

October 10, 2022

To Mortgage Default Counsel:

Please note that in an effort to improve the quality of data in DRA we are planning to streamline delay enumeration options. Currently there are 64 events that can be reported in DRA. Depending on the event, data is either ‘Required’ or ‘Optional’. These data points are called “Enumerations”.

The enumerations below will be removed as of Friday, October 21, 2022. Aside from the “Unknown Delay”, most of the enumerations below are seldom used. We understand that removing the Unknown Delay option may be of some concern, however there are 175 other enumerations to report the proper delay.

Please review the associated “DRA Delay Enumeration” list for alternative options. As needed, please contact your firm manager to discuss further.

Enumeration Value	Enumeration Description
TO BE RETIRED	
2MP in progress	2MP in progress: Delay due to a loan being approved for 2MP.
2MP in review	2MP in review: A loan is currently being reviewed to determine 2MP eligibility.
HAFA	HAFA in progress: Delay due to a loan being approved for HAFA.
HAFA in review	HAFA in review: A loan is currently being reviewed to determine HAFA eligibility.
Proof Of Claim	Proof of Claim Objection Received: Delay as a result of an objection to the Proof of Claim (POC).
Refinance in Review	Refinance in Review: Delay due to the borrower applying for a refinance.
TILA	TILA: Delay due to a TILA regulation change and impact to applicable loans has not been determined.
Torrens Property	Torrens Property: A delay pending the completing of the Proceeding subsequent (pro sub) process.
Unknown Delay	Unknown Delay: A delay has occurred for unknown reasons.
Veterans Affairs Buy Down	Veterans Affairs - Buy down : A loan is currently under review by the insurer to determine if a buydown will be made in order to entice the VA to establish an "Upset Price".
Veterans Affairs Refund	Veterans Affairs - Refund option in review: A loan is currently under review by the VA to determine if a refund will be issued.

We are also removing the following events as they were intended for use by servicers reporting in DMRS. As servicers no longer report in DRA, these events are no longer necessary.

Event Number	Name	Process
E0270	BK Notification Received	Bankruptcy
E0280	BK Case Referred To Attorney	Bankruptcy



The Event Data Quality and Import Files tab are to be monitored daily for any corrections needed.

Business Solutions Builder | Home | Landing Pages | Search

Event Activity | **Event Data Quality** | Process Status | Open Delays | Import Files | DRA Messages

Event Data Quality

Attorney: Servicer: [Filter](#)

State:

Task (Count)

Import Form Template	ImportFormCount
FC Lined records	3
FC File Closed	75
FC Referral Package received by Attorney	84
FC Referral Package sent to Attorney	71
FC Sale Confirmed / Ratified	37
FC Sale cancelled	105
FC Sale held	48
FC Sale postponed	43
FC Sale scheduled	145
Federal Mandated Moratorium	2
First Legal Action completed	44
Foreclosure Sale Rescinded	3
Investor/Guarantor Moratorium	2

[Edit](#) [Refresh](#)

Events

Name	FNMLoanID	ServicerLoanID	Servicer	EventType	Status	State	ActualDate	Attorney	UpdatedBy	UpdatedDate
Motion For Relief Referred				Bankruptcy	Failed Validation	NY	7/25/22 00:00:00		sysadmin@quandis.com	7/25/22 16:03:52
FC Sale held				Foreclosure	Failed Validation	NY	7/19/22 00:00:00		sysadmin@quandis.com	9/22/22 16:01:41
FC Sale held				Foreclosure	Failed Validation	NY	7/25/22 00:00:00		sysadmin@quandis.com	8/20/22 09:05:10
FC Sale held			WELLS FARGO & COMPANY	Foreclosure	Failed Validation	NY	5/16/22 00:00:00		sysadmin@quandis.com	8/16/22 22:00:49
Missing document delay			NEW RESIDENTIAL MORTGAGE LLC	Closed Delay	Pending	NV	10/7/22 00:00:00			10/10/22 11:29:09
Missing document delay			BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	Closed Delay	Pending	NV	10/7/22 00:00:00			10/10/22 11:39:52
Missing document delay			BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	Open Delay	Pending	NV	10/7/22 00:00:00			10/10/22 15:00:14

1407+ records; showing page 57 of 57, 25 row(s) per page. Go to page 1 ... 53 54 55 56 57.

If an event has a failed validation, IT WILL NOT report that event until it is corrected. If an error occurs on an import file, it will not load the file and the status will be ERROR.

Business Solutions Builder | Home | Landing Pages | Search

Event Activity | Event Data Quality | Process Status | Open Delays | **Import Files** | DRA Messages

Import Files

Attorney: [Filter](#)

[Edit](#) [Refresh](#)

Drag-and-drop file(s) here to import DR Legacy Events.

Import File Item

Import File	File Name	File Status	Errors	Events	Pending	Passed	Failed	Company	Loaded By	Load Date	Record Count	All



Effective immediately firms are required to provide the “Foreclosure Sale Bid Amount” when entering event E0250, “FC Sale held”. This change will impact enumeration number 70, “Foreclosure Sale Bid Amount”. The foreclosure sale bid amount should be the bid amount used at the time of the foreclosure sale.

Regarding future changes to DRA, below is a list of items currently planned. As changes are made we will endeavor to ensure additional communication and or direction is provided as needed.

Upcoming actions	Estimated date of implementation
<p>Historical events from DMRS (not including delays) were uploaded to DRA on 10/01/2022. These were events with actual dates that occurred prior to 7/1/2022. As this backfill did not include delay events, please review the firm’s current delays to ensure they are reported correctly in DRA.</p> <p>Fannie Mae expects firms to engage in a prompt reconciliation of files to ensure accuracy of data uploaded. It may be necessary to adjust the case status relative to current loan events, i.e. liquidated/current loans from “Active/On Hold” to “Inactive”.</p>	10/01/2022
Updated attorney FAQ	Early October
Updates to Loan Summary page adding additional data points including the last payment date, loan delinquency status, loan liquidation date and loan liquidation code. These additional data points will be added to DRA from servicer data reported in other applications.	Mid-October
Updates to smart loan search function	Mid-October
Missing Document delay to include missing document type in display and downloads	Mid-October
Additional reporting functionality with expanded case filters	End of October
Enhanced user guide	End of October
Delay event fix so that delay events will update case status to “On Hold”	TBD
<p>Change “Attorney Case #” data from “Optional” to “Required” for all reported foreclosure events. This change will impact enumeration number 54, “Foreclosure Attorney File Identifier”.</p> <p>Although there is no defined implementation date currently, we do ask that firms not already providing this data make changes immediately to ensure the data is provided.</p>	TBD

If you have any questions or concerns regarding the above, please contact the firm manager for your jurisdiction.

Thank you,

Rachel Lorenzo

Senior Manager, Mortgage
 Default Counsel Oversight
 215-575-1435
rachel_m_lorenzo@fanniemae.com

Ron Beck

Firm Manager for AK AZ CA CT DC
 DE GU HI MA MD ME NH NV NY OR
 RI VA VT WA WV
 214-274-4044
kelly_beck@fanniemae.com

Ulysee Brown, Jr.

Firm Manager for GA, IA, ID, IL,
 IN, MI, MN, MO, MT, ND, NE, NJ,
 OH, PA, SD, WI, WY
 404-398-6033
ulysee_brown@fanniemae.com

Jodie Cooper

Firm Manager for AL, AR, CO, FL,
 KS, KY, LA, MS, NC, NM, OK, PR,
 SC, TN, TX, UT, VI
 972-861-6818
jodie_cooper@fanniemae.com