

Default Reporting Application

**Exception reporting and data confidence:
Methodology and suggested best practices**





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Introduction

Fannie Mae relies on foreclosure and bankruptcy data reported by firms via the Default Reporting Application (DRA) for a variety of analytic needs. Consumers of the data reported includes multiple departments within Fannie Mae, (Legal, REO, Accounting, Single Family, etc.) as well as governmental groups.

For purposes of transparency, Fannie Mae’s firm management team has developed a data integrity standard. The purpose of an integrity standard is to determine Fannie Mae level of ‘confidence’ in the quality of data being reported by individual firms.

This reference guide will confirm the methodology used to determine a firm’s score along to enable firms to make corrections as needed.

All data points taken into consideration are available to all persons with access to DRA; there is no ‘hidden’ information. As such, firms can independently apply the methodology to determine their own confidence score and make corrections as needed.

Fannie Mae Data Confidence Score

Regardless of how a firm reports data to DRA (Direct entry, Spreadsheet and/or Automated) **every firm reporting data must regularly log into DRA and manually verify case data.** Manual review of DRA data is necessary to ensure cases updated as needed based on data reported by servicers to Fannie Mae and then populated in DRA, including LPI (Last Payment Installment) and Liquidation dates.

Data Quality is impacted by the following report findings:

- Active cases with a current (or future) LPI (Last Payment Installment) date. For this score, current is considered to be an LPI date within 90 days of when the firm is reviewing the data.
- Reported and Derived status not compatible.
- Count of loans with of multiple cases of the same type with Reported statuses of “Active” or “OnHold” with the same firm.

Confidence score calculation logic – step by step

The following data points are available by downloading case information from the DRA tab “Case Review by Servicer”. The image below illustrates the data and calculations used to determine confidence ratings

DRA Data					Calculation			Confidence Rating
Count of Cases with Active/OnHold Reported status	Count incompatible Reported and Derived status	Count of Reported 'Active/OnHold' cases with LPI dates => -90 of report/review	Count of multiple cases with same loan, case type and attorney	Sum of findings from 2, 3 and 4	Divide number of total findings (step 5) from total reporting (step 1) to get number	Static number of ideal	Divide initial score (6) by ideal % (7) to determine the final score %	0-49% - No confidence 50%-69% - Concerned confidence 70%-89% - Cautious confident 90%-100% - Very confident
1. Count of Cases	2. Incompatible status	3. Cases with recent LPI dates	4. Count of Multiple cases	5. Total findings	6. Initial score %	7. Ideal %	8. Final score %	9. Confidence rating based on final score
150	50	25	29	104	69%	100%	31%	No confidence
125	30	16	8	54	43%	100%	57%	Concerned confidence
118	24	7	2	33	28%	100%	72%	Cautious confident
79	1	0	4	5	6%	100%	94%	Very confident



In association with the chart above, the following provides detail for each data point and confidence calculation.

Data points used for calculation		Data details and location (All column references pertain to data from the ‘Case Review by Servicer’ tab)																																						
1.	Count of Cases	<p>Determine number of cases with a ‘Reported’ status of ‘Active’ or ‘OnHold’ using the following data points:</p> <ol style="list-style-type: none"> 1. FNMALoanID - column A 2. CaseType - column C 3. ReportedStatus – column G <p>For more information, please reference Addendum I, ‘Determining Firm Inventory’.</p>																																						
2.	Incompatible status	<p>Determine the number of cases where the ‘Reported’ and ‘Derived’ status are <u>not</u> compatible using the following data points:</p> <ol style="list-style-type: none"> 1. ReportedStatus – column G 2. DerivedStatus – column H <table border="1" data-bbox="548 829 1409 1129"> <thead> <tr> <th rowspan="2">Example:</th> <th rowspan="2">Compatible?</th> <th>G</th> <th>H</th> </tr> <tr> <th>Reported Status</th> <th>Derived Status</th> </tr> </thead> <tbody> <tr> <td></td> <td>Yes</td> <td>Active</td> <td>Active</td> </tr> <tr> <td></td> <td>Yes</td> <td>OnHold</td> <td>Active</td> </tr> <tr> <td></td> <td>Yes</td> <td>OnHold</td> <td>OnHold</td> </tr> <tr> <td></td> <td>No</td> <td>Active</td> <td>Liquidated</td> </tr> <tr> <td></td> <td>No</td> <td>Active</td> <td>Closed</td> </tr> <tr> <td></td> <td>No</td> <td>Active</td> <td>Inactive</td> </tr> <tr> <td></td> <td>No</td> <td>ONHOLD</td> <td>EMPTY</td> </tr> <tr> <td></td> <td>No</td> <td>Inactive</td> <td>Active</td> </tr> </tbody> </table> <p>For more detail information, please reference Addendum II, ‘Reported’ and ‘Derived’ status review.</p>	Example:	Compatible?	G	H	Reported Status	Derived Status		Yes	Active	Active		Yes	OnHold	Active		Yes	OnHold	OnHold		No	Active	Liquidated		No	Active	Closed		No	Active	Inactive		No	ONHOLD	EMPTY		No	Inactive	Active
Example:	Compatible?	G			H																																			
		Reported Status	Derived Status																																					
	Yes	Active	Active																																					
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	Yes	OnHold	OnHold																																					
	No	Active	Liquidated																																					
	No	Active	Closed																																					
	No	Active	Inactive																																					
	No	ONHOLD	EMPTY																																					
	No	Inactive	Active																																					
3.	Cases with recent payment dates	<p>Determine number of cases with a ‘Reported’ status of ‘Active’ or ‘OnHold’ with a current (or future) LPI date less than 90 days from the date a firm’s case report data has been generated by using the following data point:</p> <ol style="list-style-type: none"> 1. LPI – column Q <table border="1" data-bbox="548 1430 1339 1575"> <thead> <tr> <th rowspan="2">Example:</th> <th>Q</th> <th></th> </tr> <tr> <th>LPI</th> <th>‘Current’ as of report dated 4/16/24?</th> </tr> </thead> <tbody> <tr> <td></td> <td>06/01/24</td> <td>Yes</td> </tr> <tr> <td></td> <td>01/01/24</td> <td>No</td> </tr> <tr> <td></td> <td>03/01/24</td> <td>Yes</td> </tr> </tbody> </table> <p>Note: The date the firm calculates the confidence score is not in the DRA data, rather it is a date determined by the firm based on when case report data is obtained.</p>	Example:	Q		LPI	‘Current’ as of report dated 4/16/24?		06/01/24	Yes		01/01/24	No		03/01/24	Yes																								
Example:	Q																																							
	LPI	‘Current’ as of report dated 4/16/24?																																						
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	01/01/24	No																																						
	03/01/24	Yes																																						
4.	Count of Multiple cases	<p>Determine number loans with cases of the same type (foreclosure/bankruptcy) reporting ‘Active’ or ‘OnHold’ by the same firm using the following data points:</p> <ol style="list-style-type: none"> 1. FNMALoanID - column A 2. CaseType - column C 																																						



		<p>3. ReportedStatus – column G</p> <table border="1" data-bbox="548 243 1411 501"> <tr> <td rowspan="2">Example:</td> <th>A</th> <th>C</th> <th>G</th> <th></th> </tr> <tr> <th>FNMLoanID</th> <th>CaseType</th> <th>ReportedStatus</th> <th>Multiple Cases?</th> </tr> <tr> <td></td> <td>1341300000</td> <td>Foreclosure</td> <td>Active</td> <td>Yes</td> </tr> <tr> <td></td> <td>1341300000</td> <td>Foreclosure</td> <td>Active</td> <td>Yes</td> </tr> <tr> <td></td> <td>1654011111</td> <td>Bankruptcy</td> <td>OnHold</td> <td>No</td> </tr> <tr> <td></td> <td>1654011111</td> <td>Foreclosure</td> <td>Active</td> <td>No</td> </tr> <tr> <td></td> <td>1657022222</td> <td>Foreclosure</td> <td>Inactive</td> <td>No</td> </tr> <tr> <td></td> <td>1657022222</td> <td>Foreclosure</td> <td>Active</td> <td>No</td> </tr> </table> <p>NOTE: It will be necessary for the firm to review the case ID of each multiple loan to determine appropriate action.</p> <p>For more detail, please reference ADDENDUM III, Multiple loans of the same case type reporting “Active” or “OnHold”.</p>	Example:	A	C	G		FNMLoanID	CaseType	ReportedStatus	Multiple Cases?		1341300000	Foreclosure	Active	Yes		1341300000	Foreclosure	Active	Yes		1654011111	Bankruptcy	OnHold	No		1654011111	Foreclosure	Active	No		1657022222	Foreclosure	Inactive	No		1657022222	Foreclosure	Active	No
Example:	A	C		G																																					
	FNMLoanID	CaseType	ReportedStatus	Multiple Cases?																																					
	1341300000	Foreclosure	Active	Yes																																					
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	1654011111	Bankruptcy	OnHold	No																																					
	1654011111	Foreclosure	Active	No																																					
	1657022222	Foreclosure	Inactive	No																																					
	1657022222	Foreclosure	Active	No																																					
5.	Total findings	<p>Determine sum of</p> <ol style="list-style-type: none"> 1. Total ‘Incompatible status’ (Step 2) 2. Total ‘Cases with recent LPI dates’ (Step 3) 3. Total ‘Count of Multiple cases’ (Step 4). 																																							
6.	Initial Score %	<p>To calculate initial score %, divide the number ‘Total findings’ (Step 5) by Count of cases (Step 1).</p>																																							
7.	Ideal %	<p>Static number of ideal 100% data confidence</p>																																							
8.	Final score %	<p>Divide of total from step 5 (all findings) by total cases ‘Active’ and ‘OnHold’ from step 1 to determine a firm’s ‘Final’ Score.</p> <p>Below is the calculation used to determine the final score:</p> <ol style="list-style-type: none"> a) = (1 minus [Total Findings <i>divided by</i> Total Reported Loans]) <i>multiple by</i> 100 b) = (1 minus [36 divided by 118]) <i>multiple by</i> 100 c) = (1 minus [.30508]) <i>multiple by</i> 100 d) = (.6949) <i>multiple by</i> 100 = 69.49% 																																							
9.	Confidence rating based on final score	<p>Compare ‘Final’ score %’ (Step 8) to determine Confidence Rating.</p> <ul style="list-style-type: none"> • 0-49% - No confidence • 50%-69% - Concerned confidence • 70%-89% - Cautious confidence • 90%-100% - Very confident 																																							



Not included in current calculation, but data points to review for additional quality

It is our plan that once firms have an opportunity to better understand the data reconciliation discussed above, we may add additional data points to our metric calculation. Below are additional data points for reference and proactive data review/action.

➤ **Cases that may not have been updated since the date reflected in the report.**

- Review column AB “CaseUpdatedDate”

Note: Delays events reported are not reflected in the ‘CaseUpdateDate’ data.

Example:	AB	
	CaseUpdatedDate	
	04/05/24	OK
	07/22/22	Concerning

➤ **Event validation errors**

- See Default Reporting Application User Guide.

The screenshot shows a web application interface titled "Failed Event Validation Details". It includes search filters for "Attorney:" and "State:" with input fields, and a "Services:" field. A "Filter" button is visible. Below the filters is a table with the following data:

Task (Count)	ImportFormCount
Import Form Template	
Asset Notification Reviewed	4
BK Case Closed	3
BK Referral Package Received	19
Bankruptcy - Not Listed	2
Bill received from servicer	45
Chapter 7 Bankruptcy Filed	1
Creditors Meeting Conducted	7
FC Attorney Transfer Sent	10
FC Deed Recorded	2
FC File Closed	302
FC Referral Package received by Attorney	4
FC Sale cancelled	138
FC Sale held	62
FC Sale postponed	21
FC Sale scheduled	44



ADDENDUM I - Determining firm inventory

For any reconciliation, a firm must first confirm what is being reported in DRA. Case inventory can be determined in several ways. As noted in the [Default Reporting Application User Guide](#) (section “DRA Reports”) reports can be scheduled for delivery to an email address on a predetermined schedule or requested on an Ad Hoc basis.

Option One: Data scheduled for delivery to an email address

Data delivered to an email address contains 60 columns of data representing cases and events reported by a firm. For advanced users of Excel, this all-inclusive report may work well, especially since it can be scheduled. For more information, please reference the DRA user guide.

Option Two: Data downloaded Ad Hoc on “Case Review by Servicer” tab

A good alternative to the larger scheduled report is to obtain data from the ‘Case Review by Servicer’ Tab.

For the purposes of this reference guide, we will proceed with data obtained from the “Case Review by Servicer” tab.

- If the firm has never reviewed and/or manually reconciled their case data, we recommend leaving all fields blank so all case data, regardless of type or status is populated.
- Firms familiar with case data who have engaged in prior reconciliation may want filter data to specifically target case types and/or status. However, if filters are used, depending on volume it may be necessary to run multiple queries based on filter selection.

For additional information regarding exporting data, please reference the DRA User job aid at sections “Case Review by Servicer Tab” and “Export Case Inventory Data” [Default Reporting Application User Guide](#).

Data downloaded via the ‘Case Review by Servicer’ tab has 29 columns. These columns represent data reported by the firm along with Fannie Mae automated system data, which includes some servicer data imported from sources external to DRA.

NOTE: Servicers have “view only” access to DRA, they are unable to add or change data reported by a firm.

NOTE: Firm data may include cases reported by other firms. If you see another firm’s data in your Active/OnHold case list, it is probably because both firms have Active/OnHold case(s) reporting.

As noted, we will not count multiple cases with different firms in the Confidence score. However, each firm should review such findings to confirm actions needed.



Of the 29 columns of data included in a data download, those noted below are critical to understand and reference during every data reconciliation.

Column	Data point name	Data description	Data Details									
A	FNMALoanID	The unique number assigned by Fannie Mae	Based on firm reporting									
C	CaseType	Foreclosure or Bankruptcy	Based on firm reporting									
G	ReportedStatus	A value that identifies the status of a case as determined by the firm in the last event reported.	Status options include: <table border="1"> <thead> <tr> <th>Reported Status by Case Type</th> </tr> </thead> <tbody> <tr> <td>Reported Status</td> </tr> <tr> <td><EMPTY></td> </tr> <tr> <td>ACTIVE</td> </tr> <tr> <td>INACTIVE</td> </tr> <tr> <td>ONHOLD</td> </tr> </tbody> </table>	Reported Status by Case Type	Reported Status	<EMPTY>	ACTIVE	INACTIVE	ONHOLD			
Reported Status by Case Type												
Reported Status												
<EMPTY>												
ACTIVE												
INACTIVE												
ONHOLD												
H	DerivedStatus	Based on the most recent case event reported by firm as identified in 'DerivedTriggerEvent', column W.	Based on the event reported by the firm. Status possibilities include: <table border="1"> <thead> <tr> <th>Derived Status by Case Type</th> </tr> </thead> <tbody> <tr> <td>Derived Status</td> </tr> <tr> <td><EMPTY></td> </tr> <tr> <td>ACTIVE</td> </tr> <tr> <td>CLOSED</td> </tr> <tr> <td>INACTIVE</td> </tr> <tr> <td>LIQUIDATED</td> </tr> <tr> <td>MERGED</td> </tr> <tr> <td>ONHOLD</td> </tr> </tbody> </table>	Derived Status by Case Type	Derived Status	<EMPTY>	ACTIVE	CLOSED	INACTIVE	LIQUIDATED	MERGED	ONHOLD
Derived Status by Case Type												
Derived Status												
<EMPTY>												
ACTIVE												
CLOSED												
INACTIVE												
LIQUIDATED												
MERGED												
ONHOLD												
P	Liquidation	Date of liquidation as reported by servicer. NOTE: Firms should regularly review DRA data to reconcile newly reported liquidation data. If a loan is liquidated, there should be no Active or OnHold foreclosure or bankruptcy case.	Data auto populates DRA from external data sources. Data from 'CurrentActionCode' (column Y) provides a servicer reported liquidation reason. Status options include: <ul style="list-style-type: none"> ➤ Payoff ➤ Held for Sale ➤ 3rd Party Sale ➤ Repurchase 									
Q	LPI	Date of "Last Paid Installment" as reported by servicer. NOTE: Firms should regularly review DRA data to reconcile newly reported delinquency data.	Data auto populates DRA from external data sources. If an Active or OnHold foreclosure case has an LPI date within 3 months of the date report, the presumption is the foreclosure should no longer be Active or OnHold. Regarding bankruptcy cases with current LPI dates, please note we understand that in									



			some cases this may be necessary, however the majority of bankruptcy cases with current payment dates require little to no activity and should not be reporting as Active or OnHold.
AA	CreatedDate	Date case initially created in DRA	Based on initial event reported by firm
AB	CaseUpdatedDate	Date a case event was last reported in DRA.	Based on last event reported by firm. As noted, this is a data point firms should review to ensure accurate reporting. At a future date, this may be incorporated into the confidence score.



ADDENDUM II - ‘Reported’ and ‘Derived’ status review.

DRA has two different status fields, Reported Status and Derived Status.

Reported status is based on the value entered by the firm for the “Foreclosure Status Type” and “Bankruptcy Status Indicator”.

Derived status is based on the most recent event as reported by firms.

Example: A firm reports the event E0130/‘FC Referral Package received by Attorney’. The Reported status value entered by the firm would be “Active”. The Derived status will automatically update to “Active” based on the E0130 event reported.

Status Options	Reported Status Options and definitions	Derived Status Possibilities and events that inform the status
Active	Status firms should select when the case progressing as expected.	The status reflected when one of the following events is reported: <ul style="list-style-type: none"> • FC Referral Package received by Attorney (E0130) • FC Attorney Transfer Received (E2660) • BK Referral Package Received (E0290) Note: There are other events that will also cause the Derived status to update to “Active”, however every case created should begin with either a referral or transfer event. For more information on Derived status logic, please reference
OnHold	Status firms should select when there is an impediment preventing the case at issue from proceeding.	The status reflected when a Delay Event is reported for one of the following impediments: <ul style="list-style-type: none"> • Bankruptcy filed • Litigation • Loss mitigation in progress Note: The Reported status will not automatically change when a delay is reported. Firms may manually enter their Reported status as “OnHold” until the impediment is resolved and the next event is reported with an “Active” status.
Inactive	Status firms should select when reporting one of the following events: <ul style="list-style-type: none"> • FC File Closed (E2460) • FC Sale Held (E0250) • FC Attorney Transfer Sent (E2650) • BK Case Closed (E0470) 	The status reflected when a terminating event is reported: <ul style="list-style-type: none"> • FC Sale held (E0250) • FC Attorney Transfer Sent (E2650) • BK Case Closed (E0470) • Case Dismissed (E0420) • Case Discharged (E0460)



<EMPTY>	No status was selected by the firm in the event reported	No milestone event was reported that impacts the derived status. This is often seen when a firm fails to report the ‘FC Referral Package received by Attorney’ event.
Closed	Not an option for Reported status	Firm reported event “FC File Closed (E2460)” or “BK Case Closed (E0470)”
Liquidated		Loan no longer owned by Fannie Mae. The DRA “Loan Summary” data will confirm the liquidation date description.

In DRA, the “Reported” and “Derived” status should always be compatible. Below is a table illustrating compatibility.

“Reported” status	“Derived” status	Compatible?
Active or OnHold	Active or OnHold	Yes
Inactive	Closed, Inactive, or Liquidated	Yes
Active or OnHold	Closed, Inactive Liquidated or <EMPTY>	No
Inactive or <EMPTY>	Active or OnHold	No

There are many reasons as to why the “Reported” and “Derived” status may not be compatible, some the result of changes on a loan level, such as loans liquidation, while others are the result of reporting errors.

Below are some examples and possible actions needed to correct incompatible status. Please note that the information below is subject to a variety of factors. Therefore, scenarios and examples are not absolute.

‘Reported’ status	‘Derived’ status	Example and suggested action
Active or OnHold	Inactive	<ol style="list-style-type: none"> This may happen when a “FC Sale Held” or “FC Attorney Transfer Sent” event is reported, updating the “Derived” status to “Inactive”, but the firm reported the event with an “Active” or “OnHold” status. The firm reported the sale/transfer event with an “Inactive” status, but a subsequent event was reported. Since events are based the Actual date, the event with the most recent status will prevail. <ul style="list-style-type: none"> Status is based on the last Actual Date. <p>NOTE: If a “Sale Held” event is reported, but later the sale has to be reversed, firms should report event “Foreclosure Sale Rescinded (E1840) with will update the ‘Derived’ status from ‘Inactive’ to ‘Active’</p> <p>Firms may report post foreclosure events but need to ensure the ‘Reported’ foreclosure status is “Inactive”.</p>



Active or OnHold	Closed	<ol style="list-style-type: none"> This may happen when a “FC File Closed” or “BK Case Closed” event is reported, updating the “Derived” status to “Closed”, but the firm reported the event with an “Active” or “OnHold” status. This may also happen when a firm reports an event with an actual date <i>after</i> the “FC File Closed” or “BK Case Closed” event, thereby changing the reported status. <ul style="list-style-type: none"> Status is based on the last Actual Date. <ul style="list-style-type: none"> Firms may report post foreclosure events, but need to ensure the foreclosure status is “Inactive”. This may happen if a firm has reported a file closure for an old case, then used the same case ID when reporting a new referral event. 														
Active or OnHold	Liquidated	<ol style="list-style-type: none"> The liquidated status populates DRA from external data sources. The ‘CurrentActionCode’ (column “Y” from DRA report) provides a servicer reported liquidation reason. Status options include: <table border="1" data-bbox="527 789 1482 1335"> <thead> <tr> <th data-bbox="527 789 1008 831">Liquidation reason</th> <th data-bbox="1008 789 1482 831">Action needed by firm:</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 831 1008 915">Foreclosure sale (Held for Sale)</td> <td data-bbox="1008 831 1482 915">Report a FC Sale Held event with an “Inactive” reported status.</td> </tr> <tr> <td data-bbox="527 915 1008 989">Payoff (Loan paid in full)</td> <td data-bbox="1008 915 1482 989">Report a FC File Closed event with the detail of “Paid in Full”</td> </tr> <tr> <td data-bbox="527 989 1008 1104">Loan sold Third Party Sale / Short Sale (3rd Party Sale)</td> <td data-bbox="1008 989 1482 1104">Report a FC File Closed event with the detail of “PreForeclosure Sale Short Sale”</td> </tr> <tr> <td data-bbox="527 1104 1008 1188">Loan sold to another investor (Servicing Transfer)</td> <td data-bbox="1008 1104 1482 1188">Report a FC File Closed event with the detail of “Servicing Transfer”</td> </tr> <tr> <td data-bbox="527 1188 1008 1262">Loan has been charged off</td> <td data-bbox="1008 1188 1482 1262">Report a FC File Closed event with the detail of “Charge Off”</td> </tr> <tr> <td data-bbox="527 1262 1008 1335">Servicer has repurchased the loan</td> <td data-bbox="1008 1262 1482 1335">Report a FC File Closed event with the detail of “Repurchase”</td> </tr> </tbody> </table> 	Liquidation reason	Action needed by firm:	Foreclosure sale (Held for Sale)	Report a FC Sale Held event with an “Inactive” reported status.	Payoff (Loan paid in full)	Report a FC File Closed event with the detail of “Paid in Full”	Loan sold Third Party Sale / Short Sale (3rd Party Sale)	Report a FC File Closed event with the detail of “PreForeclosure Sale Short Sale”	Loan sold to another investor (Servicing Transfer)	Report a FC File Closed event with the detail of “Servicing Transfer”	Loan has been charged off	Report a FC File Closed event with the detail of “Charge Off”	Servicer has repurchased the loan	Report a FC File Closed event with the detail of “Repurchase”
Liquidation reason	Action needed by firm:															
Foreclosure sale (Held for Sale)	Report a FC Sale Held event with an “Inactive” reported status.															
Payoff (Loan paid in full)	Report a FC File Closed event with the detail of “Paid in Full”															
Loan sold Third Party Sale / Short Sale (3rd Party Sale)	Report a FC File Closed event with the detail of “PreForeclosure Sale Short Sale”															
Loan sold to another investor (Servicing Transfer)	Report a FC File Closed event with the detail of “Servicing Transfer”															
Loan has been charged off	Report a FC File Closed event with the detail of “Charge Off”															
Servicer has repurchased the loan	Report a FC File Closed event with the detail of “Repurchase”															
Active or OnHold	<EMPTY>	<p>When there is a Reported status, but the status for Derived is empty, this means that a key milestone event was not reported.</p> <p>NOTE: Upon receipt of initial case referral, the first event to be reported must always be a “FC Referral Package received by Attorney” event.</p> <p>In the event a case is later transferred to a different firm, the old firm should report the event “FC Referral Package sent to Attorney” with an “Inactive” foreclosure status. The new firm should report “FC Referral Package received by Attorney” with an “Active” status.</p>														
Inactive	Active or OnHold	<ol style="list-style-type: none"> When the Reported Status is “Inactive” but the Derived is still “Active or OnHold” it could mean that a key milestone event was not reported. 														



		<p>2. It could also mean the derived status is correct, but the “Reported” status is not, in which case the firm would need to correct.</p> <p>An example of this is when a firm reports a referral or file transfer received event, updating the Derived status to “Active”, but the firm incorrectly noted the Reported status as “Inactive”.</p>
<EMPTY>	Active or OnHold	<p>This means that an event informing the “Derived” status does not have a reported status confirmed within the event reported.</p>



ADDENDUM III - Multiple loans of the same case type reporting “Active” or “OnHold”.

In DRA there should only be one “Active” or “OnHold” foreclosure or bankruptcy case at the same time. Case creation is based on the unique “Foreclosure Attorney File Identifier” or “Bankruptcy Case Number ID” reported by the firm. Loans with one foreclosure case and one bankruptcy case are not at issue.

For the confidence score, we will only consider multiple cases open with the same firm.

First, firms must identify multiple cases, if any. A simple way to identify multiple cases in an Excel worksheet is to use the “Concat” and “Conditional Formatting” functions in Excel.

- The **CONCAT** function combines the text from multiple fields. For more information reference [CONCAT function - Microsoft Support](#).
- The **Conditional Formatting** function “Duplicate Values” finds duplicates values within selected cells. For more information reference [Find and remove duplicates - Microsoft Support](#).

If more than one foreclosure/bankruptcy case is being reported at the same time with an Active/OnHold reported status, a manual review is needed to determine if the cases should be merged or closed.

As with the incompatible status types discussed above, there are several reasons a loan may have multiple cases of the same type reporting an “Active” or “OnHold” status. The following illustrates scenarios regarding duplicate cases of the same case type with possible resolutions:

Scenario #1 – Multiple cases, same firm, same referral event.

Attorney	Reported Status	Derived Status	Case ID	Suggested resolution
Firm A	Active/OnHold	Any	12345	In this example, the cases with IDs 12345 and 012345 are the same case and should be merged so only the case with the correct ID is reporting. Please reference the DRA User Guide at page 7, “Case Merger”.
Firm A	Active/OnHold	Any	012345	

Scenario #2 – Multiple cases, same firm, different referral events.

Attorney	Reported Status	Derived Status	Case ID	Suggested resolution
Firm A	Active/OnHold	Any	012345	In this example case ‘012345’ was a prior referral for a case that was closed for a reason other than Liquidation. Case ‘012345 – 2’ is reporting correctly as it relates to a new referral event received. To resolve this scenario, case 012345 needs one of the following actions. <ul style="list-style-type: none"> • Report a “FC File Closed” event with an “Inactive” status.
Firm A	Active/OnHold	Any	012345 - 2	



				<ul style="list-style-type: none"> • Correct the status of an already reported “FC File Closed” event to “Inactive”. <p>If the status remains “Active” after having taken one the above steps, please confirm if any events were reported with an Actual date after the “FC File Closed” event date.</p> <ul style="list-style-type: none"> • Adjust the status of any events reported with a “Active” status after the closure event actual date.
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Scenario #3 – Multiple cases, different firms.

Attorney	Reported Status	Derived Status	Case ID	Suggested resolution
Firm A	Active/OnHold	Any	012345	<p>In this example, two firms are reporting on the same loan. Each firm should review their case and confirm if it is reporting correctly.</p> <p>Possible actions include reporting a “FC File Closed” and transfer event as appropriate.</p>
Firm B	Active/OnHold	Any	ABCDE	

Scenario #4 – Multiple cases, loan is Liquidated.

Attorney	Reported Status	Derived Status	Case ID	Suggested resolution
Any	Active/OnHold	Liquidated	12345	<p>In this example, two firms are reporting on the same loan, but the Derived Status is Liquidated.</p> <p>Since the loan is liquidated, both firms need to report a terminating event as appropriate.</p>
Any	Active/OnHold	Liquidated	ABCDE	



ADDENDUM IV – Exception reporting

DRA includes exception reports to assist firms in managing data exceptions. If no loans are identified on a tab, that means there are no loans matching the exception criteria.

The exception report has multiple tabs as follows:

Multiple Cases ‘Active’ or ‘OnHold’	
Description	Loans identified have multiple cases of the same type with the same firm in an Active’ or ‘OnHold’ status.
Action	Merge cases if related to the same referral event OR update older cases with "FC File Closed" or "BK Case Closed" events.
Notes	Reference ADDENDUM II - ‘Reported’ and ‘Derived’ status review.

‘Derived’ vs ‘Reported’	
Description	Report identifies loans that have incompatible ‘Reported’ and ‘Derived’ status.
Action	Review case to determine appropriate action and make updates to ensure status compatibility.
Notes	Reference ADDENDUM III - ‘Reported’ and ‘Derived’ status review.

Current LPI	
Description	Report identifies cases with a status of ‘Active’ or ‘OnHold’ that have current (or future) LPI date less than 90 days from the date of DRA data report creation.
Action	Update foreclosure cases with an "FC File Closed" event with an "Inactive" status. Review bankruptcy cases and update with "BK Case Closed" event if the firm is not engaged in a billable action.
Notes	Reference Fannie Mae Data Confidence Score, step 3.

Missing Document	
Description	Report identifies loans that have gone to foreclosure sale with the result of " Beneficiary Party" that are missing upload of required documents. <ul style="list-style-type: none"> ➤ Foreclosure Deed (recorded or not) ➤ Notice of Sale to ALL parties with proof of mail delivery ➤ Proof of Compliance with the Soldiers and Sailors Relief Act of 1944
Action	Upload missing document as soon as possible.

Foreclosure - Missing Referral and Transfer events	
Description	Report identifies Foreclosure cases missing both a "FC Referral Package received by Attorney" event on a case level.
Action	Review case and report missing event. NOTE: If a case identified is related to another case created for the same referral, please merge cases rather than reporting another referral event.



Events After Liquidation and Case Closure	
Description	Report identifies loans that have been liquidated or closed but continue to have events reported with actual dates older than the liquidation/closure. This report does not include post sale events
Action	<p>Review cases to determine why events are being reported on a case that has been liquidated or had a "FC File Closed" reported.</p> <p>Ensure cases identified have been updated with appropriate "FC File Closed" or "FC Sale held" events. If a new referral was received, please create a new case with a unique case ID number.</p>

AutoClose Delays Report	
Description	<p>Report identifies Delay events automatically closed by DRA because the loan has either been liquidated, a terminating event was reported, or a delay was reported without a case having been created.</p> <p>Column W on this report identifies the reason as stated as follows:</p> <ul style="list-style-type: none"> ➤ (SYS) Missing FC Case ➤ (SYS) Loan Liquidated ➤ (SYS) Case Closed Event
Action	No action needed, Informational only