction with no prepayment penalty.</td></tr>
<tr><td>Required Remittance Action</td><td colspan="2">Adjust your remittance for prepayment penalties not due us.</td></tr>
<tr><td>Future Reporting Impacts</td><td colspan="2">None identified at this time.</td></tr>
<tr><td>Custodial Account Action</td><td colspan="2">Withdraw and return to the borrower, any prepayment penalties you collected, but are not due us.</td></tr>
<tr><td>Preventative Maintenance</td><td colspan="2">None identified at this time.</td></tr>
</table>

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 901

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 40, 50, 60, 61, 65, 66, 71, or 73.

<table>
<tr><td colspan="2" align="center">Edit Code 901</td></tr>
<tr>
<td>Explanation</td>
<td>Note holder field has an invalid code. You reported a transaction with something other than 0, 1, or 2 in the note holder field.</td>
</tr>
<tr>
<td>Possible Causes of Data Error(s)</td>
<td>The note holder field must be one of the values listed below:

0 = Freddie Mac

1 = Seller/Servicer

2 = Third Party</td>
</tr>
<tr>
<td>Required Reporting Action</td>
<td>Submit a correction with the correct note holder code.</td>
</tr>
<tr>
<td>Required Remittance Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Future Reporting Impacts</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Custodial Account Action</td>
<td>None identified at this time.</td>
</tr>
<tr>
<td>Preventative Maintenance</td>
<td>None identified at this time.</td>
</tr>
</table>

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Edit Code 902

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception codes 60, 61, 65, or 66.

Edit Code 902	
Explanation	Note holder is required. You reported a transaction that requires the note holder to be indicated, but the note holder field was blank.
Possible Causes of Data Error(s)	The note holder field must be reported. Valid values are: 0= Freddie Mac 1= Seller/Servicer 2= Third Party
Required Reporting Action	Submit a correction with the correct note holder code.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

Resolving Loan-Level Edits Quick Reference Guide

Warning Code 903

Transactions that May Receive this Warning: This warning may occur with any transaction.

Warning Code 903	
Explanation	Edits may not be current based on corrections we processed.
Possible Causes of Data Error(s)	None identified at this time.
Required Reporting Action	Verify that the transaction we attempted to process is the one you intended for us to process. Review the Edits to be Cleared report and System Cleared Edits report. Submit a correction, as necessary to ensure we have processed the correct transaction.
Required Remittance Action	Verify you have remitted the correct amount due.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Warning Code 905

Transactions that May Receive this Warning: This warning code may occur with transactions reported with the exception codes 60, 61, 65, or 66.

Warning Code 905	
Explanation	Prepayment premium not due.
Possible Causes of Data Error(s)	You reported a prepayment penalty that is not due to us.
Required Reporting Action	Submit a correction without a prepayment penalty.
Required Remittance Action	None identified at this time.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	None identified at this time.
Preventative Maintenance	None identified at this time.

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Edit Code 906

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code 61.

Edit Code 906	
Explanation	Prepayment penalty cannot be a negative amount. You reported a negative prepayment with your transaction.
Possible Causes of Data Error(s)	Edit Code 906 is usually caused by a data entry error.
Required Reporting Action	Submit a correction with the correct prepayment penalty.
Required Remittance Action	Adjust your remittance for any changes in the prepayment penalty.
Future Reporting Impacts	None identified at this time.
Custodial Account Action	Adjust your custodial account for any changes in the prepayment penalty.
Preventative Maintenance	Ensure that any prepayment penalties reported to us are actually due us and that the calculations are correct.

Resolving Loan-Level Edits Quick Reference Guide

Edit Code 908

Transactions that May Receive this Edit: This edit may occur with transactions reported with the exception code for multifamily and selected single-family payoffs.

Edit Code 908		
Explanation	Prepayment premium must be verified. You reported a prepayment premium on a loan where we require verification.	
Possible Causes of Data Error(s)	For mortgages where we have the rights to the prepayment penalty, the amount reported on the transaction cannot be negative.	
Required Reporting Action	Verify the prepayment premium and then refer to the following:	
	If:	**Then:**
	The prepayment premium is correct	Contact your Freddie Mac Loan Portfolio Specialist and we will clear the edit.
	The prepayment premium is incorrect	Submit a correction.
Required Remittance Action	None identified at this time.	
Future Reporting Impacts	None identified at this time.	
Custodial Account Action	None identified at this time.	
Preventative Maintenance	None identified at this time.	