

Introduction

This document provides possible exception messages visible when submitting claims and suggested actions to remediate them to ensure claims are correctly submitted and fully reimbursed.

Exception Dictionary		
Exception Code	Exception Message	Servicer Action
BKSFDBFD	Service From Date is prior to Bankruptcy Filed Date	Review service dates for accuracy.
BKSDRD	Service From Date is prior to Referral Date	Review service dates for accuracy.
RZRL1001	Expense is not reimbursable because there is no closed DIL case.	Verify the DIL Case is closed/completed prior to requesting reimbursement for this expense.
RZRL1002	Expense appears excessive. Review for Fannie Mae pre-approval.	Ensure pre-approval was given for the requested expense.
RZRL1003	Expense exceeds published tolerance and current IPA. Additional IPA required.	Ensure pre-approval was given for the requested expense.
RZRL1004	Expense exceeds published tolerance and current IPA. Review for Fannie Mae pre-approval.	Ensure pre-approval was given for the requested expense.
RZRL1005	Expense is not reimbursable.	Review Job Aid for reimbursement eligibility and resubmit if applicable.
RZRC1006	The First Time Vacancy (FTV) field within the claim is blank.	Provide the First Time Vacancy (FTV) date in the claim.
RZRC1007	Expense exceeds HomeTracker approved amount. Additional HomeTracker approval required.	Request additional approval in HomeTracker for reimbursement consideration.
RZRC1008	Claim filed after deadline.	Ensure pre-approval was given for late claim filing.
RZRC1009	Loan is reporting as repurchased.	Fannie Mae's systems are showing the loan is repurchased; only legally non-recoverable expenses eligible for reimbursement. If there is a discrepancy in reporting, open an Inquiry.
RZRC1010	Loan is reporting current.	Fannie Mae's systems are showing the loan is current; only legally non-recoverable expenses eligible for reimbursement. If there is a discrepancy in reporting, open an Inquiry.
RZRC1011	Loan is reporting paid off.	Fannie Mae's systems show the loan has been paid off; only legally non-recoverable expenses eligible for reimbursement. If there is a discrepancy in reporting, open an Inquiry.
RZRL1012	Number of instances is excessive.	Ensure expense has not been previously reimbursed.
RZRL1013	Expense incurred outside the reimbursable timeframe.	Confirm dates of the expense are accurately submitted.



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RZRL1014	Expense exceeds published tolerance and current HomeTracker approval. Additional approval required.	Request additional approval in HomeTracker for reimbursement consideration.
RZRL1015	Pre-Payment Audit.	If edit fires at claim level ensure the claim does not exceed approved reimbursement amount; if it fires at line level, provide supporting documentation; expense will be reimbursed according to invoices provided and published allowables if present.
RZRL1016	Expense incurred prior to first time vacancy date.	Confirm dates of the expense are accurately submitted.
RZRL1017	Considering premium amount and policy cancellation date, the provided refund is insufficient.	Confirm amount is submitted accurately.
RZRL1018	Pre-payment Audit. Review expense against documentation.	Ensure documentation supporting the expense is included on the claim.
RZRC1019	Loan is reporting as made whole.	Fannie Mae's systems show the loan has been made whole. If there is a discrepancy in reporting, open an Inquiry.
RZRC1020	Seller/Servicer is not assigned to Loan.	Confirm Seller ID used is correct.
RZRL1022	Expenses incurred prior to a modification should be capitalized into the modification.	Open an Inquiry providing a detailed explanation for why the expense was not capitalized into the modification and requesting authorization for an exception to be made for reimbursement.
RZRL1023	Second Lien Consideration Requires Pre-Authorization.	Ensure pre-approval was given for the requested expense.
RZRL1025	Incorrect line item used for this expense.	Re-evaluate the line item being used and update as necessary.
RZRL1026	Expense Incurred After the Reimbursable Timeframe.	Confirm dates of the expense are accurately submitted.
RZRL1027	Deny expense. Expense exceeds published tolerance and current IPA.	Ensure pre-approval was given for the requested expense.
RZRL1028	Deny expense. Expense appears excessive.	Ensure pre-approval was given for the requested expense.
RZRL1029	Deny expense. Expense exceeds HomeTracker approved amount.	Ensure pre-approval was given for the requested expense.
RZRL1030	Deny expense. Expense exceeds published tolerance and current HomeTracker approval.	Ensure pre-approval was given for the requested expense.
RZRL1031	Deny expense. Expense exceeds published tolerance.	Ensure pre-approval was given for the requested expense.
RZRL1032	Expense Incurred Prior To the Reimbursable Timeframe.	Confirm dates of the expense are accurately submitted.



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RZRC1033	Expense is the responsibility of the vendor.	Ensure dates are entered accurately.
RZRL1034	Expense exceeds published HUD Life of Loan Allowable.	Provide supporting documentation; expense will be reimbursed according to invoices provided and published allowables if present.
RZRL1035	Line Item Exceeds Life of Loan Allowable.	Ensure expense quantity and unit price are submitted correctly. Preapprovals or documentation requests needed for additional review.
RZRL1036	Expense exceeds published HUD Allowable.	Provide supporting documentation; expense will be reimbursed according to invoices provided and published allowables if present.
RZRL1037	Deny - Expense exceeds published HUD Life of Loan Allowable.	Provide supporting documentation; expense will be reimbursed according to invoices provided and published allowable if present.
RZRL1038	Deny - Line Item Exceeds Life of Loan Allowable.	Ensure expense quantity and unit price are submitted correctly. Preapprovals or documentation requests needed for additional review.
RZRL1039	Expense appears excessive. Review Documentation.	Ensure pre-approval was given for the requested expense.
RZRC1041	Claim Type does not align to Loan Identifier.	Ensure correct claim type is used based on loan attributes.
RZRL1042	Expense exceeds published instance tolerance and current HomeTracker approval. Additional approval required.	Request additional approval in HomeTracker for reimbursement consideration.
RZRL1043	Expense exceeds published life of loan tolerance and current HomeTracker approval. Additional approval required.	Request additional approval in HomeTracker for reimbursement consideration.
RZRL1044	The From date is greater than the request date for line item.	Review service dates for accuracy.
RZRL1045	The To date is greater than the Request date for the line item.	Review service dates for accuracy.
RZRL1046	Settlement Population. The expense was incurred prior to the reimbursable timeframe.	The expense is not reimbursable due to settlement agreements.
RZRC1049	Claim Filed Date is Null	Confirm dates of the expense are accurately submitted.
RZRC1050	Fannie Mae has received Redemption proceeds.	Redemption proceeds are on the claim. Ensure there is a gain amount and not a loss.
RZRC1051	Total requested exceeds the allowed limit per claim.	Confirm instances for expense and remove instances over the allowed limit per claim.
RZRL1052	Expense Incurred Prior to Origination.	Confirm dates of the expense are accurately submitted.



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RZRL1053	Expense frequency is incurred outside of the reimbursable timeframe.	Ensure pre-approval was given for the requested expense.
RZRL1055	Requested Tax Period is greater than one year	Confirm dates of the expense are accurately submitted and ensure each tax installment expense is on a separate line.
RZRL1058	Requested expense should have been reimbursed in eBoutique. Additional Review Required	Re-evaluate the dates on the line item being used. If correct, ensure supporting documentation is included.
RZRL1059	Curtail expense. Current Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid {2} exceeds published threshold {3} + IPA {4}. Total Remaining balance available to pay {5}.	Ensure pre-approval was given for the requested expense.
RZRL1060	Deny expense. Prior paid {0} is greater than or equal to published threshold {1} + IPA {2}.	Ensure pre-approval was given for the requested expense.
RZRL1061	Pre-payment Audit. Amount (0) exceeds instance tolerance.	Provide supporting documentation; expense will be reimbursed according to invoices provided and published allowables if present.
RZRC1062	Pre-Payment Audit. Review (0).	Ensure pre-approval was given for the requested expense.
RZRL1064	Current Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid {2} exceeds IPA {3}. Total Remaining balance available to pay {4}.	Ensure pre-approval was given for the requested expense.
RZRL1065	Curtail Expense. Current claim requested amount {0} exceeds published threshold {1}.	Ensure pre-approval was given for the requested expense.
RZRL1066	Current Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid IHDS {2} and prior paid SERFS {3} exceeds published threshold {4} + IPA {5}. Total Remaining balance available to pay {6}.	Ensure pre-approval was given for the requested expense.
RZRL1067	Current Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid {2} exceeds published threshold {3}. {4}	Ensure pre-approval was given for the requested expense.
RZRL1068	Current Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid {2} exceeds published threshold {3} for the {4} {5}. {6}	Ensure pre-approval was given for the requested expense.



Exception Dictionary

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RZRC1069	Pre-payment Audit. Manual review required	Provide supporting documentation; expense will be reimbursed according to invoices provided and published allowables if present.
RZRD1070	Overlap: Line Item [#] has overlapping dates.	Re-evaluate the dates on the line item being used and update as necessary.
RZRL1071	Expense Date occurs after Disposition Date.	Confirm dates of the expense are accurately submitted.
RZRC1072	Loan is Lender Risk/Lender Market.	Fannie Mae's systems show the loan is a shared risk or lender risk loan. If there is a discrepancy in reporting, open an Inquiry.
RZRC1075	IPA approved after claim filing deadline.	Ensure pre-approval was given for the requested expense.
RZRL1076	Considering policy cancellation date, expected refund is missing.	Confirm refund is submitted with the expense.
RZRL1077	Current claim requested amount {0} exceeds published threshold {1}. {2}	Ensure pre-approval was given for the requested expense.
RZRL1079	The First Time Vacancy (FTV) date {0}	Confirm the First Time Vacancy (FTV) date is accurately filled in.
RZRL1080	Claim Req. Amt {0} + Other Claim Req. Amt {1} plus prior paid {2} exceeds published threshold {3} + IPA {4}. Total Remaining balance available to pay {5}. {6}.	Ensure pre-approval was given for the requested expense.
RZRC1081	Loan is {reporting as NPL}.	Fannie Mae's systems show the loan is a Non-Performing Loan (NPL). If there is a discrepancy in reporting, open an Inquiry.
RZRC1081	Loan is {reporting charged off}.	Fannie Mae's systems show the loan has been charged off. Only legally Non-recoverable expenses eligible for reimbursement. If there is a discrepancy in reporting, open an Inquiry.
RZRC1081	Loan is {reporting paid off}. {Payment Deferral Exists.}	Fannie Mae's systems show the loan has been paid-off. Only legally Non-recoverable expenses eligible for reimbursement. If there is a discrepancy in reporting or a payment deferral on the loan, open an Inquiry.
1082	Claim Exceeds Autopay threshold.	Ensure pre-approval was given for the requested expense.
RZRL1083	Expense prior to reimbursable timeframe. {0} months of dues prior paid. {1} super lien threshold of {2} months.	Confirm dates of the expense are accurately submitted for this Super Lien State.
RZRL1084	Number of instances is excessive. {HomeTracker approval exists.}	Ensure pre-approval was given for the requested expense.
RZRL1085	Paid date is Null.	Ensure expense paid date is provided.