

Reporting Delinquency Information for Service Members and Other Borrowers Affected by the Terrorist Attacks of September 11, 2001

The following outlines how to report via Electronic Default Reporting (EDR) for service members on active duty serving in Operation Enduring Freedom or Operation Noble Eagle and victims of the terrorist attacks on September 11, 2001.

EDR Reporting for Service Members on Active Duty Serving in Operation Enduring Freedom or Operation Noble Eagle

If a service member is on active duty and	Then report the following to us via EDR		And continue to report this information to us each month until
	Reason for Default	Default Action Code	
Is delinquent in making his or her mortgage payments	014-Military Service	32-Military Indulgence	The service member is no longer on active duty or an alternative to foreclosure has been arranged. At that time, you must report the relevant EDR code, if applicable.
Has been referred for foreclosure action, <i>cease foreclosure action immediately</i>	014-Military Service	32-Military Indulgence	An alternative to foreclosure has been arranged or we have approved initiation of foreclosure. At that time, you must report the relevant EDR code, if applicable.
Has become disabled	002-Illness of a Principal Mortgagor	32-Military Indulgence	The military status changes or an alternative to foreclosure has been arranged. At that time, you must report the relevant EDR code, if applicable.
Has died	001-Death of a Principal Mortgagor	32-Military Indulgence	The borrower's estate is in probate or the estate is settled. At that time, you must report the relevant EDR code, if applicable.

EDR Reporting for Victims of the Terrorist Attacks on September 11, 2001

If the borrower is delinquent in making his or her mortgage payment but is	Then report the following to us via EDR		And
	Reason for Default	Default Action Code	
On a forbearance plan	019-Casualty Loss	09-Forbearance	Continue to report this information to us each month until there is a resolution to the delinquency. At that time, you must report the relevant EDR code, if applicable.
On a repayment plan	019-Casualty Loss	12-Repayment Plan	Continue to report this information to us each month until there is a resolution to the delinquency. At that time, you must report the relevant EDR code, if applicable.