Exception Reporting Portal Servicer User Manual

Revision History

Version	Date Revised	Description/Reason for Revision
1.00	10/01/2018	New Document
1.01	07/16/2019	Illustration of Save Icon added to page 26 for clarity. **Report Types Retired and Removed page 45.** DQR_FNMA_MOD_TERM_QC DQR_FNMA_MOD_PRIORELG DQR_FNMA_MOD_INTRT_QC DQR_MOD_PROP_VAL_QC DQR_FNMA_MOD_RT_DIFF DQR_MOD_PI_0_PCT DQR_SVC_FEE_NOTE_RT DQR_MOD_DELQ_INT_CALC **Report Types Added page 45.** DQR_FLEX_MOD_INT_RATE DQR_DISASTER_CAP_EXT DQR_FLEX_MOD_FORB CMDS
1.02	08/03/2020	Added two new sections: Updating User Email Notifications, Bulk Decisioning Tasks or Exceptions Updated steps/screenshots throughout manual to mirror the existing ERP Retired the HAMP_Mismatch_Recon Report Added the Forbearance Duration Report and the Unapproved Attorney List Report
1.03	12/22/2021	Added "Follow-Up" Report Status
1.04	07/24/2025	Updated to reflect new DRS SSO functionality

Table of Contents

Exception Reporting Portal Overview

This document provides process instructions for the Exception Reporting Portal (ERP). The ERP is simple to navigate and allows Fannie Mae servicers to maximize efficiency and easily manage pipelines with features such as:

- Simple reporting capabilities,
- Real-time access to pipeline activities and communication with Fannie Mae analysts,
- Easy access to loan details, and
- The ability to resolve case issues in one place.

Logging into the Exception Reporting Portal

1. Access the Exception Reporting Portal.
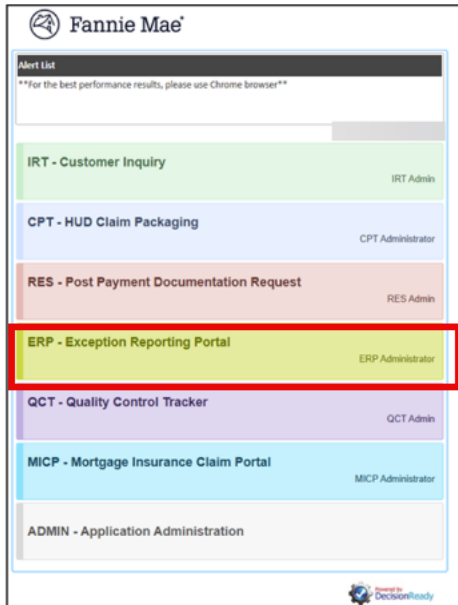2. Click **Login with fmsso**.

> **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.*
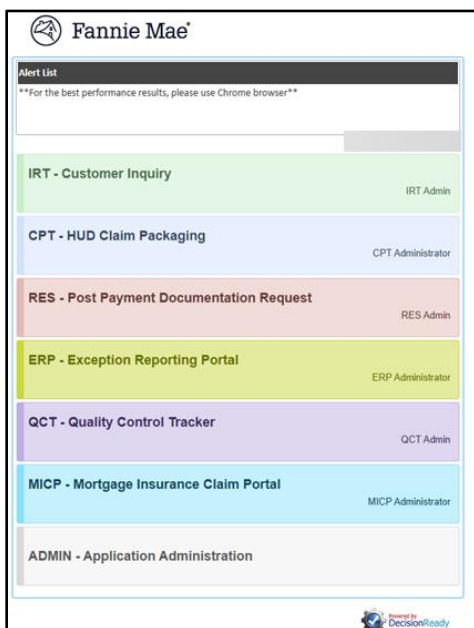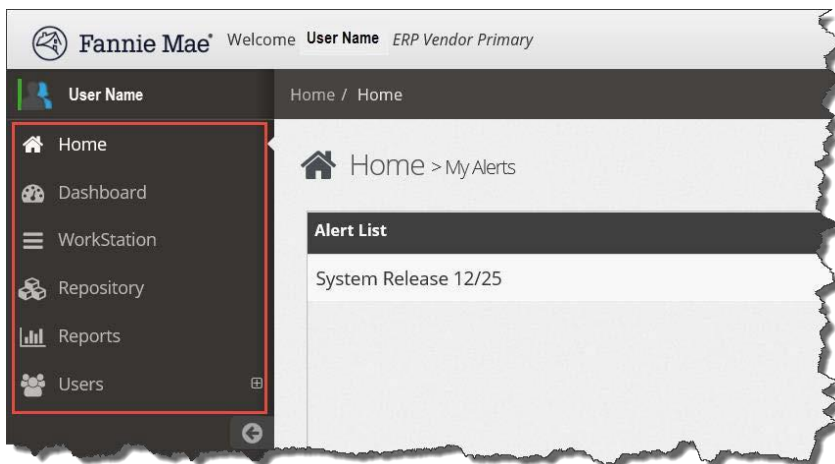
3. Click **ERP – Exception Reporting Portal** from the list of applications.

Main Menu – Home Screen

After the user logs in successfully, the application displays the Home screen as well as the main menu items on the left-hand side of the screen.

Alerts such as announcements, scheduled outages, and enhancements are displayed in the **My Alerts** box on the Home screen.

Enter a loan number in the **FNMA Loan #** search field in the upper-right corner to display all the instances of that loan within ERP Reports. This search functionality is available on all ERP screens.
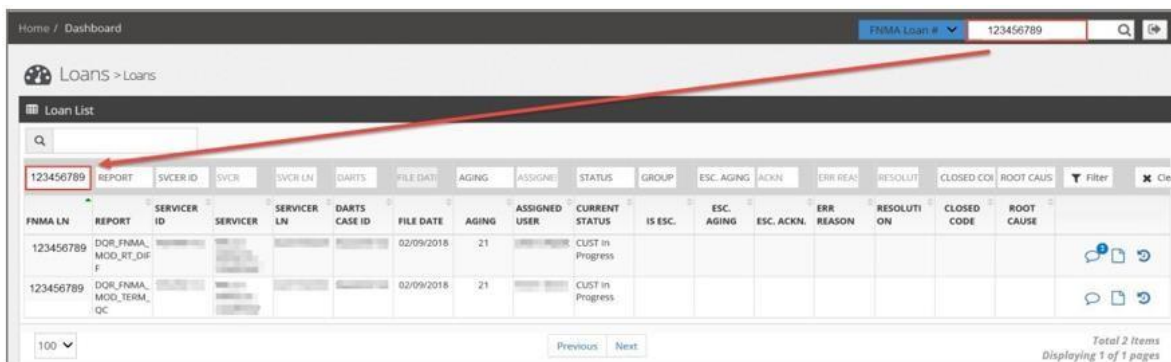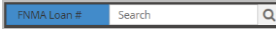
ERP Basic Navigation
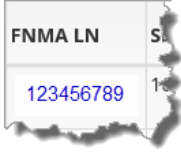
Review the tables below for common navigation features and definitions.

Navigation Icons

Icon Name	Icon	Definition
FNMA LN # Link	FNMA LN Sa 123456789 1	Fannie Mae loan number link to Workstation.
FNMA Loan # Search	FNMA Loan # Search	Located in the upper-right corner of every screen. Enter the FNMA Loan # to search for this loan in all reports.
Sign Out		Located in the upper-right corner of each screen. It is best practice to sign out of the system rather than closing the browser to ensure the session ends properly.
Collapse Main Menu/Full Screen		Located in the upper-right corner of each screen. Click to completely collapse the main menu to make workspace full-screen.
Collapse Main Menu to Icons		Located at the bottom of the menu panel on the left side. Click to collapse the main menu to display icons only or to reopen the panel.
Collapse Dashboard Box		Located at the top right corner of every dashboard box. Click to collapse a particular box on the dashboard.
Full Screen		Located at the top right corner of every dashboard box. Click to view any dashboard box to view the box in full- screen mode.
CSV	CSV	Located on the report pages. Click to download the report into a CSV file to be viewed and manipulated in Excel.

Actionable Icons

Actionable Links/Icons	Purpose
FNMA LN S 123456789 1	From the Loan List, the Fannie Mae loan number hyperlink routes the user to [Workstation]().
	View activity log.
	Save.
	Vendor questions to Fannie Mae.
	Allows the servicer to mark an exception that has been reviewed without taking action.
	View comments. The circled number indicates the number of comments present.
	View/add attachments.
	View activity log.

Page Setup

When creating reports through the Dashboard, Workstation, Repository, or Reports options, the default setting for results per page is 100. This can be customized.

1. Click the **Results per Page** drop-down in the lower-left corner to change the setting to 20 or 50 results per page.

2. Use the **Previous** and **Next** buttons to navigate from page to page.

3. Note the total number of pages in the bottom, lower-right corner of the report.

Dashboard

The Dashboard provides pipeline monitoring at a glance. Click on the blue number links to display the Workstation and review/decision exceptions.

Click and drag dashboard boxes to rearrange according to user preference. Dashboard modules and their functions are outlined below.

Exception Reporting Portal (KPIs)

Servicers can monitor response times for questions submitted to Fannie Mae.

1. Click the blue number link to view the Loan List associated with each timeframe (KPI).

The Loan List displays.

2. Click Actionable Icons to view recent activity on a loan.

Active Loan Pipeline Aging

Manage the pipeline by exception age from less than 30 days to greater than 90 days.

1. Click the blue number link associated with each aging period to be routed directly to that loan population.

The Loan List displays.

2. Click Actionable Icons to view recent activity on a loan.

Active Loan Pipeline by Report Type and Status

Manage the pipeline by report type and status. The Dashboard view is segmented by report type and loan count by status.

Click on the blue number link(s) to be routed to the applicable Loan List(s), view recent activity, and access the Workstation to take the appropriate action.

- **CUST In Progress:** Routes user to tasks that need to be completed in the Workstation.
- **Follow Up:** Routes user to a list of exceptions pending a follow-up review within 60 days.
- **Pending System Update**: Routes user to list of items that have been completed.
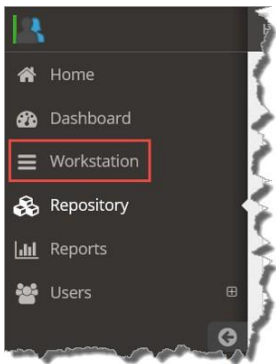
A full list of report statuses and report types and their definitions can be found in the appendix section of this document.

Active Loan Pipeline by Report Type and Status

Id	Report Type	CUST In Progress	Pending System Update	Follow Up < 61	Follow Up > 60
16	HAMP_CASE_MISSING_IN_DARTS	10			
17	HAMP_LOST_GOOD_STANDING				
21	DQR_FLEX_MOD_FORB	2			
22	DQR_DISASTER_CAP_EXT				
23	DQR_FLEX_MOD_INT_RATE	3			
25	DQR_DISASTER_EXT	17	1	1	
27	ERP_CMDS (2)				

Workstation

The Workstation allows users to view the active loan exception population as well as receive work assignments. Exceptions can be actioned using the **+Action** icons located on the right-hand side of the screen.

Navigation

Report Types and Definitions

The Workstation enables users to view reports that have assigned exceptions and prioritize the work on these reports accordingly. Reference the Report Types table to view a list of available reports and corresponding descriptions. Use the steps below to pull a report, filter, sort the results, and save the report as a CSV file, if applicable.

Column Headers

Some column headers are designed to be filterable. Some columns can be drilled down with options while other fields allow specific information to be entered.

To filter a report by characteristics such as **File Date**, **Aging**, **Status**, **Err Reason**, or **Resolution**:

1. Click on an active field in the top row and select the applicable filtering criteria from the drop-down menu(s).

2. Click **Filter**.

3. Click **Clear** to remove filters.

To filter based on a specific data element such as **FNMA Ln #**, **Servicer ID**, **Servicer**, **Servicer Loan Number**, **Darts Case ID,** and **ACKN**:

1. Click in an open field in the grey banner above the column and enter free text.

2. Click **Filter**.

3. Click **Clear** to remove filters.

> **NOTE:** *First name, last name, or any portion of a name or number can be entered for the search.*

The filtered columns are highlighted in yellow. The results can be filtered further by repeating these steps in another column, if necessary.

Report Selection

Different data elements may be required to address the inquiries in a user's pipeline. Each report in the Report List

can be drilled down to display different data sets.

Reference the Report Types table to view a list of available reports and corresponding descriptions.

> **NOTE:** *Reports that do not contain active items are not displayed as an option in the drop-down menu.*

To quickly move between reports within the Workstation, use the Report List drop-down menu.

The **Workstation** defaults to the first report in the menu and displays the results. Select a report from the **Report List** drop-down menu.
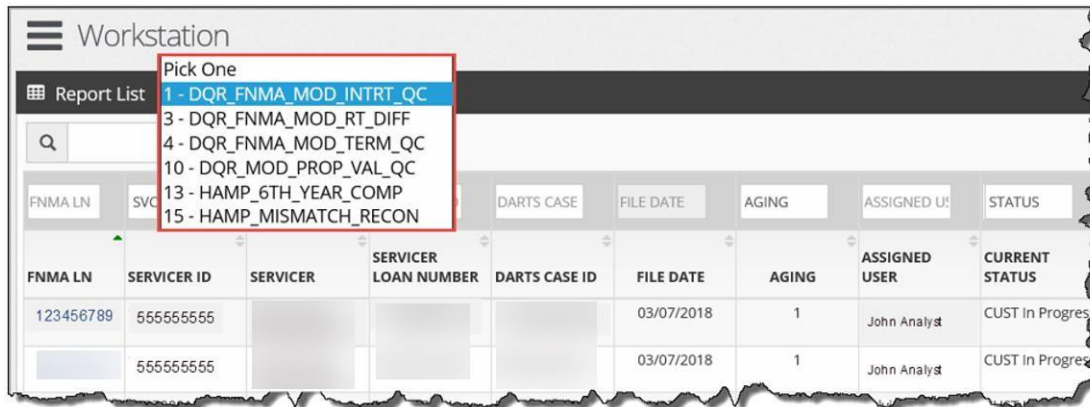
Perform the following steps to search for a specific loan within a report:

1. Select the report from the **Report List** drop-down menu or enter the loan number in the **Search** field and click the magnifying glass icon.
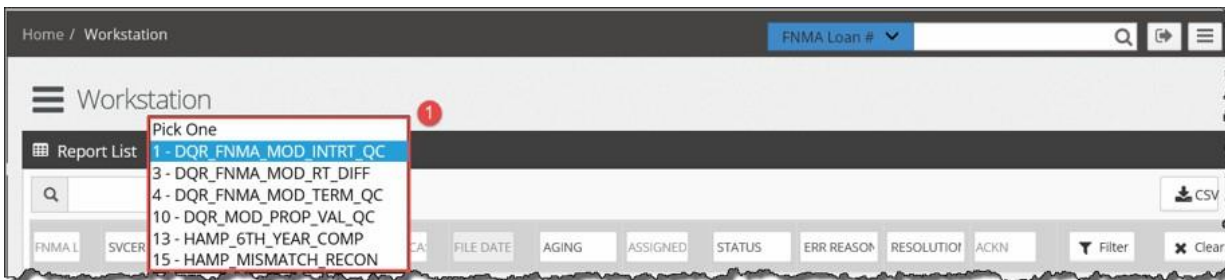
The list of loans associated with this report displays.

The columns are defined in the table below.

|	Column Name	Definition
A	FNMA Loan Number	Identification number assigned by Fannie Mae
B	Servicer ID	Identification number assigned to the servicer by Fannie Mae
C	Servicer	Servicer name
D	Servicer Loan Number	Loan identification number assigned by the servicer
E	DARTS Case ID	Unique identification number assigned in the DARTS system
F	File Date	The date the record was added to the system
G	Aging	Number of days in the active pipeline
H	Assigned User	Analyst's user name
I	Current Status	Reference the Report Statuses and Definitions table
J	Err Reason	The cause of the exception
K	Resolution	The solution to the issue

L	Acknowledge	Non-required field that allows the servicer to mark an exception that has been reviewed without taking action

Report results may be sorted and filtered using the column header controls.

Action Icons

Actionable icons appear on the far right side of each row. Use these icons to manage assigned inquiries in the pipeline, individually or in bulk. Action icon functions are outlined in the Actionable Icons section of this manual.
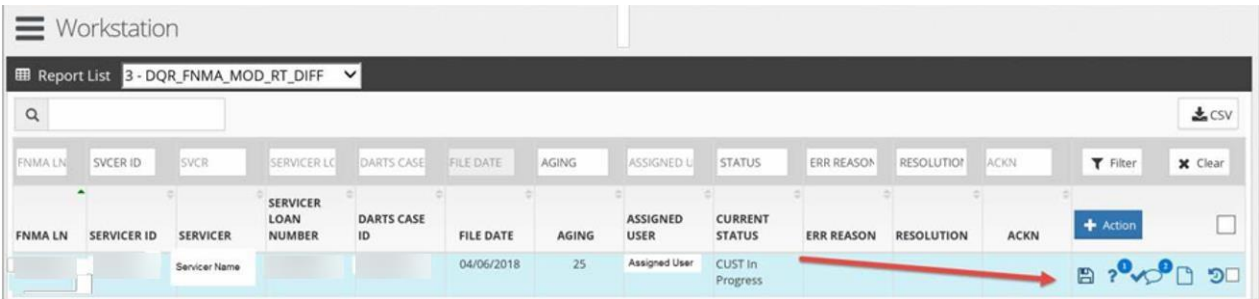
To complete actions, review the steps below.

Acknowledgment

The Acknowledge checkmark icon indicates that the task or exception has been received but has not been worked.

1. Click the checkmark icon to acknowledge receipt of the task.

The user's name and the date auto-populate in the **ACKN** (Acknowledge) column and the checkmark icon disappears from the **+Action** column.

Comments

Users may view external comments by clicking the comment bubble icon in the **+Action** column. The number next to the comment bubble icon indicates how many comments have been added to the task or exception.

1. Click the Comment bubble icon. The Comments pop-up window displays.

2. Click inside the Comment text box to enter external comments.

3. Click **Save**.

4. Enter key words or a name in the search box to search for specific comments.

5. View the documents in chronological order with the most recent appearing first or click the arrows next to the **Created Date** column header to reverse the order.

6. Adjust how many comments display per page by clicking the **results per page** drop-down arrow. Choose 10, 25,

50 or 100 comments per page.

7. Navigate through pages of comments using the **Previous** and **Next** controls.

Documents

Supporting documentation is often required. These documents can be attached using the Documents icon in the **+Action** column. The green number next to the icon indicates how many documents are attached.

1. Click the **Documents** icon. The Documents pop-up box window displays.

2. Enter a description in the required **Document Description** field.

3. Click **Browse** to locate the document file and select the desired document. Only PDF,DOC, DOCX, XLS, and XLSX files are acceptable formats.

4. Click **Save**.

5. Enter key words or a name in the search box to search for a specific attachment.

6. View the documents in chronological order with the most recent appearing first or click the arrows next to the **Created Date** column header to reverse the order.

7. Adjust how many documents display per page by clicking the **results per page** dropdown arrow. Choose 10, 25, 50 or 100 comments per page.

8. Navigate through pages of documents using the **Previous** and **Next** controls.

Loan History

The loan history screen displays all loan activity, including a description of the activity, who was assigned to the loan, who performed the action task and when the task was completed.

1. Click the **Loan History** icon in the **+Action** column.

2. View the loan history activity.
3. Click the results per page drop-down to change the number of results that display on the page.
4. Use the **Previous** and **Next** navigation buttons to scroll through the search results.

Save

Use the **Save** icon to complete the vendor decisioning process.

1. Click the **Save** icon in the **+Action** column. The Vendor Decision pop-up window displays.

2. Click **Select Error Reason** to choose a reason from the drop-down menu.

3. Click **Select Resolution** to choose a resolution from the drop-down menu.

4. Click **Save**.

+ Action

Loans can be selected to be worked in bulk using the **+ Action** button.

1. Use the Sort and Filter options to drill down to the desired loans within the pipeline.

2. Click the **Checkbox** at the end of each row to make selections.

3. Click the **+ Action** button.

4. Select a task from the **+ Action** drop-down menu.

Bulk Decision

1. Click the **+ Action** button**.**

2. Select **Bulk Decision** from the drop-down menu.

The **Vendor Decision** pop-up window displays.

3. Click **Select Error Reason** to choose a reason from the drop-down menu.

4. Click **Select Resolution** to choose a resolution from the drop-down menu.

5. Click **Save**. The decisioned tasks are cleared from the pipeline.

Sending a Bulk Question to Fannie Mae

1. Select loans to be handled in bulk by checking the box at the end of each row.

2. Click **+ Action.**

3. Select **Bulk Question to FNMA** from the drop-down menu.

The **Vendor Question to FNMA** pop-up box appears.

4. Type a question for all selected loans in the **Vendor Question to FNMA** text box. Only one question can be asked per interaction.

5. Click **Save**.

The question is sent to Fannie Mae and a red question mark icon becomes visible in the **+Action** column to indicate an outstanding question.

Bulk Acknowledgement

Acknowledged loans are loans that have been opened by the analyst but have not been resolved. Acknowledgment lets the servicer know the request has been received and placed in the queue to be addressed.

1. Select loans to be handled in bulk by checking the box at the end of each row.

2. Click **+ Action.**

3. Select **Bulk Acknowledgment** from the drop-down menu.
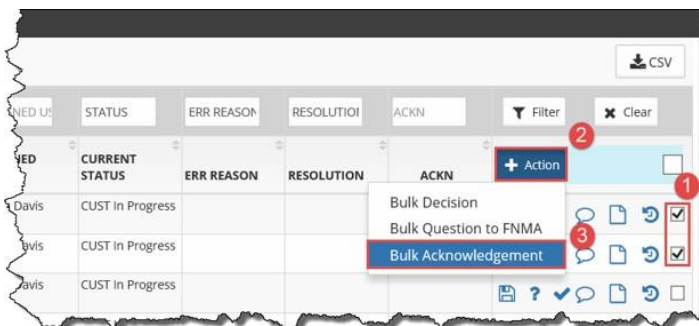
The user's name auto-populates in the **ACKN** (Acknowledge) column.
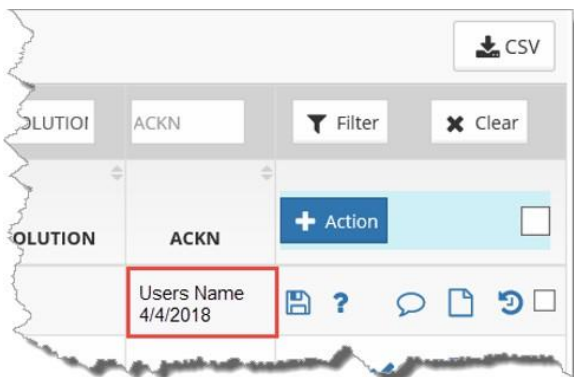
Export to Excel

Reports may be downloaded to Excel. The data may be sorted and filtered within ERP, or the entire report can be sent as a CSV file to Excel and may be manipulated there.

1. Click the **CSV** button. A pop-up box displays in the top-right corner.

2. Click **Open** to open the file directly in Excel **OR**

3. Click **Save** to save the file directly to the PC.

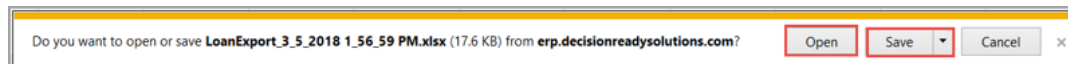
Repository

Create ad hoc reports from the ERP common data elements across all reports.
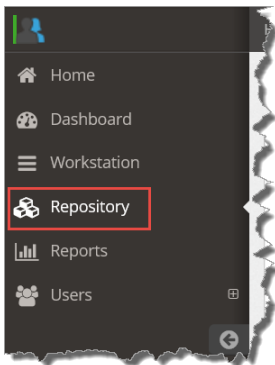
1. Click the arrows for each menu (**Report Type**, **Loan Status**, and **Aging**), as applicable.

2. Drill down further by adding a **Received Date**, **Closed Date** and/or **Last Activity Date**.

3. Click **Filter** to generate results.

4. Click **Reset** to clear filter settings and start over.

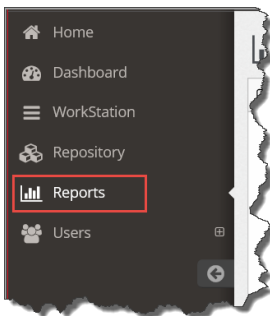| Filter Criteria	Function
Report Query	Select a report to query.
Loan Status	Select a report to query.
Aging	Select an aging category to query.
Received Date	Enter FROM and TO dates as needed for the query.
Closed Date	Enter FROM and TO dates as needed for the query.
Last Activity Date	Enter FROM and TO dates as needed for the query.

5. Click the "**-** "in the corner of the Filter Criteria box to collapse it and click **+** to expand.

6. Click the **CSV** icon to export the file to Excel. Findings can be manipulated within Excel.

Reports

The **Reports** tab differs from the **Repository** tab as it only utilizes common data elements for a specific report. Only one report type can be referenced at a time. A Report Type selection is required to generate findings.

1. Select a Report Type (required) and any other filtering criteria, as appropriate.

2. Select **Loan Status** and **Aging**, if necessary.

Filter Criteria	Function
Report Type	Select a report to query.
Loan Status	Select a loan status to query.
Aging	Select an aging category to query.
Received Date	Enter FROM and TO dates as needed for the query.
Closed Date	Enter FROM and TO dates as needed for the query.
Last Activity Date	Enter FROM and TO dates as needed for the query.

3. Select date ranges, if necessary.

4. Click **Reset** to clear filter selections.

5. Click **CSV**. This report is not displayed in ERP and must be exported to Excel to view.
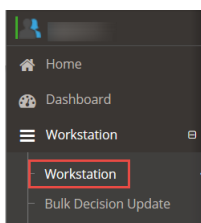

6. Click **Save** to name the report and save it or **Open** to view it in Excel.

Bulk Decisioning Tasks or Exceptions

1. Click **Workstation** from the menu tree on the left-hand side of the screen.

2. Select the applicable report from the **Report List** drop-down menu.

3. Click **CSV** to export the data to an Excel file.

4. Click **Open** when the pop-up window appears at the bottom of the screen.

The Excel file opens.

5. Scroll to the left to display the **Error Reason** and **Resolution** columns.

L	M	N
CURRENT STATUS	**ERROR REASON**	**RESOLUTION**
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing

6. Enter the **Error Reason** and **Resolution** exactly as identified in the ERP portal to populate the corresponding columns in Excel.

> **N O T E:** *Users can create a dynamic drop-down menu in Excel or manually enter the Error Reason and Resolution for each line item.*

L	M	N
CURRENT STATUS	**ERROR REASON**	**RESOLUTION**
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing
Pending System Upd	System Related - Servicer	Existing Case Corrected or Correction At Closing

7. Enter all applicable comments in the **Bulk Decision Comment** column. Comments entered in this column can be viewed by Fannie Mae.

	M	N	O	P
	ERROR REASON	RESOLUTION	VENDOR ACKN	BULK DECISION COMMENT
	System Related - Servicer	Existing Case Corrected or Correction At Closing		
	System Related - Servicer	Existing Case Corrected or Correction At Closing		
	System Related - Servicer	Existing Case Corrected or Correction At Closing		

8. Save the Excel file to your desktop.

9. Click **Bulk Decision Update** below **Workstation** on the left-hand side of the screen.
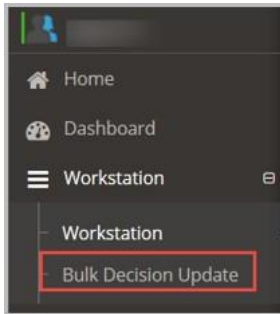
10. Click the applicable report from the **Select Report** drop-down menu.

11. Click **Browse** and select the Excel file saved earlier in this section.

12. Click **Upload**.

| **NOTE:** *The uploaded report is sent to Fannie Mae.*

Appendices

Appendix A - Report Statuses and Definitions

Status	Definition
Closed	Report updated and loan requires no further action.
CUST In Progress	Required actions are outstanding and require attention.
Exclusion/Exclusion and Referral	Status to be used when a servicer can take no action to update a system to resolve the issue and it will never be closed within the ERP tool.
Follow-Up	This status is for exceptions needing to remain in their current exception status for more than 60 days. Servicers should review exceptions in a follow-up status within 60 days of the follow-up date.
FNMA In Progress	Indicates Fannie Mae has action(s) to complete
Pending System Update	Required actions are complete and waiting for the report to update and close.

Appendix B - Report Types

ERP Name	Report Name	Report Description
DQR_FLEX_MOD_INT_ RATE	Flex Modification - Interest Rate	Compares post modification Interest Rate in HSSN/DARTS against the Fannie Mae effective rate per policy guidelines
DQR_DISASTER_CAP_EXT	Disaster Cap & Extend	Compares post modification Forbearance amount in HSSN/DARTS against policy guidelines
MOD_W_ACTIVE_TRAX_ CASE	Mods with active TRAX case	HAMP Mods that are in a trial period and the Servicers have sent them to FC Sale so there is a case in TRAX for the active REO
LOSS_GOOD_STANDING	HAMP 6th year Incentive report	Loans that have potentially lost good standing (reached 90 days delinquent during the modification history)
HAMP_CASE_MISSING_ DARTS	HAMP 6th year Incentive report	Loans where a Non HAMP subsequent modification has occurred.
CMDS	Consecutive Months Delinquency Status	Identifies loans that have exceeded the expected threshold for the Delinquent Status Code reported in HSSN/DARTS

DQR_FLEX_MOD_FORB	Flex Modification - Forbearance	Compares post modification Forbearance amount in HSSN/DARTS against policy guidelines
Forb. Duration 12+ Months	Forbearance Duration Report	This report identifies forbearances reporting with a duration of greater than 12 months. The duration is based on the delinquency reporting of start and completion dates. Servicers will remediate by correcting the start and completion dates to equal 12 months or less.
ERP_UAL	Unapproved Attorney List (UAL)	Identifies a foreclosure or bankruptcy case opened in DMRS by an attorney not listed on the Fannie Mae no objection list for that particular jurisdiction or state.