

Servicer Guide: Claims Packaging Tool





Overview

The Claims Packaging Tool (CPT) is a web based tool that allows the Fannie Mae analyst to create HUD claims packages related to Reverse Mortgage Expense Reimbursement claims, including creating system generated letters, allowing easy access to upload supporting documents, and a system generated packet to send to the Servicers.

CPT also allows Servicers to acknowledge and download claim packages received from Fannie Mae.

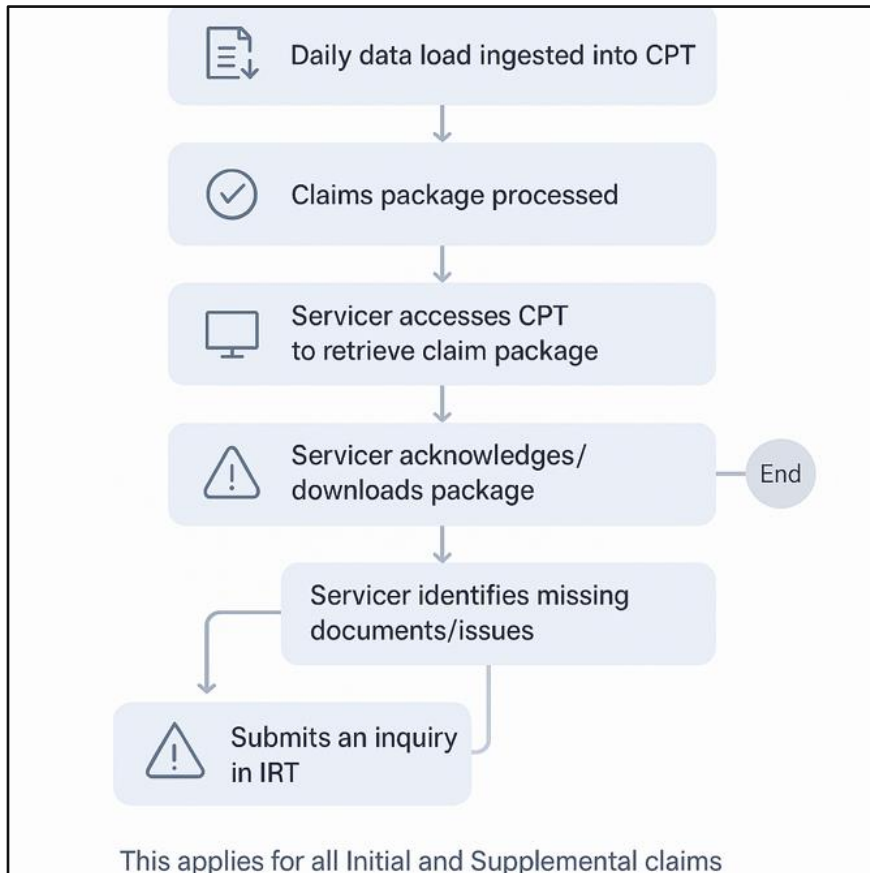
CPT Servicer Use

CPT is the single resource for performing the following tasks:

- Viewing claim packages
- Acknowledging claim packages
- Downloading claim packages including invoices

Flow Chart and Timeline

The CPT workflow will be managed on a 5 day timetable. Depending on whether a claim is a Sales Based Claim (SBC) or an Appraisal Based Claim (ABC), Fannie Mae has five (5) days from either the date the property sold (SBC) or the date on which the Marketable Title Period expires (ABC) to send the claim to the Servicer.





CPT Key Terms

The following key terms will be used in the system:

Key Term	Definition
Claim Type	The type of claim that was submitted by the servicer. Appraisal Based Claim (ABC), Sales Based Claim (SBC), or Supplemental Claim.
Fannie Mae Loan Number	Fannie Mae loan number assigned.
Package Type	Describes the type of package that is going to be reviewed. Initial, Supplemental, and No Supplemental Needed.
Action	An action is required on all packages that are in Issued status. All packages must be acknowledged. Initial packages - allow users to acknowledge and download. Supplemental packages – acknowledge first before downloading.
REO ID	Real Estate Owned (REO) identification assigned to REO properties.
Vendor	Identifies the servicer the package will be submitted to upon completion.

Claim Type Definitions

The category is based on the type of claim being submitted.

- **Appraisal Based Claim (ABC)** – An Appraisal Based Claim (ABC) is filed when a property has not sold within 180 days from the “Marketable Title” date.
- **Sales Based Claim (SBC)** – A Sales Based Claim (SBC) is a claim submitted when the property has sold within 180 days from the “Marketable Title” date or within the Marketable Title Extension period.
- **Supplemental Claim** – A Supplemental Claim is created after the initial package is sent.
- **Redemption Package – Atypical package submitted when a property is redeemed under specific post-foreclosure conditions.**
- **Occupied Purchase Package – Atypical package submitted when the property remains occupied at the time of purchase.**

Package Type

This category is based on the type of package submitted.

- **Initial Package** – The first claims package created and filed, when the property sells during the marketable title period or after the marketable title period has expired.
- **Supplemental Package** – The claims package created and filed, 180 days after the initial package was filed. The supplemental package includes additional vendor expenses paid during the marketable title period and after the initial package was filed. The servicer has 180 days from the date the initial package was filed to HUD to file a supplemental package.
- **No Supplemental Needed** – The option selected, when no other vendor valid expenses have been paid or not paid during the 180 days of marketable title period.
- **Adhoc Package** – The claims package created and filed for altered claims packages.



- **Redemption Package** – An atypical package used when a property is redeemed after foreclosure but before a third-party sale
- **Occupied Purchase Package** – An atypical package used when the property is still occupied by a tenant at the time of purchase.

Package Status

This category is based on the status of the package submitted.

- **Issued** – The package is initially sent to the Servicer awaiting to be acknowledged.
- **Closed** – The package is acknowledged by the Servicer.

Logging into the Claims Packaging Tool

NOTE: For guidance on granting user access in Technology Manager, refer to the [Granting Access via Technology Manager for DRS Applications job aid](#), as applicable.

1. Access the [Claims Packaging Tool](#).
2. Click **Log in with fmsso**.



NOTE: Upon authentication via SSO, the user is automatically redirected to the DRS listings screen. This screen displays only the DRS applications that the user is authorized to access.



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Alert List
For the best performance results, please use Chrome browser

IRT - Customer Inquiry IRT Admin

CPT - HUD Claim Packaging CPT Administrator

RES - Post Payment Documentation Request RES Admin

ERP - Exception Reporting Portal ERP Administrator

QCT - Quality Control Tracker QCT Admin

MICP - Mortgage Insurance Claim Portal MICP Administrator

ADMIN - Application Administration

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3. Click **CPT – HUD Claim Packaging**.

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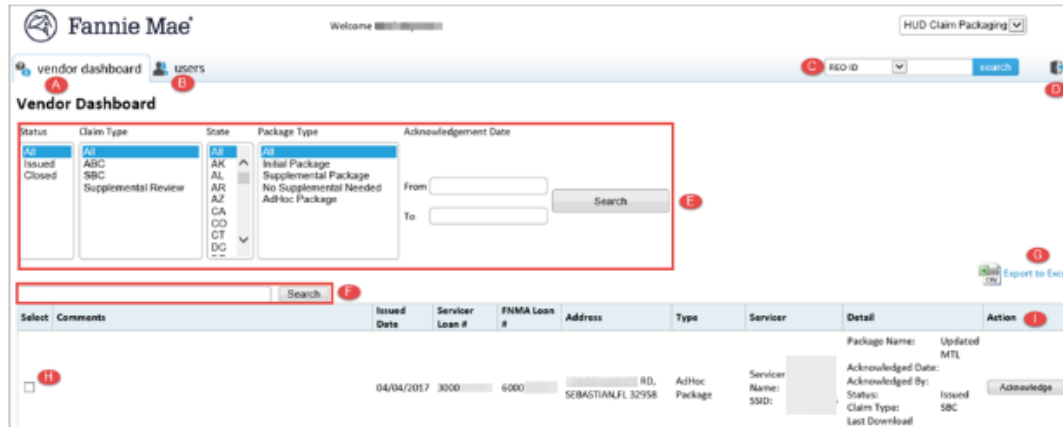
ADMIN - Application Administration

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Vendor Dashboard

The **Dashboard** screen, the home screen after log-in, allows servicers to view, search, and acknowledge claim packages.

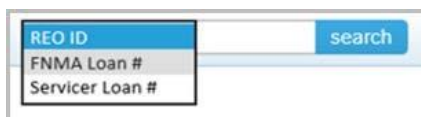


Actions that can be performed on this screen:

- A. Vendor Dashboard (Home Screen)
- B. Users Tab
- C. Search Claim Packages
- D. Logout
- E. Search Filters
- F. Search claim packages in the queue
- G. Export to Excel
- H. Select package(s)
- I. Action (Acknowledge, Download)

Search claim packages

To search for claim packages, select an option from the dropdown list:



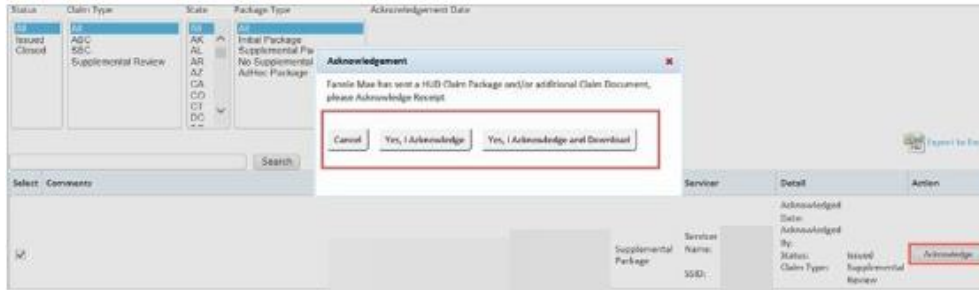
- REO ID
- FNMA Loan Number
- Servicer Loan Number



Reviewing Required Action

The Action section shows what action is required on behalf of the servicer. The servicer may acknowledge the claim package or acknowledge and download the claim package simultaneously.

1. Click **Acknowledge**.
2. Select from “Cancel”, “Yes, I Acknowledge” or “Yes, I Acknowledge and Download”.



NOTE: This will allow the servicer to either acknowledge the package or acknowledge and download. Once downloaded, the servicer can choose to open or save the package.

