

## Home Affordable Modification Program (HAMP) Servicer Reporting Requirements

Updated: July 23, 2009

This document describes the Home Affordable Modification Program (HAMP) data that servicers are required to provide to Fannie Mae, the HAMP Program Administrator. It includes information for loan set up on the HAMP reporting system, submitting periodic trial and monthly loan-level modification data, and the data elements required for each step of the loan modification transaction and reporting process.

In order to participate in the HAMP Program, each servicer will be required to register with Fannie Mae, the Program Administrator. Visit [www.HMPAdmin.com](http://www.HMPAdmin.com) for a copy of the HAMP registration form.

All HAMP loan-level data submitted to the HAMP Program Administrator must be accurate, complete, and in agreement with the servicer's records. Data should be reported by the servicer at the start of the modification trial period, during the modification trial period, for loan set up of the approved modification, and monthly after the modification is set up on the HAMP reporting system.

Servicers will be required to submit three separate data file types (described below) in accordance with HAMP Program Guidelines: Loan Set Up (Trial and Official), Trial Period Reporting, and Official Monthly Reporting. Data must be submitted via the Data Collector tool. Information on the process for a servicer to use the HAMP Data Collector tool to submit loan-level data to the Program Administrator is provided in the HAMP Data Collector Users Guide, available at [www.HMPAdmin.com](http://www.HMPAdmin.com). For additional information, please e-mail [support@HMPAdmin.com](mailto:support@HMPAdmin.com) or call 1-866-939-4469.

### Trial Period

Servicers are required to provide to Fannie Mae, as HAMP Program Administrator, loan-level data to establish loans for processing during the HAMP trial period no later than the fourth business day of the month immediately following the month in which the Trial Period Plan Effective Date occurs (as long as the first trial period payment was received by the last day of the month in which the Trial Period Plan Effective Date occurs). For example, if the Trial Period Plan Effective Date is July 1<sup>st</sup> and the servicer receives the borrower's first trial period payment on or before July 31<sup>st</sup> (including payments received by the servicer prior to July 1<sup>st</sup>), the servicer must report to Fannie Mae the trial period set up attributes by the fourth business day of August. Please see *Appendix A* for trial period set up data attributes.

In addition, servicers will be required to report activity during the HAMP trial period to substantiate the receipt of proceeds during the trial modification period and to record modification details. Please see *Appendix B* for trial period reporting attributes. Servicers are required to report trial period activity by the fourth business day of the month following each trial period month.

During the trial period, servicers will report any loan modification cancellation information in the following manner:

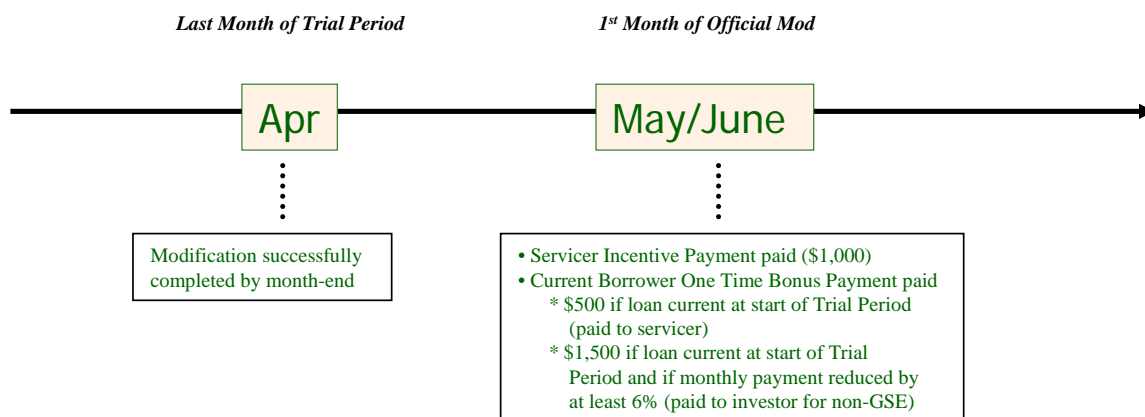
- If the loan modification is cancelled for any reason, the servicer will submit a final trial period loan set up file using the "5—Cancel" submission status.

## Official Loan Set Up

A one-time loan set up is required to establish the approved modified HAMP loan on the HAMP reporting system. The file layout is the same layout used for the Trial Mod Setup. Please see *Appendix A* for loan set up attributes.

Servicers are required to provide to Fannie Mae, as program administrator, the loan set up attributes in *Appendix A* of this document no later than the fourth business day of the month in which the modification is effective. For example, if a modification is effective as of May 1<sup>st</sup>, the servicer must provide to Fannie Mae the loan set up attributes no later than the fourth business day of May.

The one-time servicer and borrower incentive payments are made on the 27<sup>th</sup> calendar day (or previous business day if the 27<sup>th</sup> is not a business day) of the month in which the modification is effective.



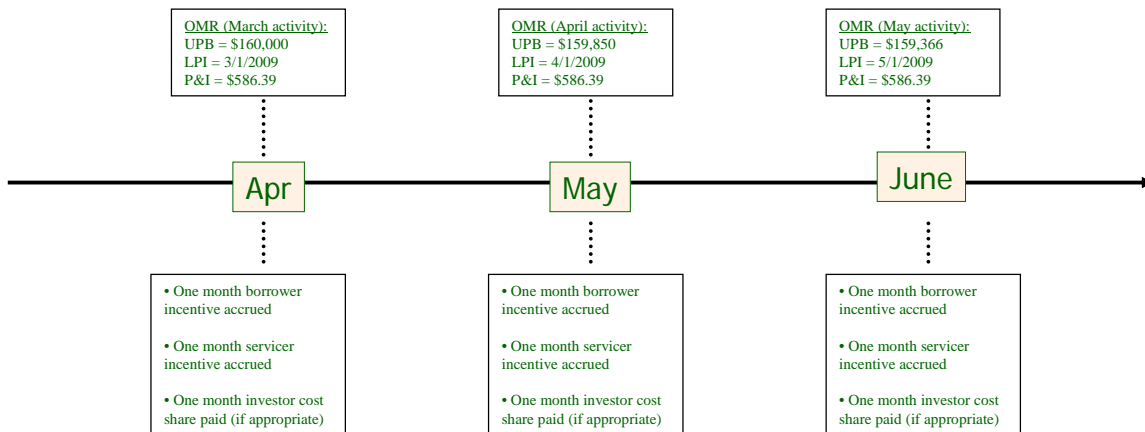
The modification effective date is equal to the first payment due date under the modified terms. As specified in Supplemental Directive 09-03, servicers have the option to delay the modification effective date by one month (“interim month”) in order to allow sufficient processing time for the modification to become effective (e.g., the last month of the Trial Period is April and the modification effective date is June 1). If the servicer elects this option, the borrower will not be required to make an additional trial period payment during the interim month. Servicers should include the additional month’s interest in the modified UPB amount. Neither the borrower nor the servicer will be entitled to accrue incentive compensation for the interim month if the borrower does not make a trial period payment during the interim month.

## Official Monthly Reporting

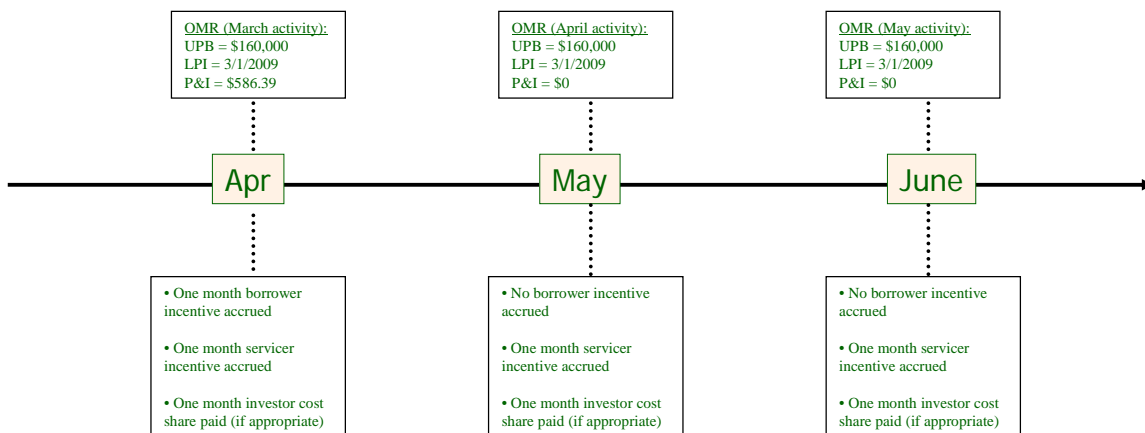
The month after the loan set up file is provided to Fannie Mae, the HAMP Program Administrator, servicers must begin reporting activity on all HAMP loans on a monthly basis (e.g., loan set up file provided in May, the first official monthly report (OMR) is due in June for May activity). Please see *Appendix C* for monthly reporting attributes.

The HAMP OMR (previously referenced as LAR in the Supplemental Directive) is due by the fourth business day each month. Servicers will have until the 17<sup>th</sup> calendar day (or prior business day if the 17<sup>th</sup> is not a business day) of each month to clear up any edits and have a final OMR reported to Fannie Mae, the HAMP Program Administrator. The HAMP reporting system will validate that the LPI date is current before accruing the appropriate monthly borrower compensation due.

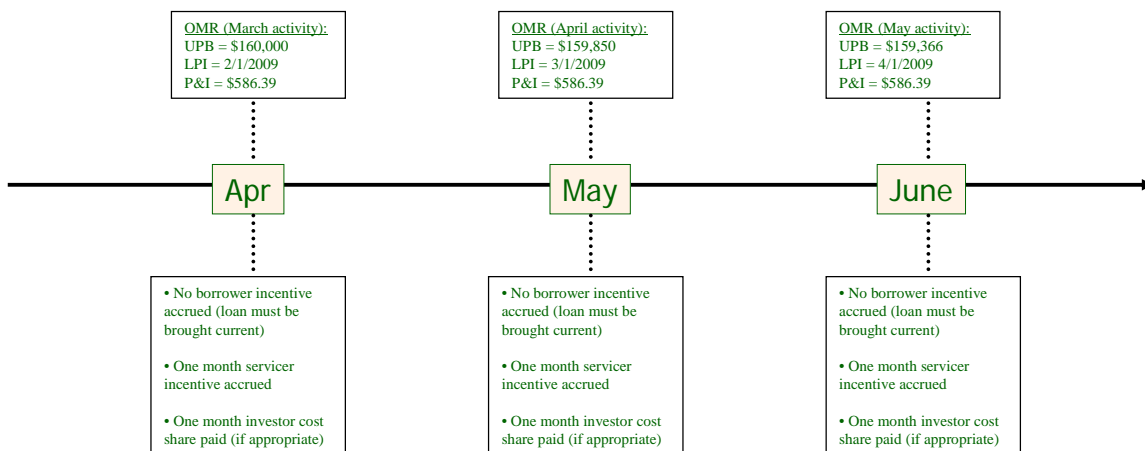
- As long as the OMR is reported on time and the LPI date is current, the borrower incentive payment will be accrued.



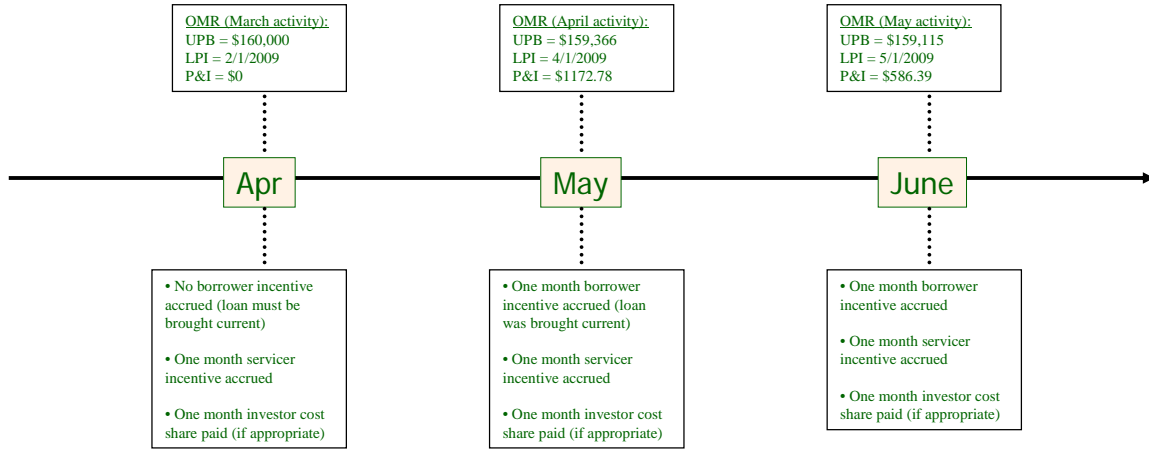
- If the borrower does not make a payment or the OMR is not reported in time, there will be no movement in LPI. The servicer incentive will be accrued but no borrower incentive payment will be accrued.



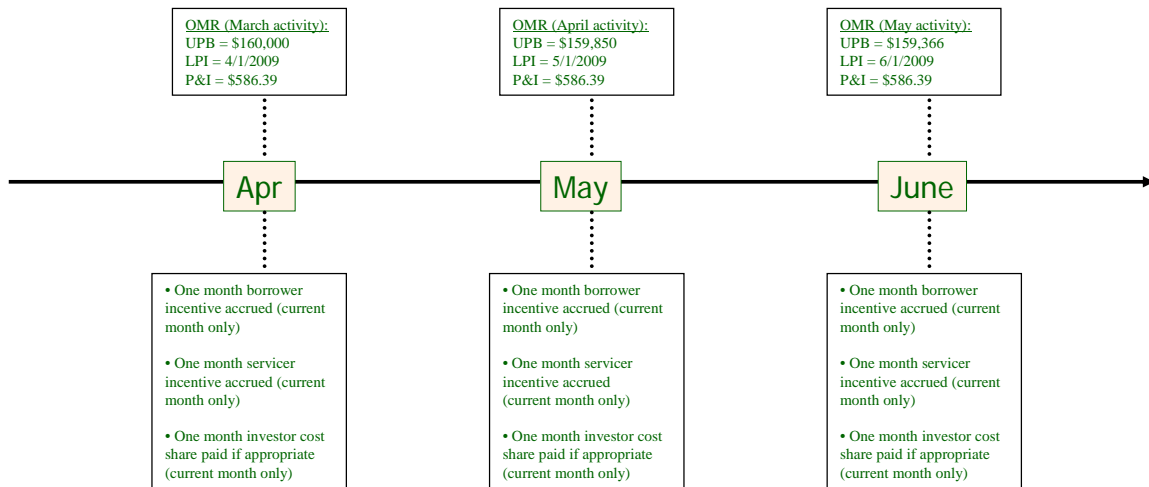
- If a loan is delinquent but the borrower is making “on time” payments, the lagging LPI will move but the borrower incentive will not begin to accrue until the loan is brought current.



- If a loan is delinquent, borrower incentives do not begin to accrue until the loan is brought current.



- If a loan becomes pre-paid, the incentives will only accrue for the current month.



## Additional Data Requirements

Additional data elements must be collected and reported as specified in *Appendix D*. Some of these elements must be collected for all completed modifications regardless of the date of completion; guidance for collecting these elements will be forthcoming shortly. The requirement to collect these elements for trial modifications and for loans evaluated for a modification will be phased in as specified in *Appendix D*.

## Appendix A: HAMP Trial Modification and Official Modification Loan Set Up Data Elements

The following data elements are required for the HAMP Loan Set Up for Trial Modification and Official Modification transactions.

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
GSE Servicer Number	The Fannie Mae or Freddie Mac unique Servicer identifier.	Text (30)		C	C
Servicer Loan Number	The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.	Text(30)		M	M
HAMP Servicer Number	A unique identifier assigned to each Servicer that is participating in the HAMP program.	Text(30)		M	M
GSE Loan Number	A unique identifier assigned to each loan by a GSE (Fannie or Freddie).	Text(30)		C	C
Underlying Trust Identifier	This is the shelf and series security identifier associated with the underlying security. A shelf offering is an SEC provision allowing an issuer to register a new issue security without selling the entire issue at once. Additionally, this may be the CUSIP identifier associated with the security. The CUSIP number is the identification number assigned to a security by CUSIP (Committee on Uniform Security Identification Procedures) for trading.	Text(9)		C	C
Program Type/Campaign ID	A new program type that will identify campaign types. The unique identifier of a Loan Workout Campaign.	Text(14)	Campaign types -- enumeration: HMP1 - HMP Default HMP2 - HMP Imminent Default HMP3 - Deed-in-lieu HMP4 - Deed-in-lieu with Jr. Lien HMP5 - Short Sale HMP6 - Short Sale With Jr. Lien HMP7 - Current	M	M
Investor Code	Owner of the mortgage.	Numeric(4,0)	Owner of the mortgage enumeration: 1 Fannie Mae 2 Freddie Mac 3 Private 4 Portfolio 5 GNMA	M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Borrower Last Name	The last name of the Borrower. This is also known as the family name or surname.	Text(100)		M	M
Borrower First Name	First Name of the Borrower of record	Text(100)		M	M
Borrower Social Security Number	The Social Security Number of the Borrower	Numeric(9)		M	M
Co-Borrower Last name	Last Name of the co- Borrower of record	Text(100)		C	C
Co-Borrower First Name	First Name of the co-Borrower of record	Text(100)		C	C
Co-Borrower Social Security Number	The Social Security Number of the Co-borrower	Numeric(9)		O	O
Borrower Execution Date	For trial loan submission, this is the date that the borrower executed (signed) the trial documents if available. Otherwise it is the date of the first payment (through check, wire, or credit card). For official loan submission, this is the date that the borrower signed the official loan modification documents.	Date(CCYY-MM-DD)		M	M
Submission Status	Status of loan data being submitted.	Numeric(4,0)	Status of loan data being submitted: 1 Trial 2 Borrower Disqualified 3 Official 4 Foreclosure Mitigation 5 Cancel	M	M
Date of Original Note	The date the mortgage note was signed.	Date(CCYY-MM-DD)		M	M

Name of Data Point	Description	DataType (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Unpaid Principal Balance before modification	The total principal amount outstanding as of the end of the month. The UPB should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid-in-full, charged-off, REO sold or Service transferred (before modification)	Currency(20,2)		M	M
Loan Mortgage Type Code	The code that specifies the type of mortgage being applied for or that has been granted.	Numeric(4,0)	Enumeration: 1 - FHA – Loans insured by the Federal Housing Administration 2 - VA – Loans insured by the Department of Veteran's Affairs, 3 - Conventional with PMI – Non-government insured mortgages insured by a private (non-government) insurer. 4 - Conventional w/o PMI – Mortgages with neither government nor private mortgage insurance.	M	M
Last Paid Installment Date before modification	The due date of the last paid installment of the loan.	Date(CCYY-MM-DD)		M	M
First Lien Indicator	Indicates if loan is first lien.	Boolean	True/False	M	M
Foreclosure Referral Date	Provide the date that the mortgage was referred to an attorney for the purpose of initiating foreclosure proceedings. This date should reflect the referral date of currently active foreclosure process. Loans cured from foreclosure should not have a referral date.	Date(CCYY-MM-DD)		O	O
Projected Foreclosure Sale Date	Projected date for foreclosure sale of subject property	Date(CCYY-MM-DD)		O	O

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Hardship Reason Code	Identifies the reason for the borrower's hardship, on their mortgage payment obligations.	Numeric(4,0)	Hardship/Reason Code enumeration: 1 Death of borrower 2 Illness of principal borrower 3 Illness of borrower family member 4 Death of borrower family member 5 Marital difficulties 6 Curtailment of income 7 Excessive obligation 8 Abandonment of property 9 Distant employment transfer 10 Property problem 11 Inability to sell property 12 Inability to rent property 13 Military service 14 Other 15 Unemployment 16 Business failure 17 Casualty Loss 18 Energy environment costs 19 Servicing problems 20 Payment adjustment 21 Payment dispute 22 Transfer of ownership pending 23 Fraud 24 Unable to contact borrower 25 Incarceration	M	M
Monthly Gross Income	Total monthly income in dollars for all borrowers on the loan. This is the gross income for all borrowers.	Currency(20,2)		M	M
Monthly Debt Payments excluding PITIA	Total amount of monthly debt payments excluding Principal, Interest, Taxes, Insurance and Association Dues (PITIA)	Currency(20,2)		O	M
NPV Date	This is the date that the NPV model is run using stated income (or verified income if available).	Date(CCYY-MM-DD)		M	M
NPV Model Result Amount Pre-mod	Net Present Value amount generated from the model before modification	Currency(20,2)		M	M
NPV Model Result Amount Post-mod	Net Present Value amount generated from the model after modification	Currency(20,2)		M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Amortization Term before modification	Represents the number of months on which installment payments are based. Example: Balloon loans have a seven year life (Loan Term = 84) but a 30 year amortization period (Amortization Term = 360). Installment payments are determined based on the 360 month	Numeric(4,0)		M	M
Interest Rate before modification	The interest rate in the month prior to loan modification. Please report as rounded to nearest 8th. (e.g. 4.125)	Numeric(6,4)		M	M
Principal and Interest Payment before modification	The scheduled principal and interest amount in the month prior to loan modification.	Currency(20,2)		M	M
Escrow Payment before modification	Report the escrow amount in the month prior to loan modification. The amount of money that is collected from [added on to] the regular monthly mortgage payment to cover periodic payments of property taxes, private mortgage insurance and hazard insurance by the servicer on behalf of the mortgagee. Depending on the mortgage terms, this amount may or may not be collected. Generally, if the down payment is less than 20%, then these amounts are collected by the servicer.	Currency(20,2)		C	C
Association Dues/Fees before modification	Existing monthly payment for association dues/fees before modification	Currency(20,2)		C	C
Principal Payment Owed or Not Reported	If borrower has contributed any cash or amounts in suspense	Currency(20,2)		C	C
Other Contributions	If there are any amounts contributed by the borrower due to Hazard Claims	Currency(20,2)		C	C
Attorney Fees Not In Escrow	Estimated legal fee not in escrow for advances capitalization and liquidation expense calculation	Currency(20,2)		C	C
Escrow Shortage for Advances	Any Escrow advance amounts to be capitalized	Currency(20,2)		C	C

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Other Advances	Other capitalized advance amounts excluding escrow. Example: field inspections or title costs associated with recording the modification.	Currency(20,2)		C	C
Borrower Contributions	If the borrower is contributing any amounts, they must be reported here	Currency(20,2)		C	C
Modified Loan Term-Officer Signature Date	Servicer sign off at the officer level for the loan modification. This is the date the servicer's officer approved the loan modification. This column will be populated for modification cases that need reclassification. There is no conversion needed for existing cases	Date(CCYY-MM-DD)		O	O
Disbursement Forgiven	If there are any Forgiven disbursement for advances capitalization	Currency(20,2)		C	C
Monthly Housing Expense before modification	The dollar amount per month of the borrowers housing expense of the subject property before modification. May be used for their primary residence. This must be Principal, Interest, Taxes, Insurance and Association Dues (PITIA).	Currency(20,2)		M	M
Delinquent Interest	Delinquent interest for interest capitalization. It is the amount of delinquent interest from the delinquent loan's LPI date to the workout execution date.	Currency(20,2)		O	M
Interest Owed Or Payment Not Reported	If there is Interest owed/received but not reported for interest capitalization, this field must be populated.	Currency(20,2)		C	C
Servicing Fee Percent, after modification	Percentage of servicing Fee after loan modification ( e.g. 0.25)	Numeric(4,2)		O	O

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Product before Modification	The mortgage product of the loan, before the modification.	Numeric(4,0)	enumeration: 1 ARM 2 Fixed rate 3 Step Rate 4 One Step Variable 5 Two Step Variable 6 Three Step Variable 7 Four Step Variable 8 Five Step Variable 9 Six Step Variable 10 Seven Step Variable 11 Eight Step Variable 12 Nine Step Variable 13 Ten Step Variable 14 Eleven Step Variable 15 Twelve Step Variable 16 Thirteen Step Variable 17 Fourteen Step Variable	M	M
Maturity Date before modification	The date on which the mortgage obligation is scheduled to be paid off, according to the mortgage note. Maturity Date is commonly called Balloon Date for balloon loans, for which scheduled amortization does not pay off the balance of the loan, so that there is a final, large "balloon" payment at the end.	Date(CCYY-MM-DD)		M	M
Remaining Term before modification	The remaining number of months until the loan will be paid off, assuming that scheduled payments are made. This will equal lesser of 1. the number of months until the actual balance of the loan will amortize to zero; or 2. the number of months difference between the LPI date and the Maturity Date.	Numeric(4,0)		M	M
Front Ratio before modification	The refreshed Front-end DTI (Principal, Interest, Taxes, Insurance and Association Dues (PITIA)) housing ratio.	Numeric(4,2)		M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Back Ratio before modification	Percentage of borrower's PITIA plus debts to income ratio. Borrower Total Debt To Income Ratio Percent. The monthly expenses divided by the total monthly income for the Borrower. (e.g. 30.25)	Numeric(4,2)		M	M
Principal and Interest Payment at 31% DTI	Principal and Interest payable for a 31% Debt to Income ratio	Currency(20,2)		M	M
Principal and Interest Payment at 38% DTI	Principal and Interest payable for a 38% Debt to Income ratio	Currency(20,2)		M	M
Property - Number of Units	Number of units in subject property	Numeric(4,0)	Valid values are 1, 2, 3 or 4	M	M
Property - Street Address	The street address of the subject property	Text(100)		M	M
Property - City	The name of the city where the subject property is located.	Text(100)		M	M
Property - State	The 2-character postal abbreviation of the state, province, or region of the subject property.	Text(2)	enumeration: WY,WV,WI,WA,VT, VI,VA,UT,TX,TN,SD, SC,RI,PR,PA,OR,OK OH,NY,NV,NM,NJ,NH, NE,ND,NC,MT,MS,MO, MN,MI,ME,MD,LA,KY,KS, IN,IL,ID,IA,HI,GU,GA,FL, DE,DC,CT,CO,CA,AZ,AR, AL,AK	M	M
Property - Zip Code	The code designated by the postal service to direct the delivery of physical mail or which corresponds to a physical location. In the USA, this can take either a 5 digit form (ZIP Code) or a 9-digit form (ZIP + 4).	Text(9)		M	M
Property Valuation - Method	Type of value analysis.	Numeric(4,0)	enumeration: 1 Full appraisal – Prepared by a certified appraiser 2 Limited appraisal – Prepared by a certified appraiser 3 Broker Price Opinion "BPO" – Prepared by a real estate broker or agent 4 Desktop Valuation – Prepared by bank employee 5 Automated Valuation Model "AVM" - GSE 6 Automated Valuation Model "AVM" - Other	M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Property Valuation - Date	The date the property value analysis was performed.	Date(CCYY-MM-DD)		M	M
Property Valuation - As Is Value	Property as-is value determined by the property valuation	Currency(20,2)		M	M
Property Condition Code	A code denoting the condition of the subject property.	Numeric(4,0)	enumeration: 1 - Excellent, 2 - Good, 3 - Fair, 4 - Poor, 5 - Condemned, 6 - Inaccessible	M	M
Property Occupancy Status Code	A code identifying the occupancy by the borrower of the subject property.	Numeric(4,0)	enumeration: 1 - Vacant, 2 - Borrower Occupied, 3 - Tenant Occupied, 4 - Unknown, 5 - Occupied by Unknown	M	M
Property Usage Type Code	A code identifying the intended use by the borrower of the property.	Numeric(4,0)	enumeration: 1 - Principal Residence; 2 - Second or Vacation Home; 3 - Investment Property	M	M
Modification Effective Date	For Trial, this is the anticipated Modification Effective Date of the official loan modification. This is the first day of the month following the month when the last trial payment is due. For Official, this is the actual Modification Effective Date of the official loan modification. This is the first day of the month following the month when the last trial payment is due. The Modification Effective Date on the official loan submission must be less than the submission date.	Date(CCYY-MM-DD)		M	M
Product After Modification	The mortgage product of the loan, after the modification (Allowable values are Fixed or Step).	Numeric(4,0)	enumeration: 1 - ARM, 2 - Fixed Rate, 3 - Step Rate, 4 - One Step Variable, 5 - Two Step Variable, 6 - Three Step Variable, 7 - Four Step Variable, 8 - Five Step Variable, 9 - Six Step Variable, 10 - Seven Step Variable, 11 - Eight Step Variable, 12 - Nine Step Variable, 13 - Ten Step Variable, 14 - Eleven Step Variable, 15 - Twelve Step Variable, 16 - Thirteen Step Variable, 17 - Fourteen Step Variable	M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Amortization Term after modification	The number of months used to calculate the periodic payments of both principal and interest that will be sufficient to retire a mortgage obligation.	Numeric(4,0)		M	M
Unpaid Principal Balance after modification	The unpaid principal balance of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	Currency(20,2)		M	M
Last Paid Installment Date after modification	For Trial, this is the anticipated LPI Date after modification. It should be one month before the anticipated Modification Effective Date. For Official, This is the actual LPI Date after Modification. It must be one month before the Modification Effective Date.	Date(CCYY-MM-DD)		O	M
Interest Rate After Modification	The interest rate in the month after loan modification.	Numeric(6,4)		M	M
Interest Rate Lock Date for Modification	The date that the rate lock was applied - in reference to modification of loan terms	Date(CCYY-MM-DD)		M	M
First Payment Due Date After Modification	For Trial Loan Submission, this is a projection of the first payment due date after modification. First Payment Due Date After Modification should be the same as the anticipated Modification Effective Date.  For Official Loan Submission, this is the actual first payment due date. First Payment Due Date After Modification should be the same as the actual Modification Effective Date.	Date(CCYY-MM-DD)		M	M
Principal and Interest Payment After Modification	The P&I amount after modification	Currency(20,2)		M	M
Escrow Payment after modification	Existing monthly payment to escrow after modification	Currency(20,2)		M	M
Monthly Housing Expense after Modification	The dollar amount per month of the borrowers housing expense of the subject property after modification. May be used for their primary residence. This must be Principal, Interest, Taxes, Insurance and Association Dues (PITIA).	Currency(20,2)		M	M

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Maturity Date after modification	The maturity date of the loan after modification	Date(CCYY-MM-DD)		O	M
Principal Forbearance Amount	The total amount in dollars of the principal that was deferred through loss mitigation.	Currency(20,2)		C	C
Term after Modification	The remaining number of months until the loan will be paid off, assuming that scheduled payments are made. This will equal lesser of 1. the number of months until the actual balance of the loan will amortize to zero; or 2. the number of months difference between the LPI date and the Maturity Date. In this case, the Maturity Date is the Maturity Date after the modification and may be different from the original Maturity Date (before the modification).	Numeric(4,0)		O	M
Front Ratio After Modification	Percentage of borrower's PITIA to income ratio	Numeric(4,2)		M	M
Back Ratio After Modification	Percentage of borrower's PITIA plus debts to income ratio	Numeric(4,2)		O	M
Principal Write-down (Forgiveness)	Amount of principal written-down or forgiven	Currency(20,2)		C	C
Paydown or Payoff of Subordinate Liens	Have subordinate liens been paid off or paid down?	Boolean	True/False	C	C
Paydown or Payoff of Subordinate Liens amount	Amount of paydown or payoff of subordinate liens	Currency(20,2)		C	C

Name of Data Point	Description	Data Type (format and character limit)	Allowable Values	Loan Set-Up/Trial	Loan Set-Up/Official Modification
Max Interest Rate after Modification	Interest rate cap for the loan.	Number(6,4)		O	M
1st Trial Payment Due Date	This is the date that the first trial payment is due. It is also the trial modification effective date. This date must be less than the trial loan submission date.	Date(CCYY-MM-DD)		M	O
1st Trial Payment Posted Date	The date the first payment posted during the Trial period	Date(CCYY-MM-DD)		M	O
1st Trial Payment Received Amount	This is the actual amount of the Payment received from the Borrower to the Servicer for the 1st Trial payment.	Currency(20,2)		M	O
Length of trial period	The length of the trial period	Numeric(3,0)		M	M
Step - Interest Rate Step Number	The sequence is used to uniquely identify and order Loan Interest Rate Adjustment schedule records specific to the loans step rate schedule.	Numeric(4)		O	M
Step - Payment Effective Date	The date the payment will be effective.	Date(CCYY-MM-DD)		O	M
Step - Note Rate	The interest rate in the month after loan modification.	Numeric(6,4)		O	M
Step - New Interest Rate - Step Duration	After modification step duration in months. If this step is the last step and will be the rate and payment effective for the life of the loan, then duration is not required.	Numeric(4)		O	M
Step - Principal and Interest Payment	P&I Amount - The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.	Currency(20,2)		O	M

## Appendix B: HAMP Monthly Trial Data Collection Elements

The following data elements are required for recording borrower payments during the trial period.

Name	Definition	Data Type	Allowable Values	Mandatory/ Conditional
Servicer Loan Number	The unique (for the servicer) identifier assigned to the loan by the lender that is servicing the loan.	Text (30)		M
HAMP Servicer Number	A unique identifier assigned to each servicer that is participating in the HAMP Program.	Text (30)		M
GSE Loan Number	A unique number assigned to each loan by a GSE (Fannie Mae or Freddie Mac).	Text (30)		C
GSE Servicer Number	The Fannie Mae or Freddie Mac unique servicer identifier.	Text (30)		C
Trial Payment Number	The number of the trial payment being reported. The code that is used to define a single payment number that will be one of a series of payments that together will complete a loan trial payment period.	Numeric (4,0)		M
Trial Payment Received Amount	The actual dollar amount of the payment received from the borrower to the servicer for the trial payment.	Currency (20,2)		M
Trial Payment Posted Date	The date the payment was posted during the trial period.	Date (CCYY-MM-DD)		M

## Appendix C: Official Monthly Reporting

The following data elements are required for official monthly reporting (OMRs). Step rate attributes (interest rate, rate effective date, P&I payment) will only be reported on the OMR the month before the rate change is effective. The Action Code and Action Date are only reported when a loan is being removed (e.g., payoff).

Name	Definition	Data Type	Allowable Values	Mandatory/Conditional
HAMP Servicer Number	A unique identifier assigned to each Servicer that is participating in the HAMP Program.	Text (30)		M
Servicer Loan Number	The unique (for the lender) identifier assigned to the loan by the lender that is servicing the loan.	Text (30)		M
Last Paid Installment Date after modification	The due date of the last paid installment of the loan.	Date (CCYY-MM-DD)		M
Unpaid Principal Balance after modification	The unpaid principal balance (UPB) of a loan after the loan modification. The unpaid principal balance after modification excludes any applicable forbearance amount and can also be referred to as Net UPB Amount.	Currency(20,2)		M
Interest Payment	Interest portion of the P&I.	Currency(20,2)		M
Principal Payment	Principal portion of the P&I remitted	Currency(20,2)		M
Step – Payment Effective Date	The date the payment will be effective.	Date (CCYY-MM-DD)		C
Step – Note Rate	The interest rate in the month after loan modification.	Numeric (6,4)		C
Step – Principal and Interest Payment	P&I Amount - The amount of the principal and/or interest payment due on the loan for each installment, beginning on the effective date.	Currency(20,2)		C
Action Code	A code reported by the lender to update the loan that indicates the action that occurred during the reporting period.	Numeric (4,0)	enumeration: 60 (payoff)	C
Action Code Date	The effective date of the action associated with the action code specified on the incoming LPC Transaction by the servicer. The action date is required for certain action codes.	Date (CCYY-MM-DD)		C

## Appendix D: HAMP Additional Data Requirements

Data required to be collected as specified below must be reported on a loan-by-loan basis starting on October 1, 2009. This document does not describe all of the data that the servicer must retain; it addresses only the data that must be reported.

### Must be reported starting October 1, 2009 for transactions occurring before October 1, 2009

- Race, ethnicity, sex of borrower and co-borrower (submission by borrower is voluntary)
- Middle name of borrower and co-borrower
- Date of birth of borrower and co-borrower
- Credit score of borrower and co-borrower
- NPV Model inputs, e.g., discount rate, flag for nonstandard model, non-standard re-default rate, non-standard cure rate
- Selected data on loan, borrower, and property characteristics as of origination, to the extent already required by OCC or OTS to be reported under “Mortgage Metrics”

The above fields must be collected as follows and reported starting October 1, 2009:

- all completed modifications;
- trial modifications commenced on or after July 1, 2009; and
- starting on October 1, 2009, loans evaluated for a modification (to be defined) that do not enter trial modifications.

### Must be reported starting October 1, 2009 (detailed definitions to be provided by June 1, 2009)

- Reason loans evaluated for a modification were not modified, or that trial modification was not completed
- Status and disposition of eligible loans not modified, including trial modifications not completed
- Status and disposition of loans that were modified but failed to remain in good standing because they became 90 or more days delinquent
- Second liens – flag for presence of a second lien; source of information (e.g., credit report); available terms (e.g., fixed vs. ARM; closed- vs. open-end); owner; and payoff. Continuous tracking of second lien status is not required.
- Purpose of loan (e.g., home purchase, refinance, cash-out refi)
- Information about foreclosure suspension
- Information about reliance on non-borrower household income
- Flag for borrower in bankruptcy at time of modification
- Flag for borrower in loss mitigation prior to modification
- Information about involvement of a third party representing the borrower
- Information about mortgage insurance