

Expense Reimbursement Dashboard

Frequently Asked Questions

July 12, 2019

The Expense Reimbursement Dashboard (ERD) allows servicers to view expenses submitted for reimbursement on Fannie Mae loans submitted within the last rolling 13-month period. The ERD also provides analyses on statuses, quantity and monetary volumes. This document provides responses to common questions related to the ERD.

Access to the Dashboard

Questions and answers in this section, as well as additional FAQs regarding Fannie Mae Connect, can be found within the Fannie Mae Connect FAQs at: <https://www.fanniemae.com/content/faq/fm-connect-faqs.pdf>.

If you are unable to gain access to Fannie Mae Connect, or the ERD after following the directions in this document, please contact the Servicing Support Center:

Email: servicing_solutions@fanniemae.com

Phone: 1.800.2FANNIE (232.6643), Option 1, then 3.

Q1. How do I get access to Fannie Mae Connect, the ERD, or a specific report?

Access to Fannie Mae Connect and to specific reports is a two-step process and can be obtained following the steps outlined below.

- **Access to the Fannie Mae Application:** An organization's Corporate Administrator must assign user access to the Fannie Mae Connect application in Technology Manager. They must also assign data folders (Seller/Servicer numbers) to a user in Technology Manager.
- **Access to the Fannie Mae Report Categories:** An organization's Report Administrator must assign Fannie Mae Connect report categories to your profile. A list of report administrators for an organization can be found in the user's profile on the Fannie Mae Connect Home Page.

Once these steps are completed, a user will be able to access and view data in Fannie Mae Connect.

NOTE: If you are logged into Fannie Mae Connect and are not seeing certain Report Categories, then you do not have access to those Report Categories.

Q2. Is there a job aid or user manual to help me navigate the Fannie Mae Connect site?

Please reference the Fannie Mae Connect Release Notes at: <https://www.fanniemae.com/singlefamily/fannie-mae-connect> to view the most recent guide on all site functionality and features for General Users and Report Administrators. The Release Notes cover how to assign My Favorite Reports, subscribe to Email Notifications, etc.



Q3. I see the report I need, but I don't see any data in the report. What's wrong?

Data in a report is based on two activities: 1) being assigned a Seller/Servicer number in Technology Manager by your Corporate Administrator (see Q1), and 2) actual activity having taken place for your assigned seller/servicer number(s). If you have the correct assigned seller/servicer numbers and are still not seeing data, check the filters on the report and expand your search.

NOTE: Individual Seller/Servicer numbers have their own purpose, so be sure you have the correct one assigned to you. For example, if you are assigned only one 9-digit Servicer number but you are looking at a loan delivery report, it is likely that the report will be blank

Navigating the Dashboard

Q4. I am not familiar with Tableau and Data Extract reports. How do I use them?

Please refer to the Tableau Quick Tips for specific guidance on using Tableau reporting or the [Data Extract Job Aid](#) for steps to retrieve raw data.

Q5. How do I use filters within the Dashboard?

The Dashboard utilizes filters, found along the top of the dashboard page, to allow the users to drill down to specific criteria. While Status and Claim Type filters carry over from one tab to another, some filters are specific to the individual tabs or visuals within the tabs.

Hover over an exclamation point (!) on any tab to obtain guidance when a filter doesn't apply to an entire tab.

Q6. How do I export the reports from the Dashboard?

The ERD offers two methods to extract data from the dashboard to create reports; each having its own advantages.

- Tableau Download - allows users to employ filters within standardized report formats and drill down to view metrics, targeting specific topics using the Tableau tool.
- Raw Data Download - the preferred option to create custom reports by downloading the entire data set.

For additional information on exporting data from the Dashboard please refer to the [Data Extract Job Aid](#).

Q7. Where can I find definitions of the data and visuals?

The Glossary tab within the Dashboard provides details on the definitions and criteria of key data elements. On tabs where an exclamation mark (!) is found, hover over the icon for additional details.

For additional resources outside the Dashboard, refer to the [Exception Dictionary](#).



General Dashboard Questions

Q8. What data is included within the Dashboard?

The Dashboard provides the data from claims submitted in LoanSphere, Invoicing, inquiries submitted within the Inquiry Response Tool, and Investor Pre-Approvals (IPA) submitted by within the last 13 rolling months.

Q9. How can I customize and filter the Dashboard to reflect the most relevant data?

The ERD hosts several filters to target key reimbursement populations. Visit the [Tableau Quick Tips Job Aid](#) for additional information on Tableau Reports.

The [Exception Analysis Job Aid](#) provides guidance on how to customize visuals and filters for the Exception Analysis tab.

Q11. My company has subservicers submitting claims on our behalf. Can I access those claims?

Master Servicers have the ability to view the same reports via Fannie Mae Connect as their Subservicers. We encourage Master Servicers to review these reports and discuss them with their Subservicers on a regular basis. Please remember that Master Servicers must grant access to Subservicers using the Data Access Authorization (DAA) Form 101. Refer to [FM Connect FAQs](#) for more information.

Expense Reimbursement Questions

Q12. What resources are available for submitting my expenses?

Additional resources for the expense reimbursement process are located on the Servicer Expense Reimbursement page. Resources include submission job aids, line item usage job aids and the Inquiry Response Tool (IRT) user manual.

For additional information not available at the link above, please submit an [IRT inquiry](#). For set up questions, please see Q16.

Q13. What is Expense Straight Through Processing and how does it affect me?

Expense Straight Through Processing (ESTP) is Fannie Mae's updated document-free claims reimbursement process. The process allows servicers to submit claims for reimbursement consideration without supporting documentation. Only when requested by Fannie Mae, does the servicer need to provide supporting documentation.

The Straight Through Processing Rate reported within the Dashboard shows the rate of "one-and-done" claims submission, meaning the percent of claims submitted and reimbursed without additional servicer intervention on the claim.

Q14. How do I increase my ESTP Rate?

Utilize the Heat Map and Exception Analysis offered through the Dashboard to identify areas of opportunity for improvement.

ESTP is largely dependent on two factors: data integrity and pre-approvals.

- Data integrity – ensure correct line items are used, dates are correct, and line item indicator flags are marked appropriately.
- Pre-approvals for excessive requests – if an expense exceeds published limits, ensure appropriate approvals are obtained prior to submitting a request for reimbursement.

Additional submission insights can be found within the Servicer Expense Reimbursement Job Aid, [Exceptions Analysis Job Aid](#), and [Data Extract Job Aid](#).



Q15. What if I have a question about the claims, expenses, excess fees and costs or inquiries reported within the Dashboard?

Please submit your questions within the IRT located at <https://fanniemae.decisionreadysolutions.com>. When submitting your inquiry, please use the applicable inquiry category for your specific question.

Q16. If my question does not appear in this document how do I get help?

Please submit your questions within the IRT located at <https://fanniemae.decisionreadysolutions.com>. When submitting your inquiry, please use the *Expense Reimbursement Dashboard* inquiry category type.

For initial access to the IRT, please send the following information to servicer_expense_reimbursement@fanniemae.com:

- Full Name
- Servicer Name
- Phone Number
- Email address

IPA Status

Status	Definition
Denied	The IPA request can't be validated or is not eligible for reimbursement.
Approved	All required information has been provided, validated and the IPA request is eligible for reimbursement.
Approved with Adjustment	All required information has been provided and validated; however, the IPA requested amount exceeds the amount Fannie Mae will reimburse per the AAA matrix.



IPA Denial Reasons

Denial Reasons	Definition	Examples or Exceptions
Affidavit	It is the servicer's responsibility to execute the affidavit in compliance with the law. If a firm requests excess fees to execute/prepare an affidavit, the IPA request will be denied.	
Allegations related to servicing/origination	Servicers indemnify Fannie Mae against errors or alleged errors in origination/servicing per the Fannie Mae Servicing Guide. When an issue is related to this in a fee request, the IPA is denied.	Real party in interest/lack of standing, payment dispute or misapplication of funds, fraud in the mortgage, TILA or FDCPA violations, wrongdoing in relation to attempted loan workout, dispute as to lien priority, etc.
Allowable Costs	The Allowable Fees/Costs section of the AAA matrix lists services that do not require prior approval for reimbursement. If a firm requests excess cost approval for a service included in the title search or publication allowable cost, the IPA request is denied.	First sale publication cost incurred for each new default, routine title updates necessary to complete a typical foreclosure sale, or the first three title updates for foreclosure referrals on or after 9/1/18.
Allowable Fees	The Allowable Fees/Costs section of the AAA matrix lists services that do not require prior approval for reimbursement. If a firm requests excess fees for a service included in an allowable fee, the IPA request is denied.	Amending the foreclosure complaint, heir search, stipulated judgement, firm-overhead (ex. preparing routine documents), 1st and 2nd mediation hearings, and a bankruptcy motion for relief.
Assignment of Mortgage	Preparation and recording of a valid and legally enforceable assignment of mortgage is a servicing function. If a firm request excess fees for preparation of assignments, the IPA request will be denied.	
Attorney Error	If an attorney error is identified based on details provided in the excess fee request, the firm will be responsible for the fees for any service they've provided.	
Breach/Demand Letter	Proper preparation and service of the breach/demand letter is a servicing function. If a firm requests excess fees for sending breach/demand letters, the IPA request will be denied.	
Completed Loan Mod	When a loan modification is completed, attorney fees are generally recovered from the borrower as part of the final billing and are included in the modification. These fees would have been reimbursed to the servicer without counting against the FC allowable fee.	This denial does not apply in jurisdictions where attorney fees are not allowed to be collected from a borrower such as Michigan or West Virginia
Costs	The excess fee/cost team currently only reviews title costs and costs for publication of sale. All other costs are reimbursed in a claim if they are actual, reasonable, and necessary. These additional costs would not require prior approval.	



Denial Reasons	Definition	Examples or Exceptions
Denied due to inactivity	An IPA has been placed in Pending Vendor Review (PVR) status requesting additional information or documentation from the firm to make a final decision. If the firm does not respond within 30 days, the IPA request is automatically denied.	
Duplicate Request	A previous request for a fee has already been submitted and processed by Fannie Mae. If prior approval is found upon reviewing an excess fee/cost request, the IPA request will be denied.	
Firm Transfer - Ineligible Fee / Cost	The firm has submitted an excess fee/cost request for work necessary due to an attorney firm transfer. These fees/costs are ineligible for reimbursement by Fannie Mae.	Motions, hearings, sale postponements, title updates, or other work necessary, because of a firm transfer.
Invalid Category/Subcategory	The firm has selected an IPA Category/Subcategory that does not match the legal services requested in their request for excess fees/costs.	
Loss Mit - Servicer Reporting	Servicer Reporting – The servicer must report delinquency status information to Fannie Mae through Fannie Mae’s servicing solutions system when a loan is greater than 30 days delinquent. If Fannie Mae is not able to validate active loss mitigation within the time frame reported in the excess fee/cost request, the IPA will be denied. (Screenshots of a servicing system, etc. are not sufficient to validate loss mitigation)	
Missing Information	The firm has submitted an excess fee/cost request that does not include sufficient information to decision.	
Non-Servicer Referral	The excess fee process is limited to servicer referrals only, and this appears to be an REO-related referral from Fannie Mae. When an REO related excess fee/cost request is submitted, the IPA request will be denied.	Eviction fees, and hearings or other legal work which occur during the redemption period.
Other	This is used as a catch all when available denial reasons do not match the reason for denial of fees/costs.	
Other – Ineligible Fee	Each Fannie Mae AAA matrix includes a section entitled “Ineligible Fees/Costs”. When an ineligible fee/cost is submitted by the firm, the IPA request will be denied.	
Other servicer error/delay	Servicers indemnify Fannie Mae for any additional expense caused by failure to perform an action. If a servicer error or a delay in processing foreclosure caused by a servicing delay is identified, the IPA request is denied.	Delays caused by not providing documents timely, foreclosure referrals sent in error, or lack of foreclosure bidding instructions.
Past Claims Deadline	The servicer must submit its final reimbursement claim to Fannie Mae within 60 days after the property is disposed. If a request for fees/costs is submitted after the 60 day deadline, the IPA request will be denied.	



Denial Reasons	Definition	Examples or Exceptions
Reinstated/Paid Off	When a loan is reinstated/paid off the servicer is responsible for collecting any fees/cost from the borrower as part of the resolution. If a request for fees/costs is submitted after a loan is reinstated or paid off, the IPA request will be denied.	This denial does not apply in jurisdictions where attorney fees are not allowed to be collected from a borrower such as Michigan or West Virginia
Repurchased	When a loan is repurchased from Fannie Mae by a servicer, Fannie Mae is no longer obligated to reimburse fees/costs. If a request for fees/costs is submitted and the loan has been identified as repurchased, the IPA request will be denied.	
Servicer Function	Fannie Mae does not reimburse a servicer for legal fees related to actions that are servicing functions. If a request for fees/costs is submitted and is identified as a servicing function, the IPA request will be denied.	A common example is preparation of loss mitigation documents. While this work can be delegated to firms, the servicer is responsible for any fees the firm may charge to perform this service.
Servicing Transfer – Ineligible Fee	Fees directly related to servicing transfers are not handled through the excess fee process. If a request for fees/costs is submitted following a servicing transfer, the IPA request will be denied.	Substitution of plaintiff, preparation of assignment, or a transfer of claim in BK.
Taxes, HOA or other spec assessments	Servicers indemnify Fannie Mae for all interest, penalties, and attorney fees for clearance of delinquent assessments. If a request for fees/costs associated with clearing taxes or HOA liens (including hearings) is submitted, the IPA request will be denied.	
Title Issue	The servicer is responsible for these fees as they indemnify Fannie Mae for errors or alleged errors relating to their selling representations and warranties (including title errors present at origination). When a title issue or title claim is identified based on delinquency reporting, or information/documentation provided in the excess fee/cost request, the IPA request will be denied.	
Void	The firm has advised excess fee/cost approval is no longer needed.	