

**Fannie Mae Default Reporting Application (DRA)
Frequently Asked Questions – Updated October 2022**

1.	<p>What is Default Reporting Application</p> <p>Default Reporting Application, otherwise known as DRA, is the new reporting technology replacing the current default reporting platform known as Default Management Reporting System (DMRS) (hosted by BKFS).</p>
2.	<p>What is the timeline to transition to DRA?</p> <p>DMRS will continue to be supported through June 2022. Fannie Mae will work with your firm as we create onboarding groups. The groups will be based on submission method, case management system and volume. Further communication will be sent throughout 2022.</p>
3.	<p>Who is building DRA?</p> <p>Fannie Mae has contracted QBO (Quandis Business Objects) as the technology provider to build the new reporting system. This system is a separate technology from other Quandis-offered products. Reporting provided through other Quandis systems will not satisfy Fannie Mae’s reporting requirements.</p>
4.	<p>What does DRA do?</p> <p>Much of the functionality that has been provided in DMRS will be supported in DRA.</p> <ul style="list-style-type: none"> • Collect foreclosure and bankruptcy status from attorney firms • Provide updates on milestones, holds, missing documents, postponements / cancellations of sales from attorney firms on a daily basis • Tool for monitoring foreclosure and bankruptcy file movement
5.	<p>How is data provided to DRA?</p> <p>The three methods of data submission to DRA are:</p> <ul style="list-style-type: none"> • SFTP Data Feed <ul style="list-style-type: none"> o Daily feed with the potential for no manual interaction. o Provides updates only for those files that have had a change to report since the previous day’s reporting. o DRA <u>will support</u> the current DMRS events file – for firms using this reporting method in DMRS today, we will simply work with you to redirect your current file to a Quandis hosted SFTP. • File / Spreadsheet upload <ul style="list-style-type: none"> o Each tab on the Spreadsheet is populated manually and uploaded through the DRA User Interface (UI). o DRA <u>will support</u> the current DMRS upload template. • Manual input / Data entry - Requires updates whenever a change has been made to a Fannie Mae file. <ul style="list-style-type: none"> o Information is keyed into the UI by a DRA user.
6.	<p>How will firms gain access to DRA?</p> <p>Firms will gain access through Fannie Mae’s Technology Manager. Each firm will have a designated administrator to provide access to other users within in the firm. Currently, the administrator assigned to Property 360 will be the same for DRA.</p>



7.	Will the firm be required to report into both DMRS and DRA?
	For a period of time, yes. Because firms will be required to test the data submissions into DRA before a definitive cutover takes place, a firm will be required to report into both systems briefly. Once it is determined that a firm has met all of the criteria and is prepared to begin utilizing the new system, reporting into DMRS will no longer be required and credentials will be disabled.
8.	Will a firm continue to have access to DMRS once we have transitioned to DRA?
	No. Once it is determined that a firm has met all of the criteria and is prepared to begin utilizing the new system, reporting into DMRS will no longer be required and credentials will be disabled. At this time, Fannie Mae is not granting new MDC firms with access to DMRS. Until new firms have access to DRA, they are required to email their Firm Manager with inventory numbers each month.
9.	Is this technology the same as the Quandis system that firms use today to submit information to other investors?
	No. This is a new system. Data entered into any other Quandis technology today will not fulfill the reporting requirement as a data submission for DRA.
10.	Are there fees associated with the transition to DRA?
	Firms will not be assessed any fees for this transition to the new default reporting application.
11.	Who should I contact if I have additional questions?
	Contact DRA_Support@fanniemae.com with any questions.
** New as of October 2022 **	
12.	What does it mean if the Fannie Mae loan number is not available under the search menu?
	It could be that the loan is no longer owned by Fannie Mae. If you believe a loan is an active Fannie Mae loan but are unable to load a case in DRA with that number, please contact your firm manger. Your firm manager should be able to verify if the loan number provided by servicer is in fact a current Fannie Mae asset.
13.	What is the “Attorney Case #” and why is that data important?
	The “Attorney Case #” is a unique case identifier determined by the firm and it is very important. The purpose of this data is to enable viewers to distinguish between events created for multiple cases. Please note that the associated data point for the “Attorney Case #” is enumeration number 54, “Foreclosure Attorney File Identifier”. Once a case is created with an Attorney Case # it is critical that the firm maintain the same data/format for a given case. Currently this data is optional, however we do plan to make it required in the future.
14.	What is the “BK Case #” and why is that data important?
	The “BK Case #” should be the court case number associated with the bankruptcy. Please keep to the format “YY-XXXXX”, for example “22-12345”. This data is required for all bankruptcy events reported. Please note that the associated data point for the “BK Case #” is enumeration number 77, “Bankruptcy Case Number ID”.



15.	<p>Why do I see do duplicate foreclosure and/or bankruptcy case(s) in DRA?</p>																				
	<p>The main reason for seeing duplicate cases is because an event is entered with a different “Attorney Case #” or “BK Case #”. Variations to the case # can cause duplications. In the examples below, the variations in case #s would cause duplication.</p> <table border="1" data-bbox="237 390 1203 569"> <thead> <tr> <th>Attorney</th> <th>Case ID example #1</th> <th>Case ID example #2</th> <th>Case ID example #3</th> </tr> </thead> <tbody> <tr> <td>Law firm XYZ</td> <td>12245</td> <td>12245-1</td> <td>1-22-41524-jmm</td> </tr> <tr> <td>Law firm XYZ</td> <td>No case #</td> <td>12245 1</td> <td>16-41142</td> </tr> </tbody> </table> <p>Another reason for seeing duplicate cases may be the result of another firm creating a case. If there is any question regarding firm assignment, please contact the servicer to confirm.</p>	Attorney	Case ID example #1	Case ID example #2	Case ID example #3	Law firm XYZ	12245	12245-1	1-22-41524-jmm	Law firm XYZ	No case #	12245 1	16-41142								
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16.	<p>Can I delete an event reported in error?</p>																				
	<p>Currently the only way to correct an event reported in error is to re-report the event correctly.</p>																				
17.	<p>After the data has been transmitted by a law firm through SFTP, spreadsheet or direct entry, how long does it take for DRA to update?</p>																				
	<p>Once data has been sent via SFTP, it will go into a queue and should process within a few minutes.</p>																				
18.	<p>What is the difference between derived status and reported status?</p>																				
	<p>A derived status allows the DRA system to apply a status to the loan based on the events reported. Ideally, the derived status and the firm reported status should match. Fannie Mae’s expectation is for firms to ensure that derived status and/or reported status are accurate.</p>																				
19.	<p>How often should law firms reconcile data to confirm information within DRA is accurate?</p>																				
	<p>Fannie Mae expects law firms to regularly reconcile cases and events captured in DRA to ensure they are an accurate reflection of the firm’s case management system.</p>																				
20.	<p>When should I begin reporting foreclosure events in DRA?</p> <p>When the firm receives direction from the servicer to initiate a foreclosure action, either Judicial or Non-Judicial, please ensure the initial event reported by the firm is FC Referral Package received by Attorney.</p> <p>Below are all reportable foreclosure events.</p> <table border="1" data-bbox="155 1560 1370 1927"> <tbody> <tr> <td>E0130 FC Referral Package received by Attorney</td> <td>E0210 Judgment or Ruling entered</td> </tr> <tr> <td>E2650 FC Attorney Transfer Sent</td> <td>E0160 FC Sale scheduled</td> </tr> <tr> <td>E2660 FC Attorney Transfer Received</td> <td>E2600 FC Sale postponed</td> </tr> <tr> <td>E0140 Title or TSG received</td> <td>E2610 FC Sale cancelled</td> </tr> <tr> <td>E0170 Title or TSG reviewed</td> <td>E2620 Motion to Vacate</td> </tr> <tr> <td>E0180 First Legal Action completed</td> <td>E0220 Bid received from servicer</td> </tr> <tr> <td>E0190 Service completed</td> <td>E0230 FC Certification received from servicer</td> </tr> <tr> <td>E2430 Publication Initiated</td> <td>E0250 FC Sale held</td> </tr> <tr> <td>E2440 Mediation Certified</td> <td>E2460 FC File Closed</td> </tr> <tr> <td>E2470 Presale Action Completed</td> <td></td> </tr> </tbody> </table>	E0130 FC Referral Package received by Attorney	E0210 Judgment or Ruling entered	E2650 FC Attorney Transfer Sent	E0160 FC Sale scheduled	E2660 FC Attorney Transfer Received	E2600 FC Sale postponed	E0140 Title or TSG received	E2610 FC Sale cancelled	E0170 Title or TSG reviewed	E2620 Motion to Vacate	E0180 First Legal Action completed	E0220 Bid received from servicer	E0190 Service completed	E0230 FC Certification received from servicer	E2430 Publication Initiated	E0250 FC Sale held	E2440 Mediation Certified	E2460 FC File Closed	E2470 Presale Action Completed	
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21.	Where can I confirm the provider code?
	On the landing page, look for the tab “DRA Messages”. Here you will see broadcast messages which include a link to the ‘DRA_Party_Reference_Data’
22.	The delay type “Unknown Delay” is no longer available. What are my options?
	Please review the communication sent to firm October 10, 2022 with details and alternatives for delay types.
23.	How does a firm report FC status in relation to a BK referral if we are not managing both actions?
	Servicers are required to send BK referrals to the same firm managing an active FC matter.