Inquiry Response Tool (IRT) Submitter User Manual

August 25, 2023

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Inquiry Response Tool (IRT) Overview

The IRT portal enhances the way the Fannie Mae Expense Reimbursement Team responds to and tracks inquiries related to expense reimbursement claims. Such claims include questions related to expenses denied, curtailed, or pending; unclear guidelines around a claim submission, promissory note, deficiency collections, excess fees and costs and Investor Pre-Approval (IPA) access/issue.

IRT Submitter

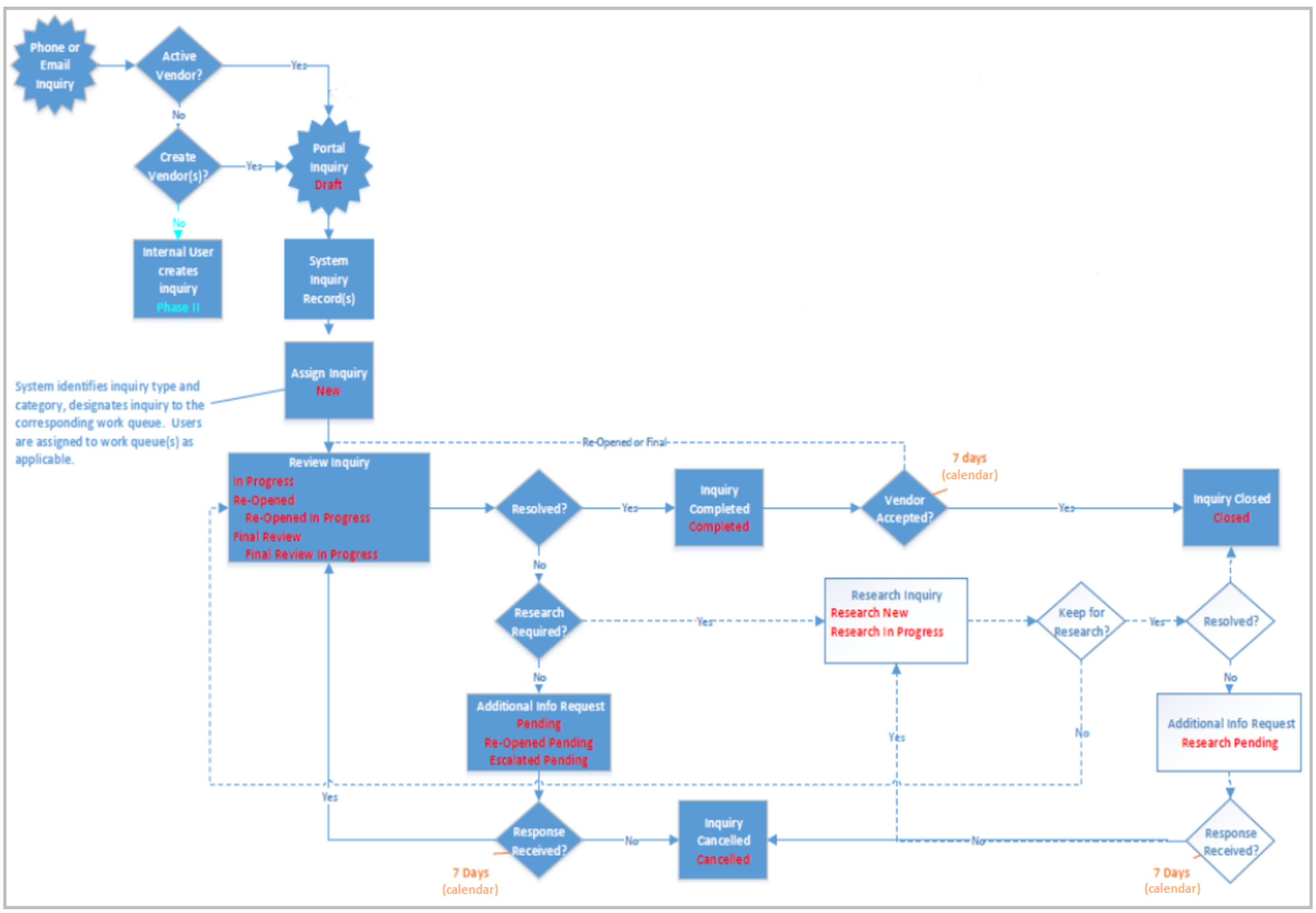
IRT is the single resource for performing the following tasks:

- Submitting inquiries related to claim reimbursement, Promissory Notes, deficiency collections, or excess fees;
- Tracking the progress of an inquiry; and
- Viewing the history of previous inquiries on a loan.

IRT Flow Chart and Timeline

The submitter receives an inquiry response from Fannie Mae and has seven calendar days (“seven days”) to respond. If a response is not received within seven days, the inquiry closes and automatically changes to a “Completed” status.

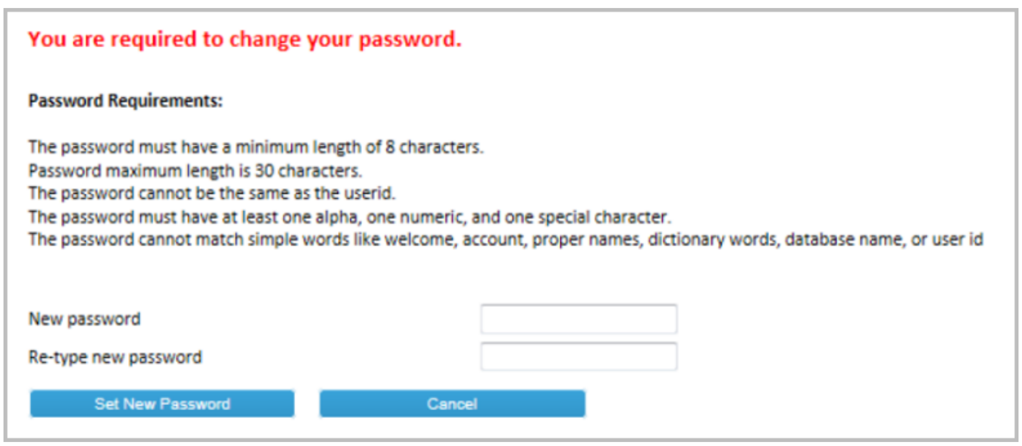
Note: A new inquiry must be submitted if the submitter does not respond within seven days.



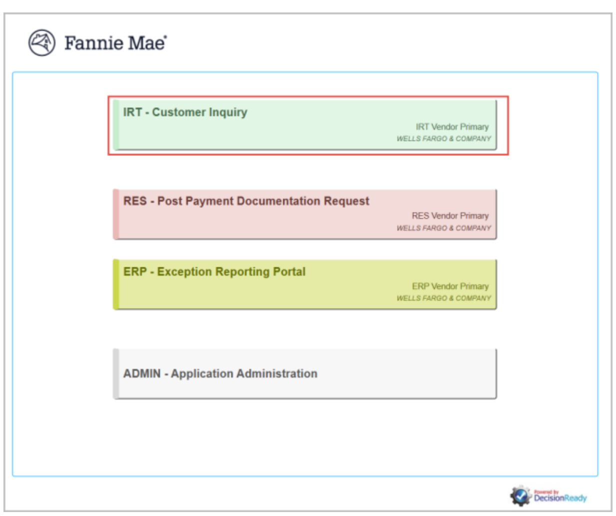
Log in to the IRT

1. Access the [Inquiry Response Tool (IRT)].
2. Enter your **User Name** and **Password** and click **Submit**.

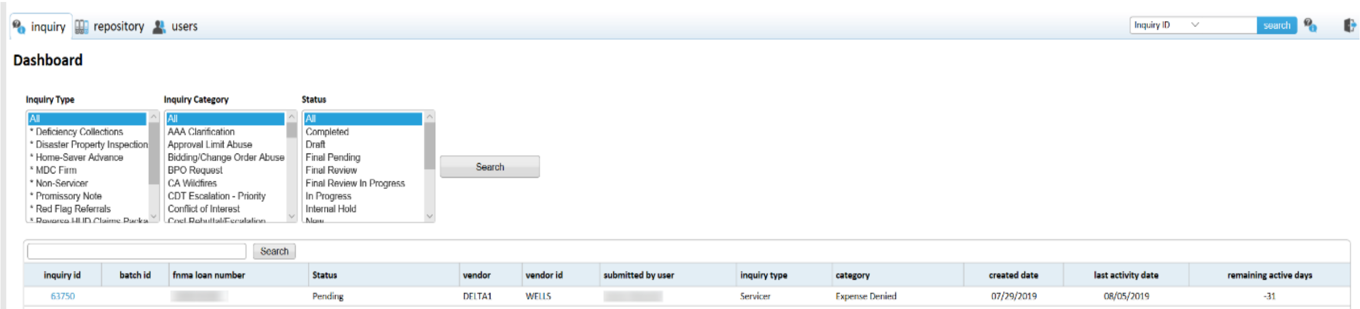
Note: The following pop-up message may appear after you log in for the first time. Refer to the steps outlined in Appendix A: Username and Password Reset, as applicable.



3. Click **IRT – Customer Inquiry** from the list of applications.



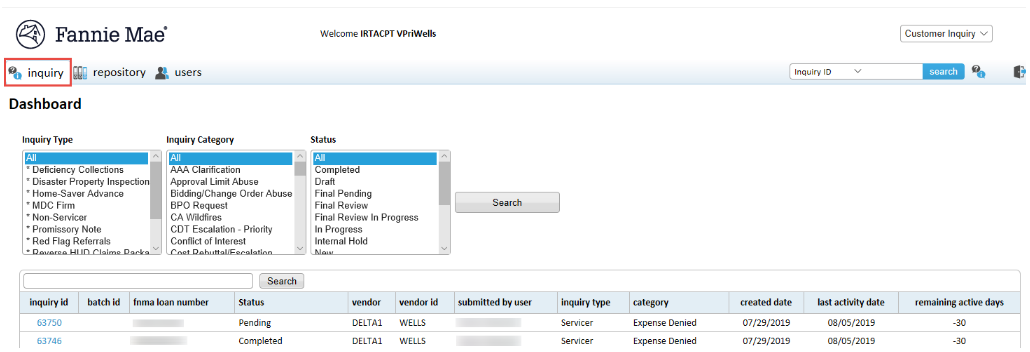
The **Dashboard** displays after logging in and allows submitters to view, search, submit, and respond to inquiries.



4. Proceed to the applicable section:
   - Inquiry Tab
   - Repository Tab
   - Users Tab
   - Submit an Inquiry

Inquiry Tab

1. Click on the **Inquiry** tab.

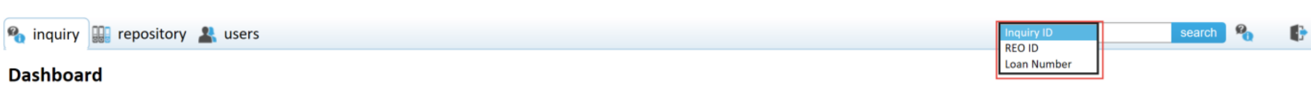


This screen allows users to perform the following:

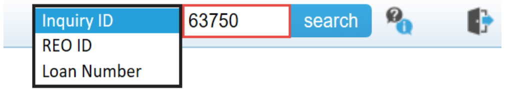
- Search Inquiries
- View the IRT Submitter User Manual

Search Inquiries

1. Select the applicable search criteria option from the drop-down menu:
   - Inquiry ID
   - REO ID
   - Loan Number

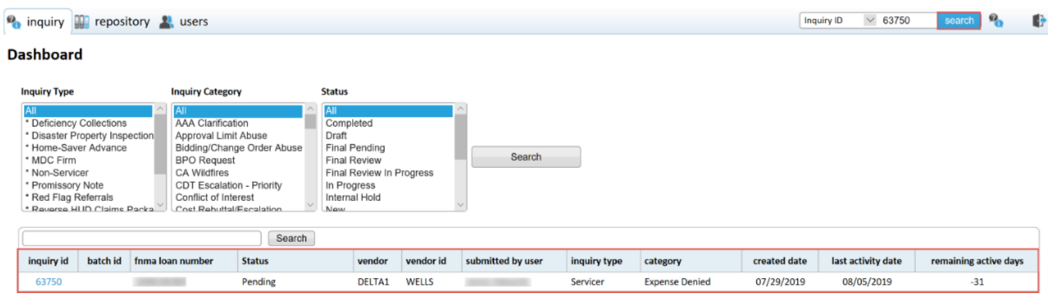


2. Enter the loan or ID number in the field to the right of the drop-down menu.



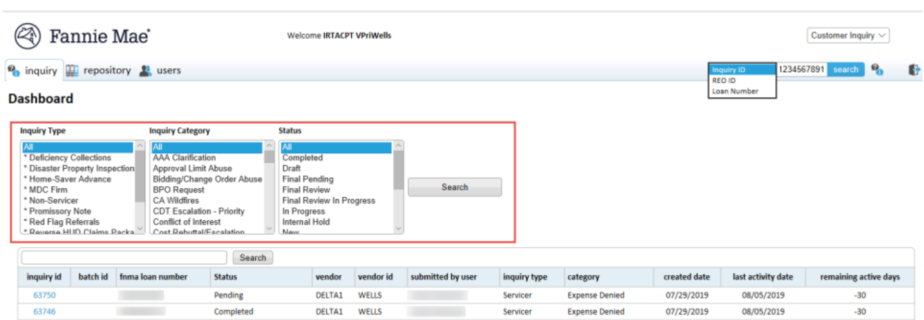
3. Click **Search** to display applicable inquiries.

Note: The “Remaining Active Days” column indicates the number of days that remain for the submitter to **Accept** or **Re-Open** the inquiry. If no action is taken, the inquiry status changes to “Closed” or “Cancelled”.

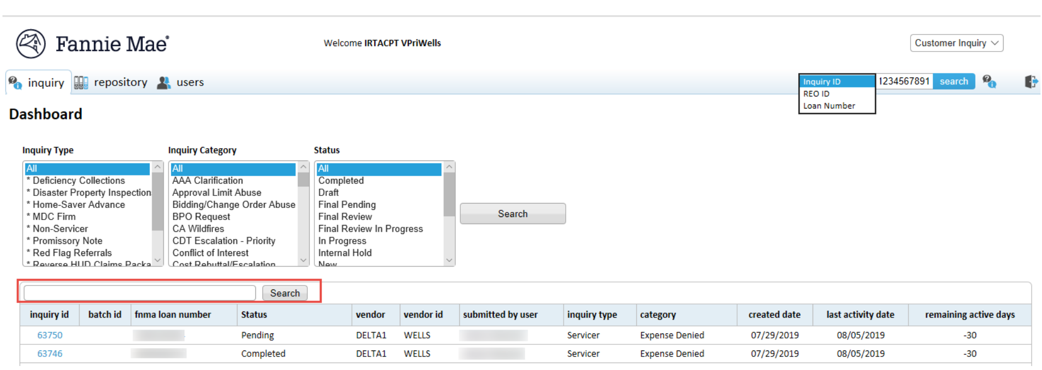


Note: Users can also search for inquiries using the following:

- **Search Filters** - These filters allow users to narrow the search of current or previous inquiries based on selected criteria.

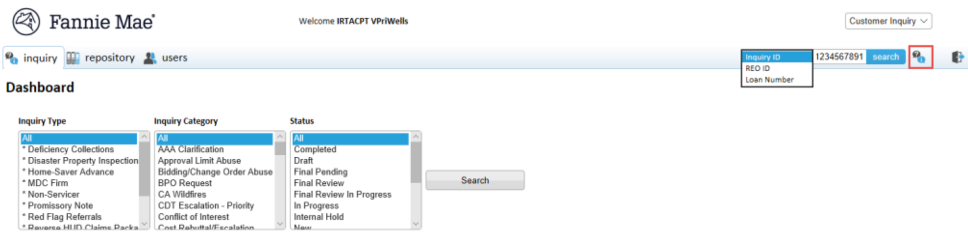


- **Search Inquiries in queue** – An additional search function that returns results from the user’s queue based on selected criteria.

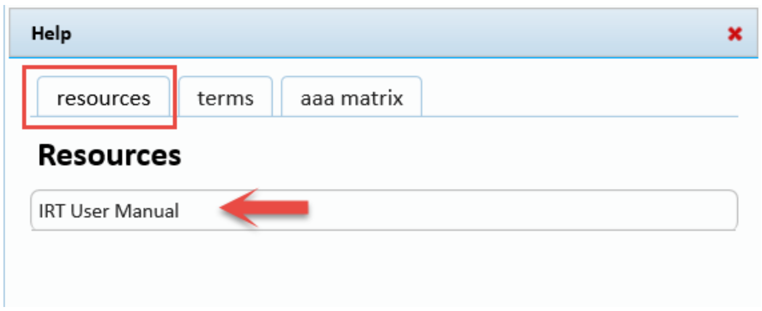


View the IRT Submitter User Manual

1. Click the  icon.

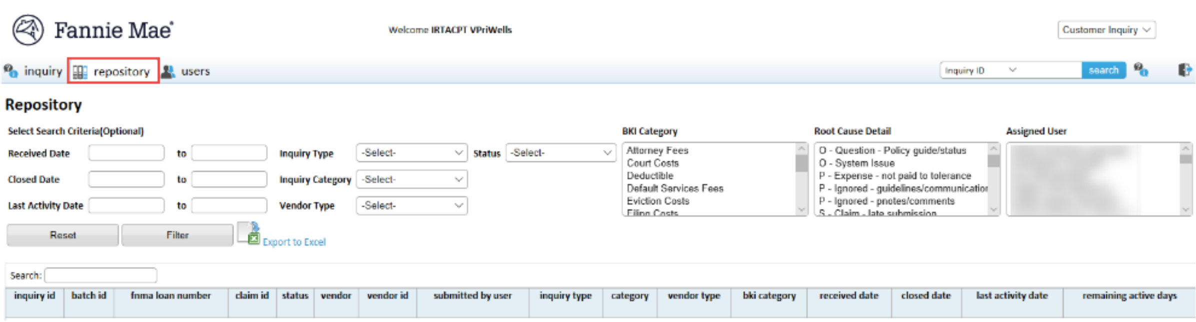


2. Click on the **Resources** tab and then click on the **IRT – Submitter User Manual** link to open the manual.



Repository Tab

1. Click on the **Repository** tab.



2. Enter or select search criteria in any of the following fields and click **Filter**.

   - Received Date (from and to)
   - Closed Date (from and to)
   - Last Activity Date
   - Inquiry Type

   Note: Refer to Appendix B: Inquiry Types.

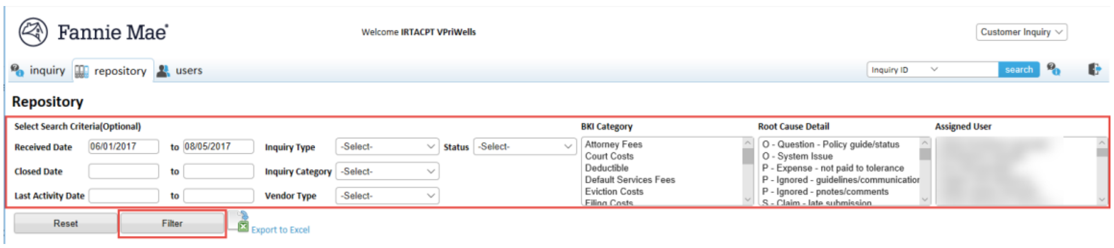
   - Inquiry Category

   Note: Refer to Appendix C: Inquiry Categories.

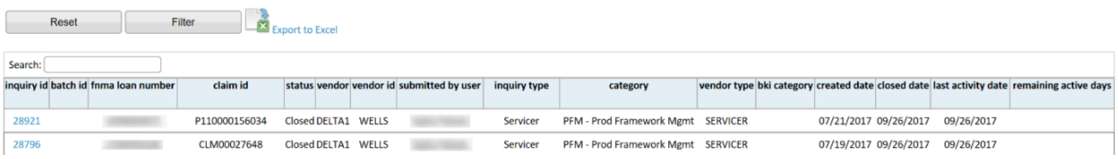
   - Vendor Type
   - Status

Note: Refer to Appendix D: Inquiry Statuses.

- BKI Category
- Root Cause Detail
- Assigned User



The search results display.

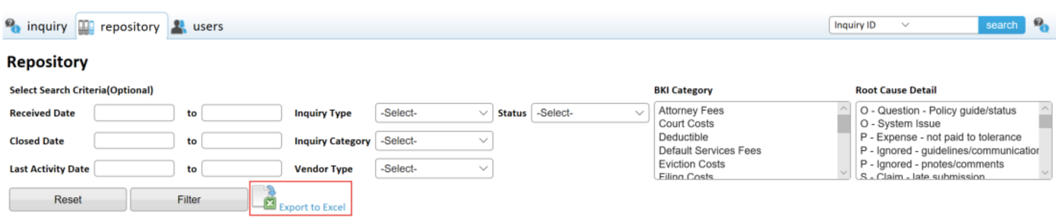


Note: Refer to the Exporting Inquiries to Excel section for steps on how to export a list of inquiries.

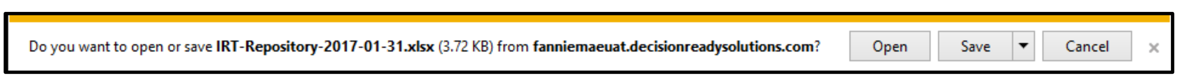
Exporting Inquiries to Excel

Perform the following steps to export inquiries of the selected search criteria:

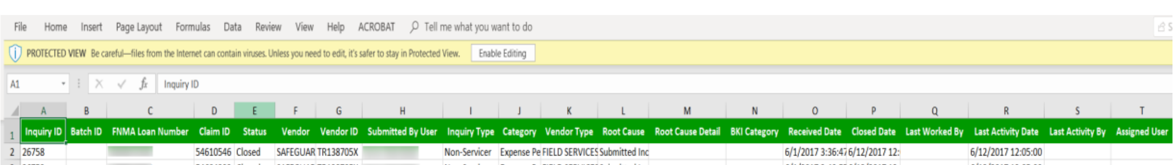
1. Click **Export to Excel**.



2. The following pop-up message displays. Click **Open**, **Save** or **Cancel**, as applicable.



Note: An Excel spreadsheet opens in .CSV format and displays the results.

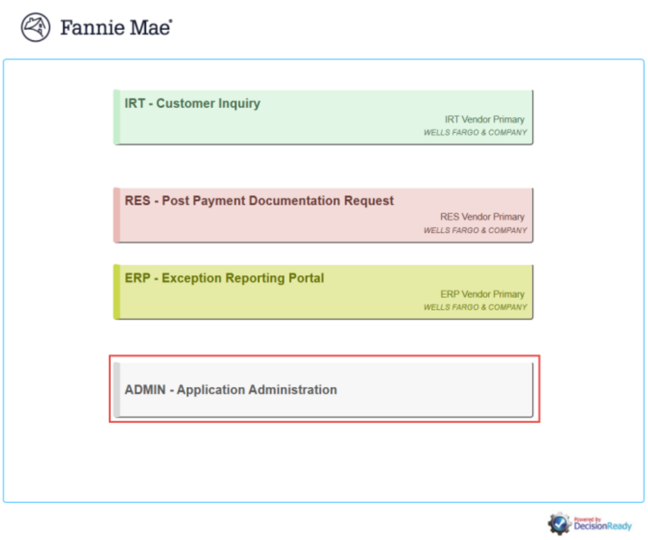


Access the ADMIN-Application Administration Portal

Users with the Vendor Primary role can access the ADMIN-Administration Portal to perform the following:

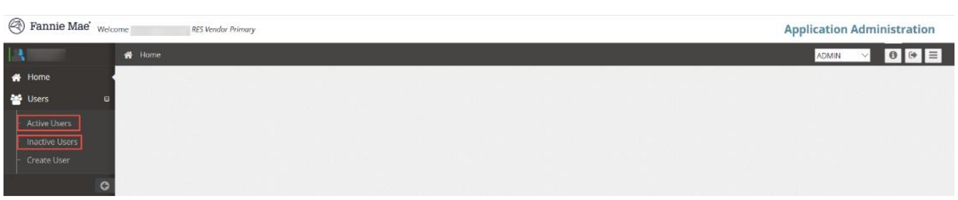
- View Active and Inactive Users
- Review a User's Login History
- Reset a User's Password
- Edit User Profile Information
- Manage Notification Preferences
- Add New or Update Existing User

1. Click on **ADMIN-Application Administration Portal** from the list of applications.

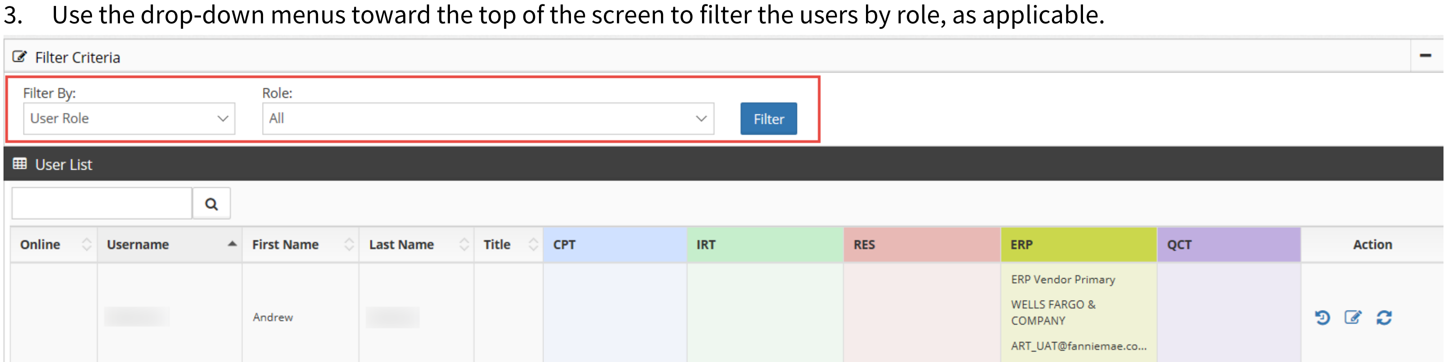


View Active and Inactive Users

1. Expand the **Users** menu tree.
2. Click **Active Users** or **Inactive Users**, as applicable.

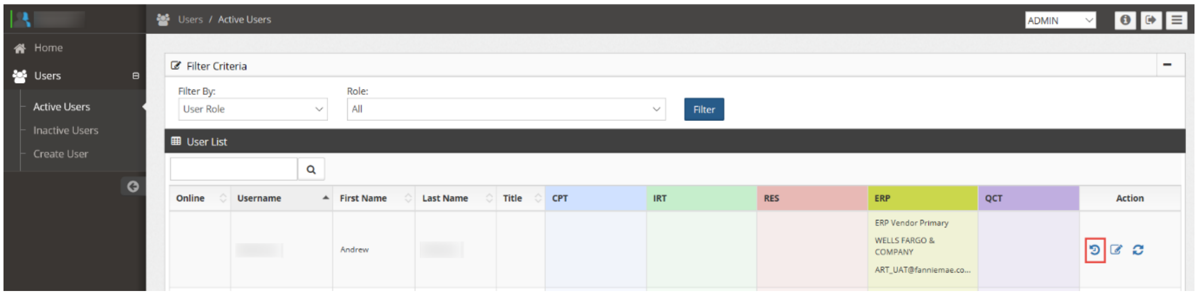


3. Use the drop-down menus toward the top of the screen to filter the users by role, as applicable.

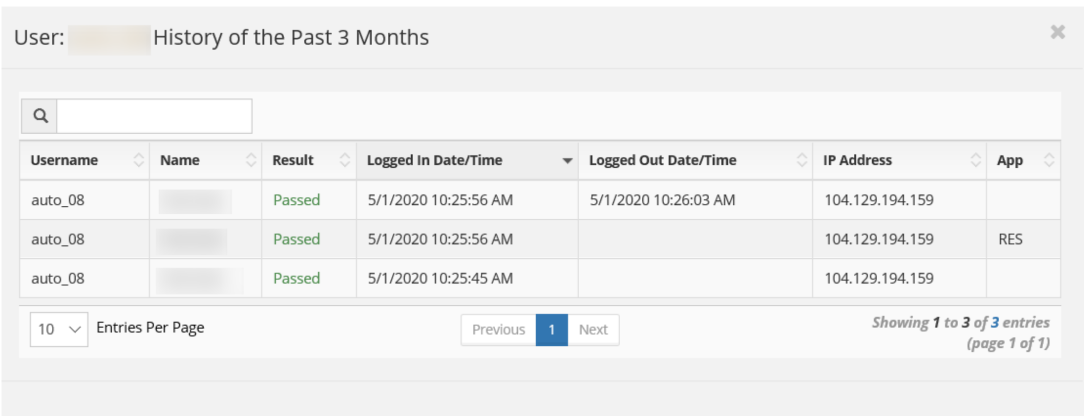


Review a User’s Login History

1. Click on the first icon in the **Action** column.

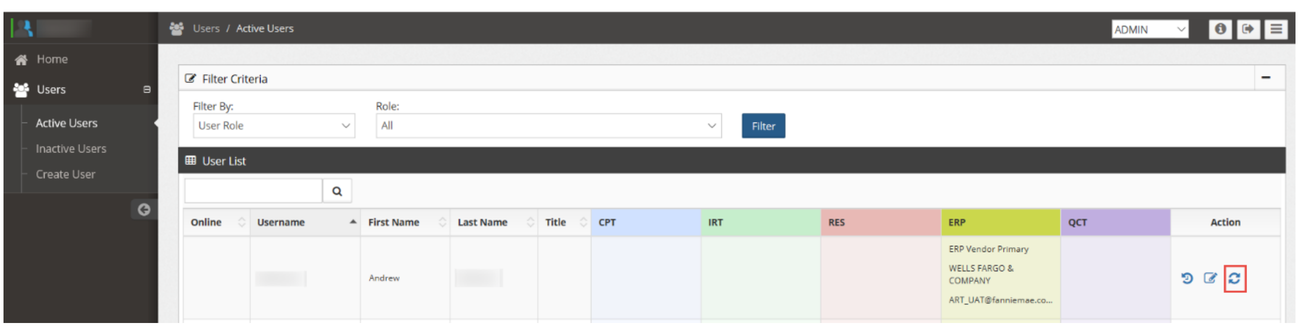


A separate pop-up window displays the user’s login history.

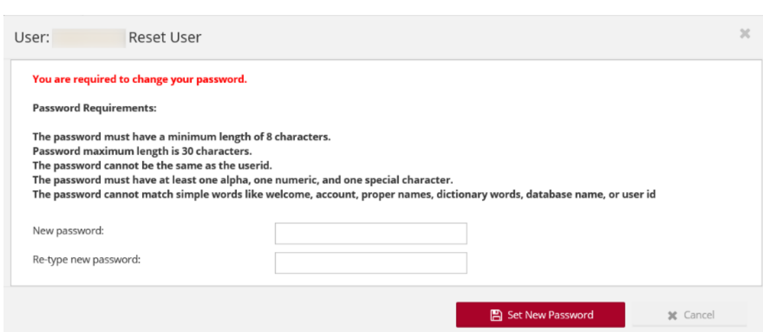


Reset a User’s Password

1. Click on the third icon in the **Action** column.



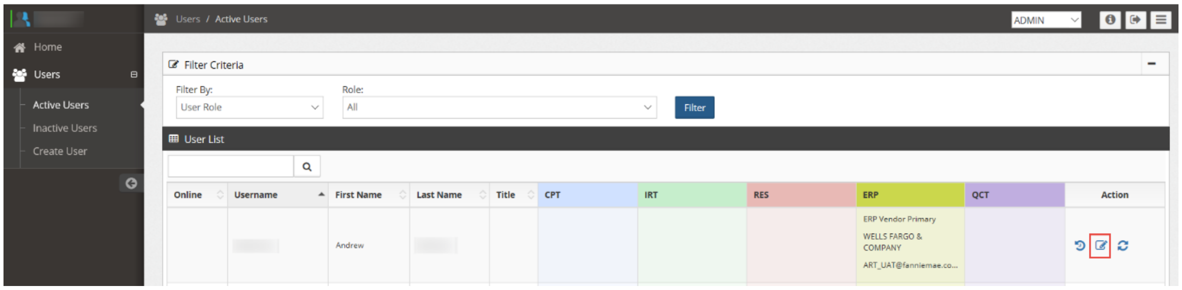
A separate pop-up screen displays that allows for password reset.



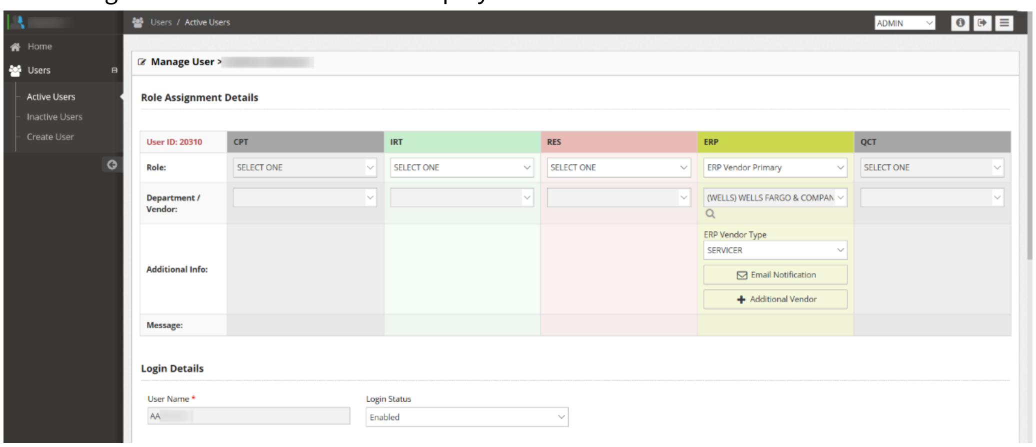
2. Enter the password twice and click **Set New Password**.
3. Send an email to the user and include the updated login credentials.

Edit User Profile Information

1. Click on the second icon in the **Action** column.



The Manage User information screen displays.



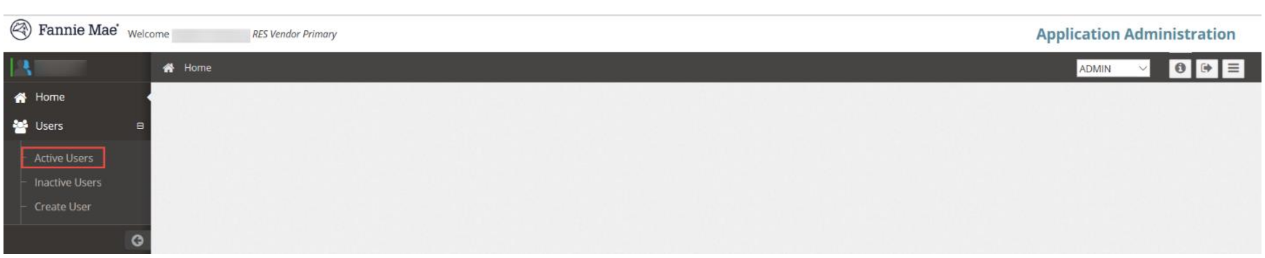
2. Edit the user's profile, as applicable, including [managing notification preferences](), updating the external role, etc.

Manage Notification Preferences

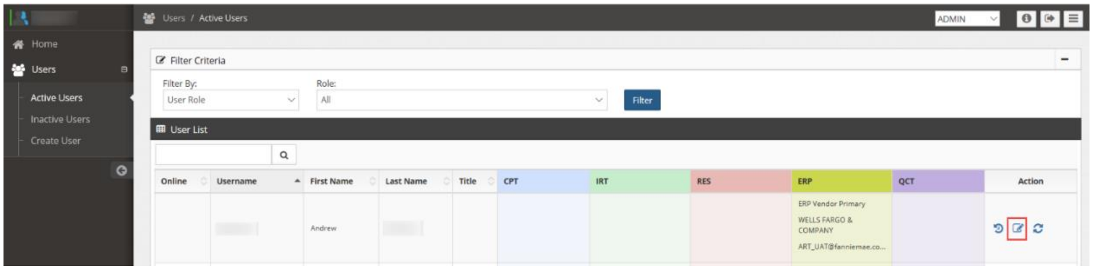
Users with the Vendor Primary role perform the steps in this section to manage email notifications. All applicable vendors receive an email notification from DRS indicating that the updates have been made in the application.

Note: All users are initially opted-in to receive notifications.

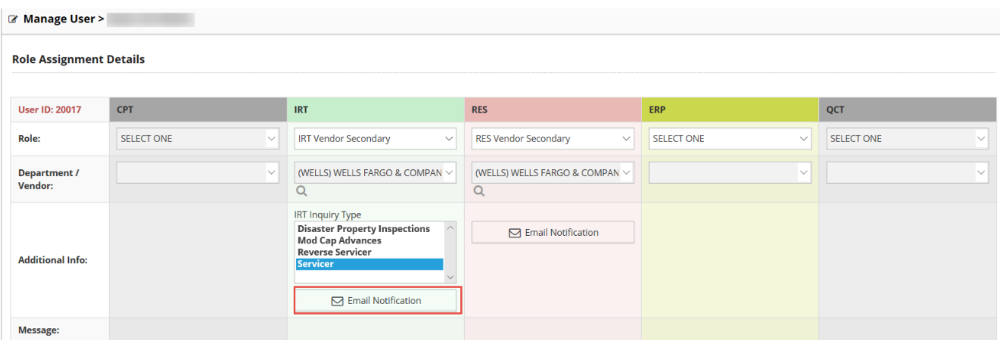
1. Click **Active Users** from the menu tree on the left side of the screen.



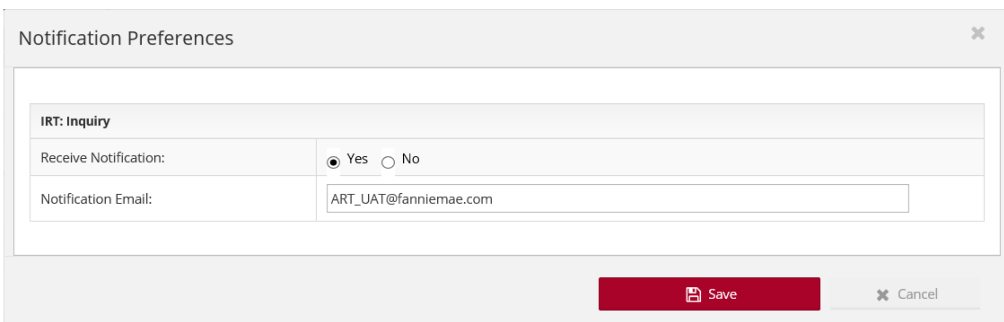
2. Click on the second icon in the **Action** column for the applicable user.



3. Click on **Email Notification** .

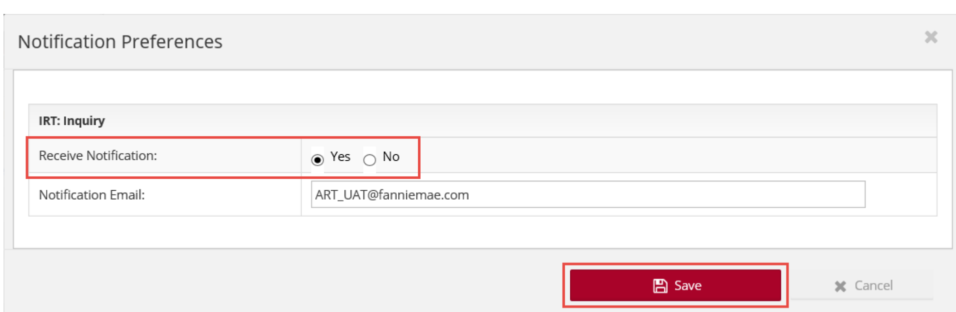


The **Notification Preferences** pop-up window appears and displays the email address associated with the user.



4. Click in the **Yes** or **No** radio button to indicate if the user should receive notifications.
5. Click **Save**.

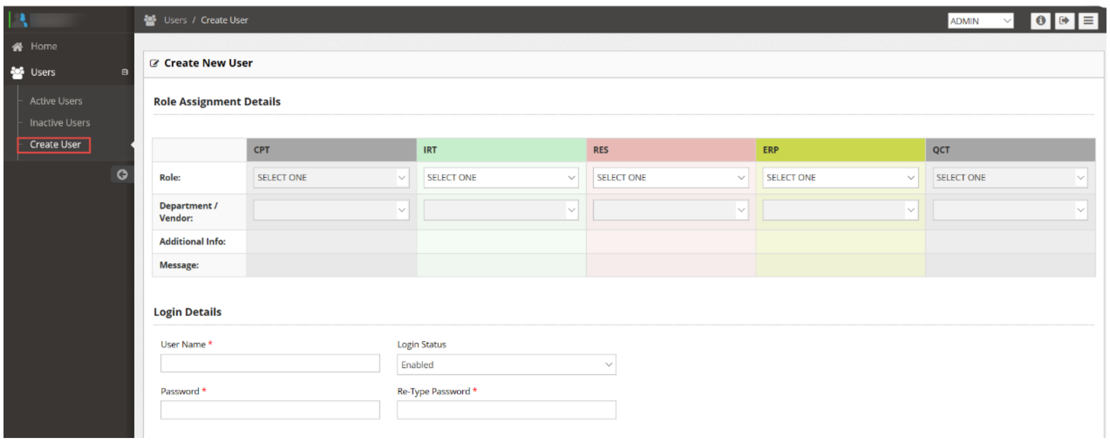
Note: To route emails to a different email address, click in the **Yes** radio button and enter the updated email address in the **Notification Email** field before clicking **Save**. Email notifications specific to the user (e.g. username requests, password resets, etc.) will continue to be sent to the user's email address regardless of any changes made to the **Notification Email** field.



Users receive notification emails like the one below when they submit an inquiry and when an inquiry that they submitted has been updated.

Add New or Update Existing User

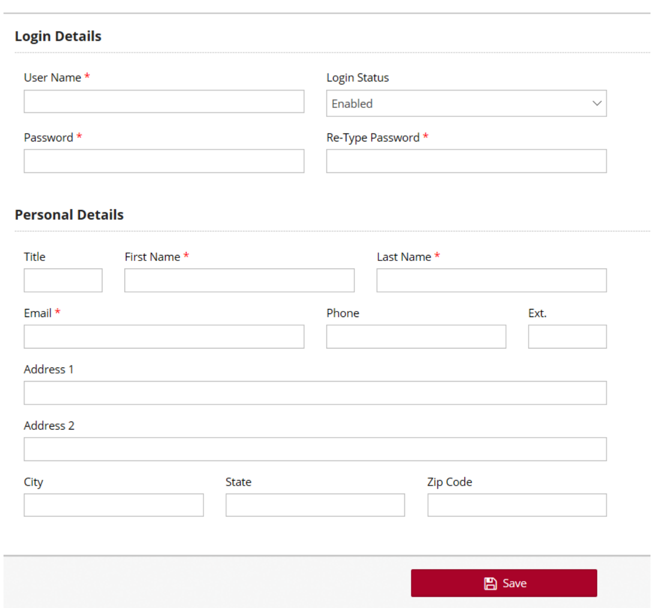
1. Click **Create User** from the menu tree on the left side of the screen.



The **Create New User** screen displays.

2. Complete the required fields.

Note: Users with the Vendor Primary role can update and/or change (within existing user profile) the following IRT roles from **Vendor Primary to Vendor Secondary** and **Vendor Secondary to Vendor Primary**.



3. Click **Save**.

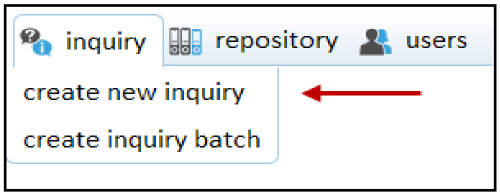
Submit an Inquiry

The vendor inquiry workstation allows users to submit a single or batch set of inquiries.

Single Inquiry Submission

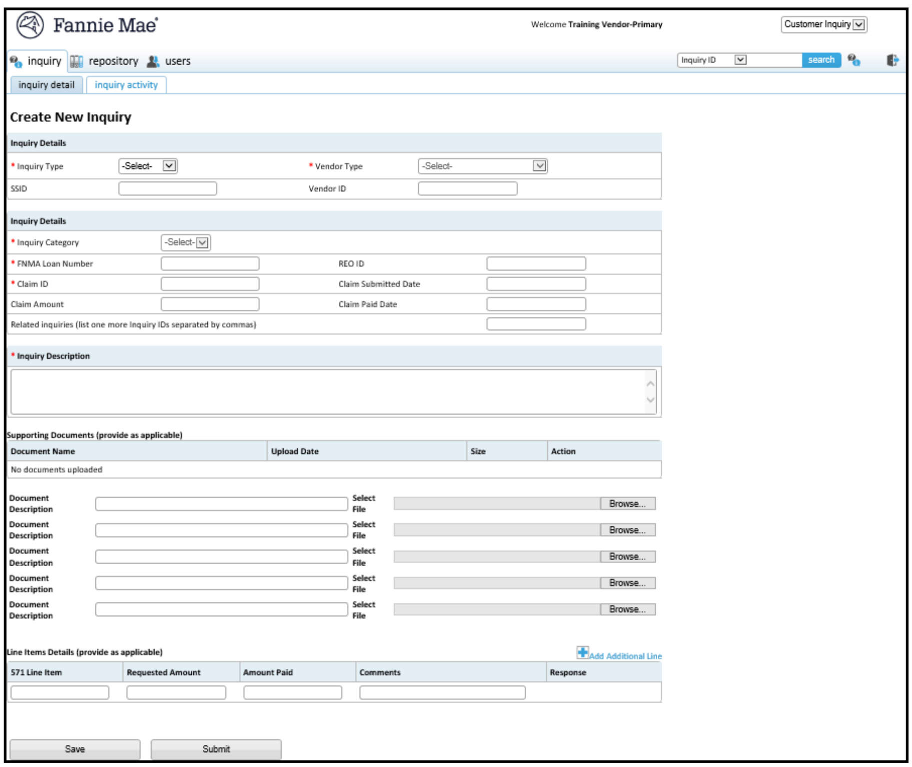
Perform the following steps to submit a single inquiry:

1. Click on the **Inquiry** tab and select **Create New Inquiry** from the drop-down menu.



2. Enter all applicable information related to the inquiry, including the required fields denoted with an asterisk (*). The **Create New Inquiry** screen varies based on the **Inquiry Type** associated with the user's profile.

Note: Refer to Appendix B: Inquiry Types and Appendix C: Inquiry Categories.

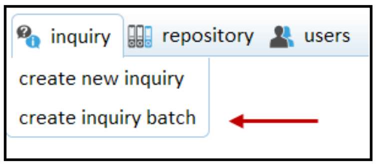


Batch Inquiry Submission

Perform the steps in this section to submit a batch inquiry. Inquiries uploaded in a batch are addressed as individual inquiries after being uploaded in the tool. Each batch may only contain one **Inquiry Category** per upload. Multiple batches may be necessary if submitting inquiries that require more than one **Inquiry Category**.

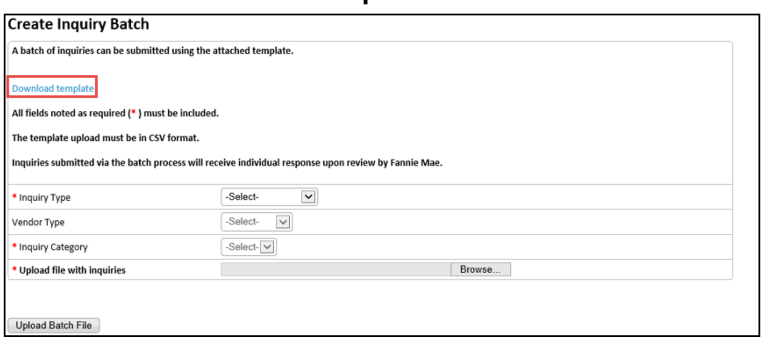
Note: For example, if there are 100 inquiries and 50 of them are Expense Curtailed and 50 are Expense Denied, the user submits two batches, one for each **Inquiry Category**.

1. Click on the **Inquiry** tab and select **Create Inquiry Batch**.



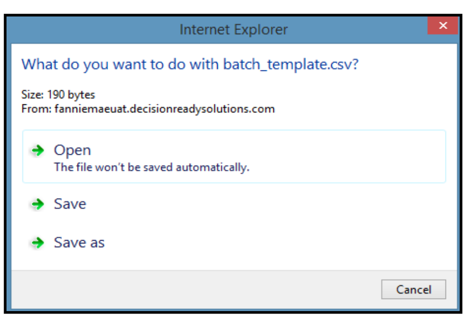
The **Create Inquiry Batch** screen displays.

2. Click on the **Download Template** link.



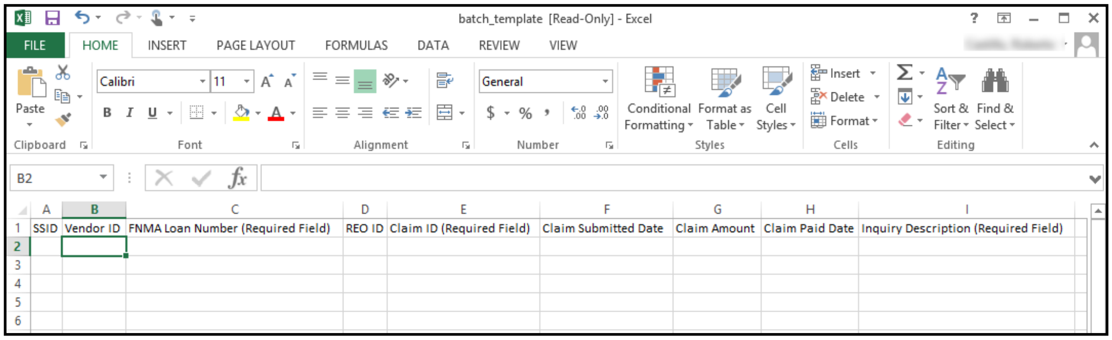
An Internet Explorer pop-up window displays.

3. Click **Open** or **Save**.

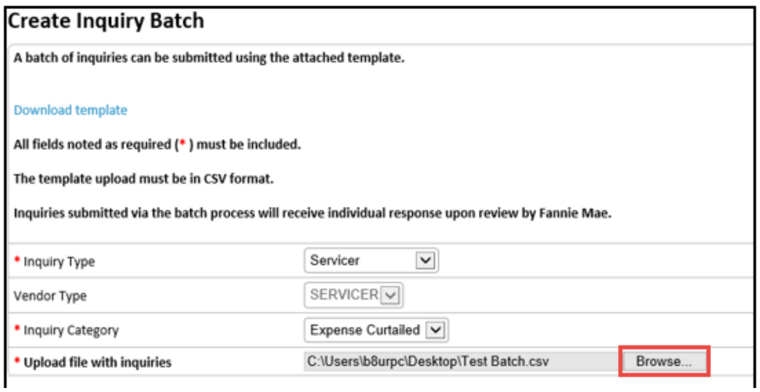


The spreadsheet opens in Microsoft Excel.

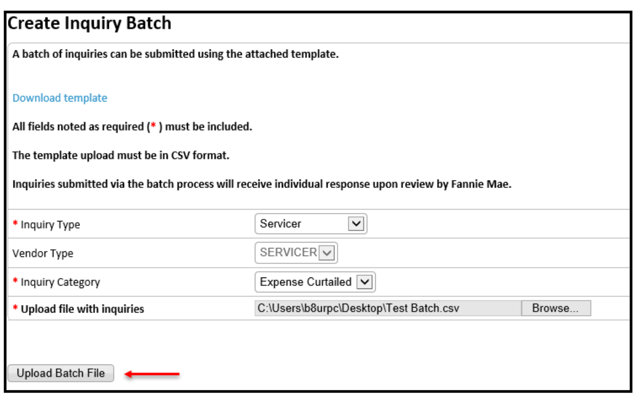
4. Enter all required information and any additional information that supports the claim.
5. Save the file in .csv format.



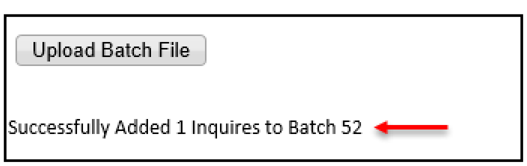
6. Click **Browse** and navigate to the file saved in the previous step.



7. Click **Upload Batch File**.



A pop-up message displays that includes the batch number and indicates if the upload was successful. Click on the **Inquiry** tab to view all inquiries.



Receive and Respond to an Inquiry

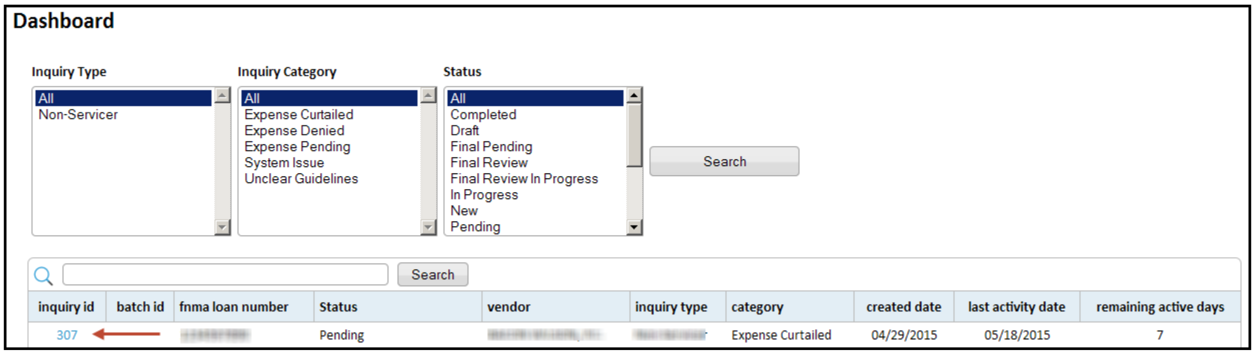
The submitter receives a response from the Analyst and performs one of the following within seven business days:

- Provide additional information to the Analyst
- Accept or reopen the inquiry

Provide Additional Information to Analyst

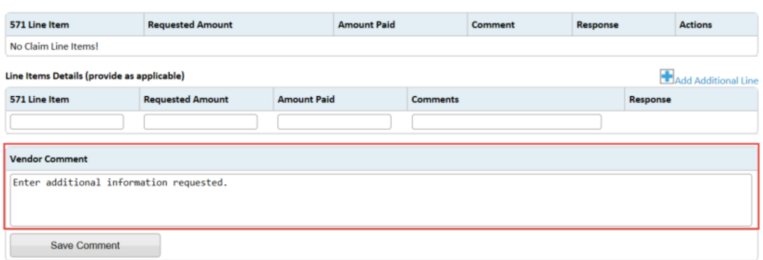
If the Analyst requests additional information, the inquiry displays on the submitter's dashboard in a **Pending** status.

1. Click on the **Inquiry ID**.



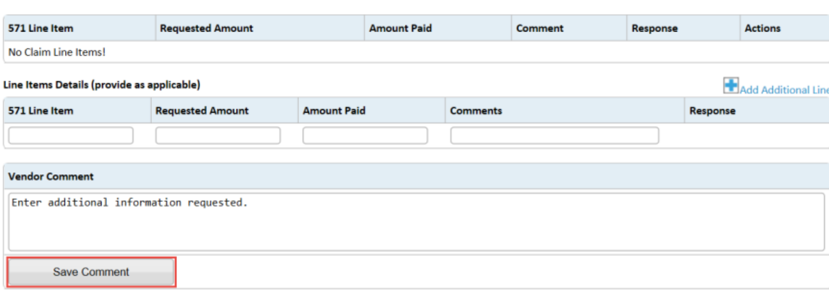
2. Review the External comment in the **Inquiry Comment History** to determine what the Analyst is requesting.
3. Enter the additional information requested by the Analyst in the **Vendor Comment** section.

Note: The current character limit is set at 1000.

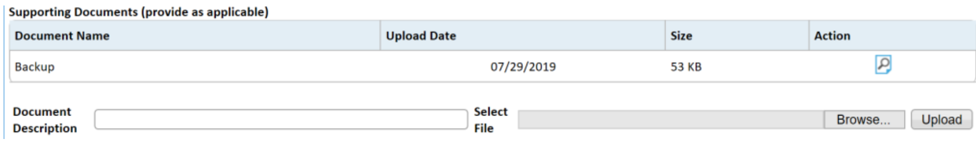


4. Click **Save Comment**.

Note: The comment does not save if the user does not click **Save Comment** prior to sending the inquiry back to the Analyst.

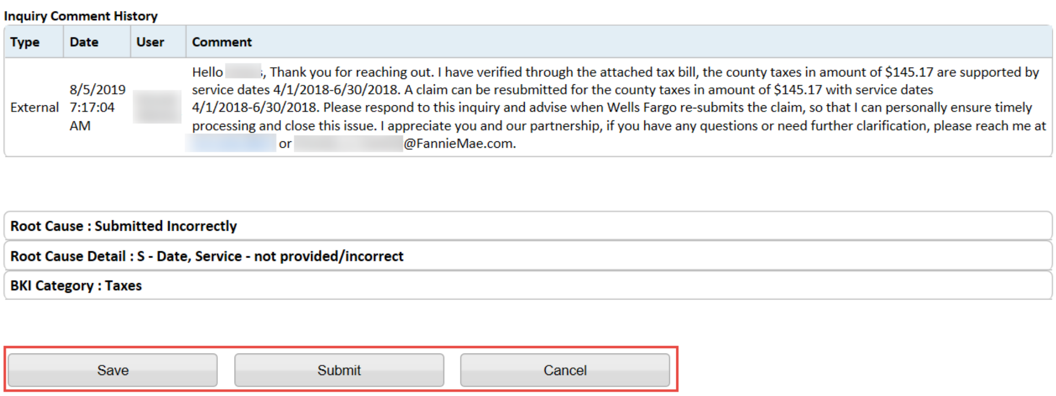


5. Scroll to the **Supporting Documents** section and upload additional documentation, if applicable.



6. Click on one of the following to update the inquiry status:
   - **Save –** Click this button to save the inquiry and keep it listed on the dashboard.
   - **Submit –** Click this button to send the inquiry back to the Analyst.
   - **Cancel –** Click this button to cancel the inquiry.

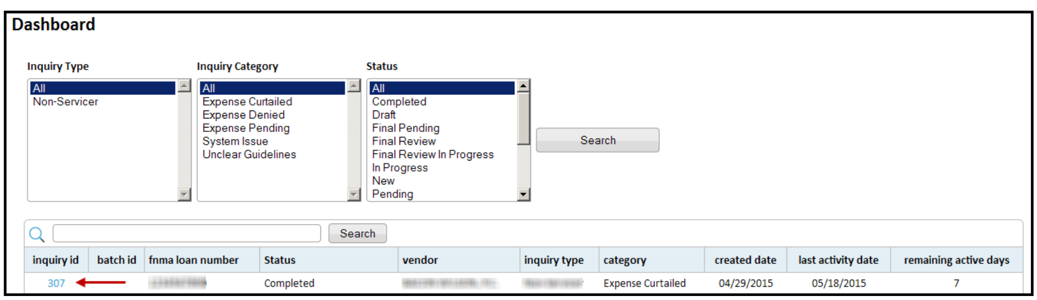
Note: No further action can be taken once **Cancel** is clicked.



Accept or Re-Open the Inquiry

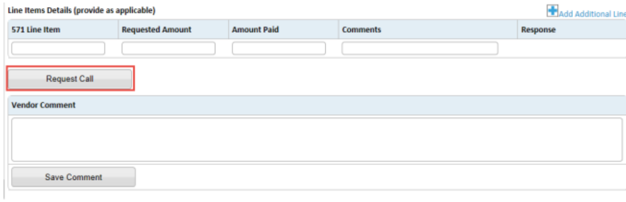
Perform the following steps to accept or re-open a **Completed** inquiry:

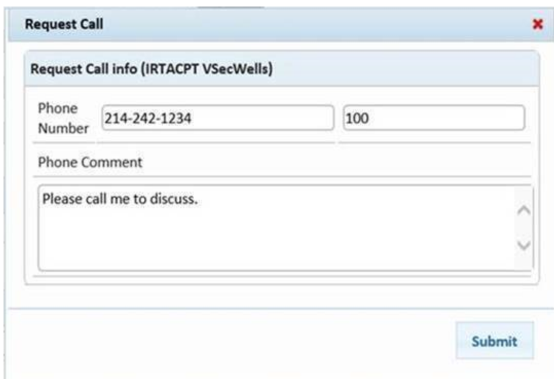
1. Click on the **Inquiry ID**.



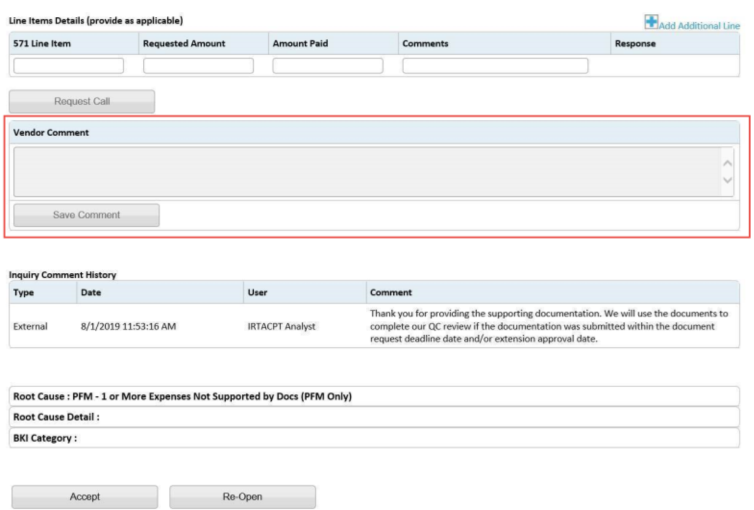
2. Review the "Completed" inquiry.
3. Is any further action required?
   - **Yes** – Proceed to the next step.
   - **No** – Click **Accept** and then **Submit** to close the case.

4. Click **Request Call**, as applicable, to enter a message and request a call back. The phone number pre-populates based on what is entered in the user profile, but it can be updated, if needed. Click **Submit**



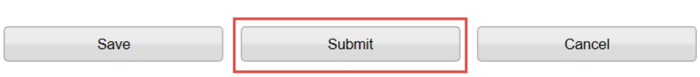


5. Enter comments for the Analyst, if needed, and then click **Save Comment**. Do not click **Re-Open** until all comments are entered.



6. Click **Re-Open** to send the inquiry back to the Analyst.

7. Click **Submit** to decision the **Pending** inquiry.



View Inquiry Activity

Click on the **Inquiry Activity** tab, located to the right of the **Inquiry Detail** tab, to view an audit trail of inquiry case assignments and statuses by **Username**, **User Role**, **Date of Change**, and the **Description of Change Made**.

inquiry detail | inquiry activity

Inquiry Activity

Username	User Role	Date of Change	Description of Change Made
	IRT Admin	09/27/2018 03:48:18	Re-Opened In Progress to Closed
	IRT Lead	05/07/2018 06:10:43	Re-Opened to Re-Opened In Progress
	IRT Vendor Secondary	07/12/2017 05:43:16	Completed to Re-Opened
	IRT Analyst	07/06/2017 01:38:42	In Progress to Completed
	IRT Analyst	07/06/2017 10:11:39	New to In Progress
	IRT Vendor Secondary	06/30/2017 11:29:52	New

Review the Root Cause

Submitters with a Vendor Primary role may view the **Root Cause** on the **Inquiry Details** screen after the inquiry has been decisioned. The **Root Cause** field displays the reason the inquiry was originally submitted based on Fannie Mae's assessment.

Inquiry Comment History

Type	Date	User	Comment
External	2/20/2018 8:16:23 AM	Fannie Mae Analyst	Hello Daniel, Your expense submission has been cancelled/rejected per your request. Thank you.

Root Cause: Submitted Incorrectly

In addition to the **Inquiry Details Screen**, Secondary Users can view the **Root Cause** data within the Excel spreadsheet generated from the **Repository Screen.**

Note: Refer to the Exporting Inquiries to Excel section for steps on how to export a list of inquiries.

Password Reset Notification Email

After 180 days of inactivity, users will receive an automated email notification regarding password reset. If no action is taken, the user's account will be deactivated.

The first notification will be sent out 14 days prior to account deactivation. A reminder email will be sent out seven days prior to account deactivation. The email provides a link to assist with password resets, as well as contact information for additional assistance.

Wed 11/15/2017 1:10 PM

techsupport <techsupport@decisionreadysolutions.com>

[EXTERNAL] REMINDER: Your password expires in 14 days

To ART_UAT

Fannie Mae

Dear John Doe,

Your password is set to expire in 14 days. Please click on the link below to access the application which will prompt you to change your password.

https://fanniemae.decisionreadysolutions.com/

Password Requirements:

- The password must have a minimum length of 8 characters.
- Password maximum length is 30 characters.
- The password cannot be the same as the userid.
- The password must have at least one alpha, one numeric, and one special character.
- The password cannot match simple words like welcome, account, proper names, dictionary words, database name, or user id.

Appendices

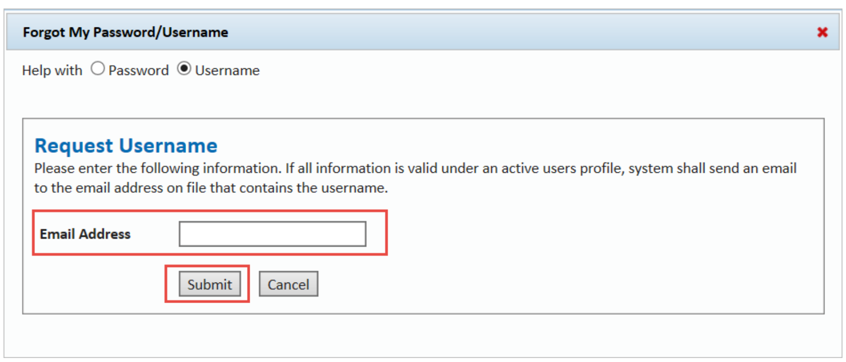
Appendix A: Username and Password Reset

1. Click **Forgot My Password/Username**.

2. Click the applicable **Password** or **Username** radio button and enter the applicable information.

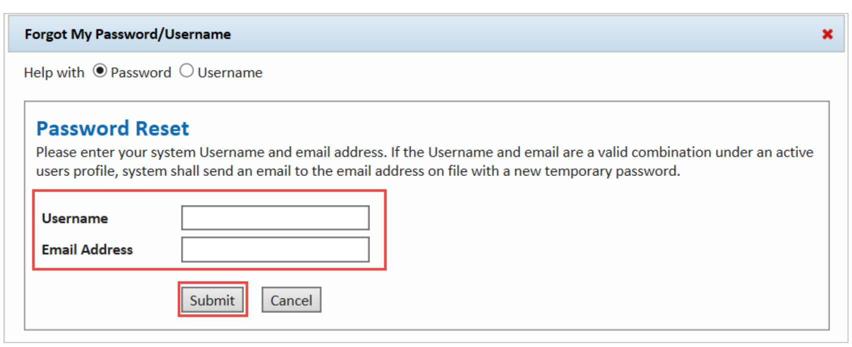
Request Username

Enter your **Email Address** and click **Submit**.



Password Reset

Enter your **Username** and **Email Address** and click **Submit**.



Note: The system triggers a new temporary password or your username to be sent to the email address on file.

Appendix B: Inquiry Types

The following inquiry types indicate the internal group that is receiving the inquiry based on their vendor/servicer profile:

Category	Description
Deficiency Collections	The collection pursuit of strategic defaulters for deficiency balances after foreclosure
Disaster Property Inspections	Used for managing property inspections related to disasters
HomeSaver Advance	The collection pursuit of borrowers who signed a HomeSaver Advance Note as part of a workout solution to avoid foreclosure
MDC Firm	This is for inquiries related to excess fees and costs
Non-Servicer	These inquiries are primarily for REO vendors
Promissory Note	The collection pursuit of borrowers who signed a Promissory Note as part of a workout solution during liquidation (DIL/SS) of the property
Reverse HUD Claims Packaging	Reverse mortgage inquiries for REO vendors
Reverse Non-Servicer	Reverse mortgage inquiries for REO vendors
Reverse Servicer	Reverse mortgage inquiries
Servicer	Inquiries that are servicer related

Appendix C: Inquiry Categories

The category is based on the type of inquiry being submitted.

Category	Description
AAA Clarification (MDC Firm Use Only)	This option is requesting additional information or clarification on the AAA Matrix.
BPO Request (Deficiency Collections Use Only)	The request for PDF copies of BPO/appraisals.
CA Wildfires	Disaster inspection specific to wildfires in California.
CDT Escalation	Internal escalation submitted by the Customer Delivery Teams (CDTs).
CDT Escalation - Priority	Internal escalation submitted by the CDTs and reviewed by a manager.
Cost Rebuttal/Escalation (MDC Firm Use Only)	The cost was denied, curtailed, or the user is requesting an additional Fannie Mae review.
Data Request (Promissory Note/Deficiency Collections/Home-Saver Advance Use Only)	General request for data only/adhoc.
Deboarding Issue (Home-Saver Advance Use Only)	Items related specifically to the mass closing of accounts within the H.S.A portfolio

Document Executions (Assignments) (Deficiency Collections Use Only)	The request from a vendor to have a document executed by Fannie Mae and/or Servicer.
Document Request (Reverse HUD Claims Packaging Use Only)	Request for any additional documents relative to the claim, excluding eviction chronology and marketable title letter.
Eviction Chronology (Reverse HUD Claims Packaging Use Only)	Detailed timeline of events that took place during the eviction process from the eviction firm.
Excess Fee	This category should be used only for inquiries specific to the excess attorney fees process.
Expense Curtailed	The claim was not paid in its entirety. Only part of the claim was paid.
Expense Denied	The entire claim was denied.
Expense Pending	The claim has been submitted, but not yet been paid, rejected/denied or curtailed.
Fee Rebuttal/Escalation (MDC Firm Use Only)	The fee was denied, curtailed, or the user is requesting an additional Fannie Mae review.
General Inquiry (MDC Firm Use Only)	This option is for general IPA inquiries.
General Inquiry (Promissory Note/Deficiency Collections/Home-Saver Advance Use Only)	General inquiry (not specific to just data)
HUD Claim Return (Reverse HUD Claims Packaging Use Only)	Use if a claim is returned or rejected.
Incomplete Boarding Data (Deficiency Collections Use Only)	Issues and/or requests related specifically to the Vendor Assign List report that is generated by Fannie Mae and sent to collection vendor.
IPA Access/Issue (MDC Firm Use Only)	The system used to submit IPA requests is not working properly or a user is having trouble accessing the system.
IRS Form 1099C (Deficiency Collections/Home-Saver Advance Use Only)	Reporting and/or issues related specifically to IRS form 1099c.
Legal (Promissory Note/Deficiency Collections Use Only)	Legal defense issues and/or approval to seek legal pursuit against borrower(s).
Manual Claim Request (Internal Use Only)	This is for claim reimbursement expense that cannot be processed via traditional claim processing channels (request requires business pre-approval).
Marketable Title Incorrect/Issue (Reverse HUD Claims Packaging Use Only)	To be used if it is determined that dates relative to the marketable dates submitted are incorrect.
MI Data (Promissory Note/Deficiency Collections Use Only)	Issues concerning promissory notes/deficiency collections, and MI companies.

Missing Initial/Missing Supplemental (Reverse HUD Claims Packaging Use Only)	To be used if there is a claim that is due, but it has not yet been received.
Note Request Validation (Promissory Note Use Only)	Missing Promissory note/research requested.
NPI Request (SSN) (Promissory Note/Deficiency Collections/Home-Saver Advance Use Only)	Missing SSN/requesting non-public information for collection purposes.
Other (Reverse HUD Claims Packaging Use Only)	Use when inquiries are not covered by other inquiry categories.
PFM – Prod Framework Mgmt.	Used as directed for claims submitted through the PFM Claim Type only.
PFM – QC Document Request	Used as directed for claims submitted through the PFM Claim Type only.
QAR Request/Follow-up (Deficiency Collections Use Only)	Any correspondence that is specifically related to the QC process known as QAR, Quality Assurance Review.
Referral Request (Deficiency Collections Use Only)	The request from collection vendor to refer an account for collection pursuit. Reason for the request is necessary.
Reporting (Promissory Note Use Only)	Items related to remittance or collection activity reporting as well as missing prom notes report.
Servicer Contacts/Data/Document Requests (Deficiency Collections Use Only)	The request for information from servicer(s) where Fannie Mae's involvement is required.
Settlement Approval (Promissory Note/Deficiency Collections/Home-Saver Advance Use Only)	The request for a settlement which is below collection vendor's threshold.
Settlement Campaign Approval (Promissory Note/Deficiency Collections/Home-Saver Advance Use Only) Use Only)	Approval for collection campaigns that cover a large bandwidth of accounts at reduced settlement amounts.
System Issue	The system used to submit claims is causing claims to be rejected/denied.
Unclear Guidelines	The current expense reimbursement submission guidelines or supporting job aids are not clear on how to submit claims.
Red Flag Referrals (Internal Use Only)	This is to be used by internal vendor primary users to escalate red flag related items.
Reporting (Deficiency Collections Use Only)	Items related to remittance, DVD, Vendor Assign List, or other misc. reports generated by collection vendor or Fannie Mae.
Reporting (Home-Saver Advance Use Only)	Items related to remittance, collection activity, Dashboards, or other misc. reports generated by collection vendor or Fannie Mae.

Appendix D: Inquiry Statuses

Status	Definition
Draft	Submitter can save work in progress before they submit the inquiry.
New	System assigned, but not yet reviewed.
In Progress	Fannie Mae review started.
Pending	IRT submission returned to submitter for additional information.
Cancelled	IRT submission returned to submitter, but additional information was not received within 7 days.
Completed	Fannie Mae review completed and sent to submitter for review.
Re-Opened	The submitter Re-Opened the Completed inquiry.
Re-Opened In Progress	Fannie Mae review of the Re-Opened inquiry is in progress.
Re-Opened Pending	The inquiry was sent to the submitter, pending additional information.
Final Review	The submitter Re-Opened the Completed inquiry for a second time. This will be the last opportunity for a rebuttal.
Final Review In Progress	Fannie Mae final review of the Re-Opened inquiry is in progress.
Final Pending	The inquiry was sent to the submitter, pending additional information. This will be in a Final Review stage.
Research New	The inquiry was assigned to the Research Analyst, not yet reviewed.
Research In Progress	Research review started.
Research Pending	IRT submission returned to submitter by the research team for additional information.
Closed	48-hour hold of the Completed inquiry expires or Submitter accepts response from the Research Analyst.