



Monthly Delinquency Loan Reporting Job Aid

May 2024

What is Delinquency Reporting

The data servicers must provide to Fannie Mae on a monthly basis to inform of the appropriate status code for all delinquent mortgage loans and related information for loan position during the prior month.

Do not confuse delinquency reporting with loan activity reporting (LAR). Delinquency reporting, in addition to LAR reporting, is the servicer's responsibility.

Why is it important?

Asset management activities

Daily Loan Activity Reporting (LAR) should mirror delinquencies reported

MBS Trust Agreements

Loans in an MBS Trust can be in violation of the Trust without accurate reporting

Disclosure Requirements

Servicers are required per MSSC to follow Servicing Guide to report accurate and correct loan status

Incentive Fees

Failure to accurately report retention / liquidation will delay / prevent incentive payments



Fannie Mae Resources

Servicing Guide

F-1-21: Reporting a Delinquent Mortgage via Fannie Mae's Servicing Solution System

The screenshot shows the Fannie Mae website's Servicing Guide section. The main heading is 'Servicing Guide'. Below it is a search bar with the text 'Search the Guide... e.g. How do I know if my borrower qualifies for forbearance?'. The page content includes a section for 'F-1-21: Reporting a Delinquent Mortgage Loan via Fannie Mae's Servicing Solution System (07/14/2021)'. A 'Have You Tried Ask Poli?' banner is located at the bottom right of the page.

HSSN Job Aid

HomeSaver Solutions Network - Introducing Your Delinquency Reporting Responsibilities

The screenshot displays the HSSN Job Aid document. The title is 'HomeSaver Solutions Network (HSSN) - Introducing Your Delinquency Reporting Responsibilities'. The document is structured with sections: 'Delinquency reporting defined', 'Why delinquency reporting is important', and 'What you must report'. A 'Note' section at the bottom lists specific codes: 09 - Forbearance, 12 - Repayment Plan, and 15 - Pre-foreclosure Sale Being Pursued.

Reporting Timeline

Delinquent Loan Reporting and Reclassification Timeline

The screenshot shows the 'Delinquent Loan Reporting and Reclassification Timeline: March 2022' document. It lists key dates and actions for March 2022, including: 'Effective date of the reclassification event for all Special Servicing loans that have reached the required delinquency based on LPI from the latest cycle reporting or loans that are part of a maturing pool', 'Delinquency Exception Detail and Summary reports are first available for review for current month's reporting', and 'Final Delinquency Exception Detail and Summary reports are available'. A 'Note' section at the bottom states: 'Last day that servicers can select or cancel loans scheduled for manual reclassification using the Reclassification Report - Query Cancel Manual Reclass Requests link. Also, the last day to deduct loans using the Reclassification Report - Reclass De-selection/Reclassification link based on the 2007-2008 Trust requirements.'

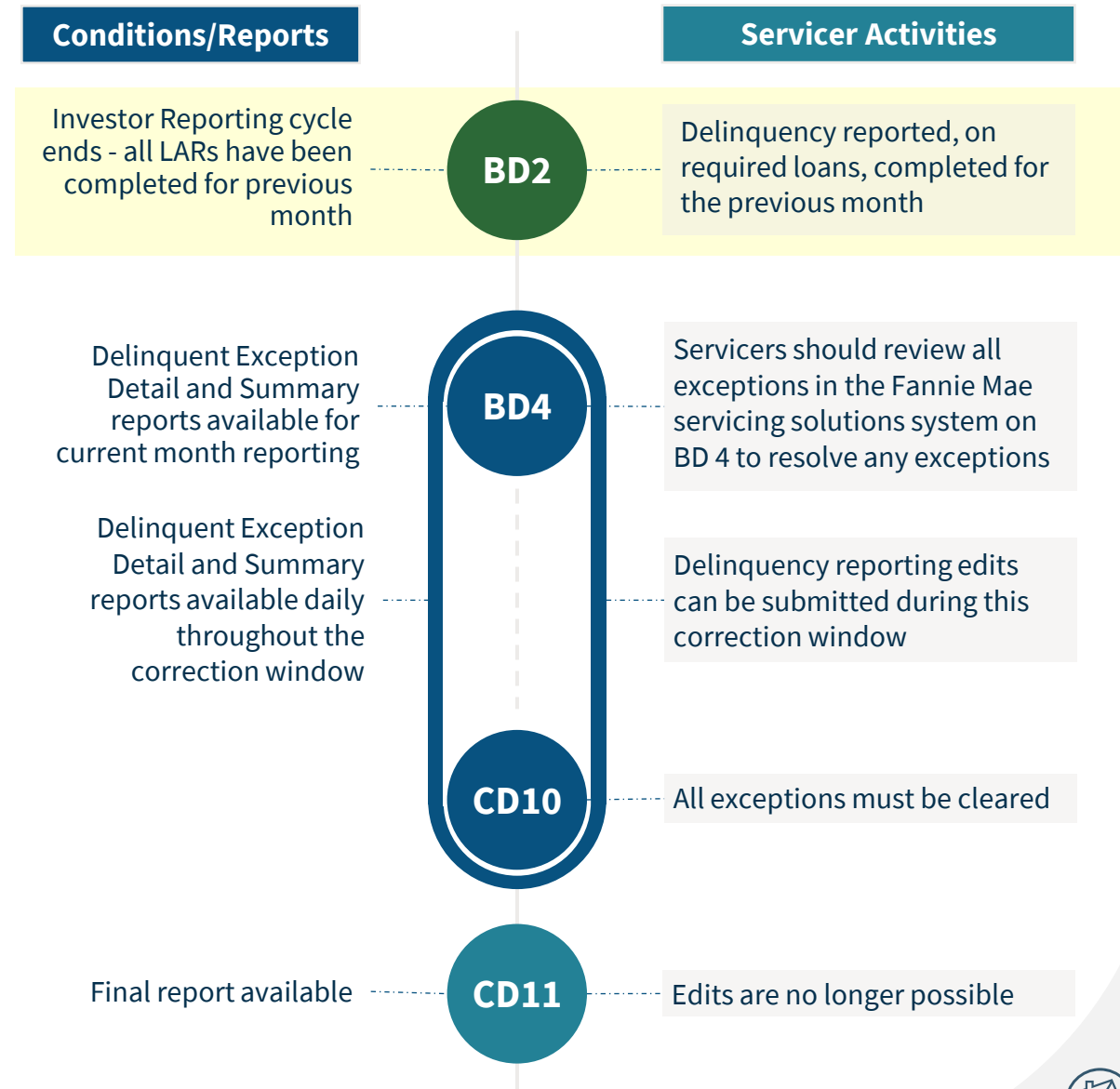


By second business day (BD2) of each month

Servicers must report delinquency status information to **Fannie Mae** as part of its next scheduled delinquency status report for any mortgage loan, including regular servicing option MBS mortgage loans, that was either

- Delinquent as of the last day of the preceding month; or
- for which an action was taken to manage the delinquency (such as granting forbearance, agreeing to a mortgage loan modification, filing for bankruptcy, etc.) during the preceding month, even if the mortgage loan was current or less than 30 days delinquent.

Delinquency Reporting Timeline

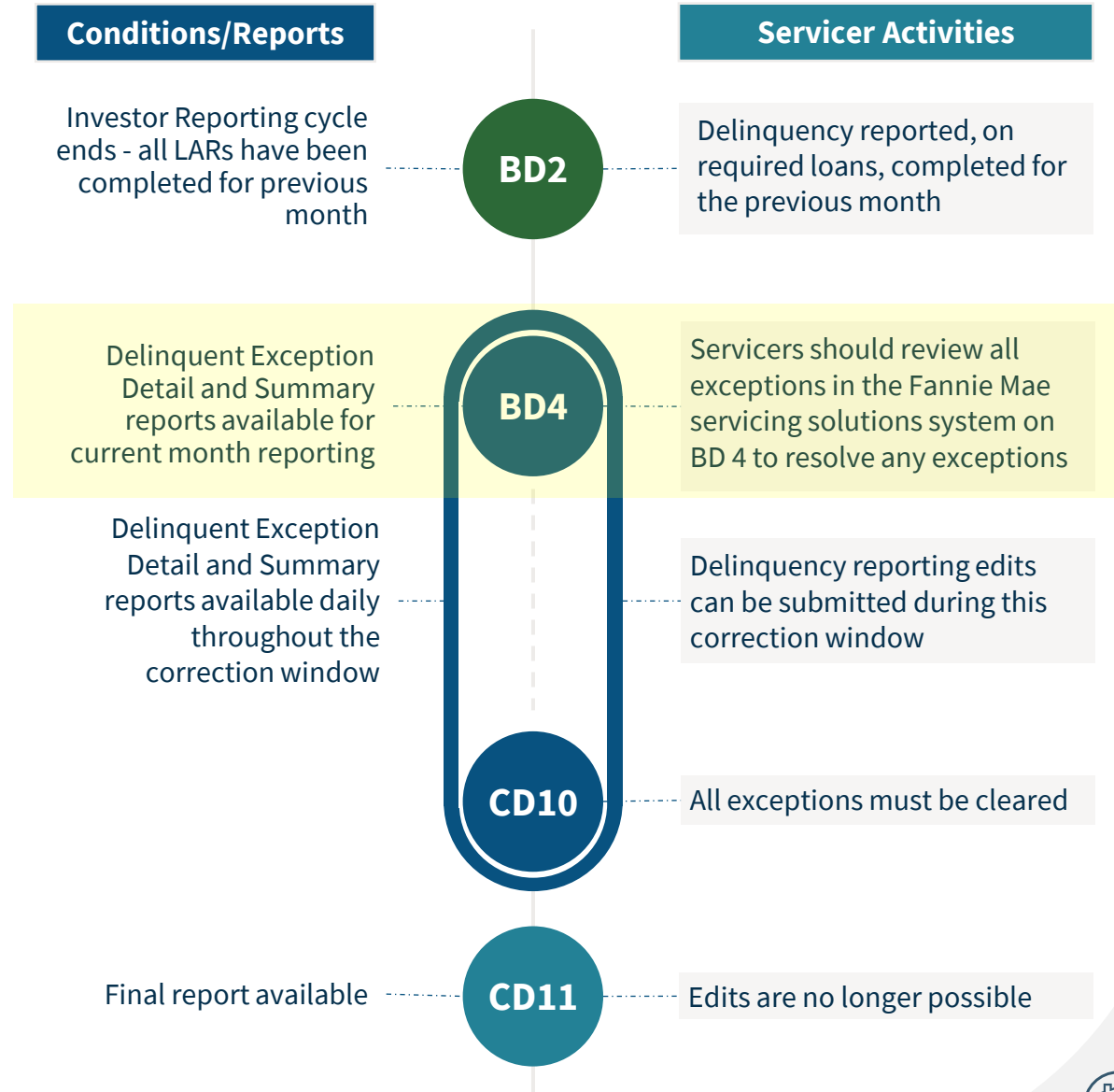


By fourth business day (BD4) of each month

Delinquent Exception Detail and Summary reports are first available for review for current month's reporting

- Servicers should review all exceptions in the Fannie Mae servicing solutions system on business day four to resolve any exceptions
- Best practice is to review each exception to determine how the Fannie Mae system of record may differ from your loan servicing system
 - This may require coordination with your Investor Reporting team and Loss Mitigation staff as well as your service provider (platform)

Delinquency Reporting Timeline



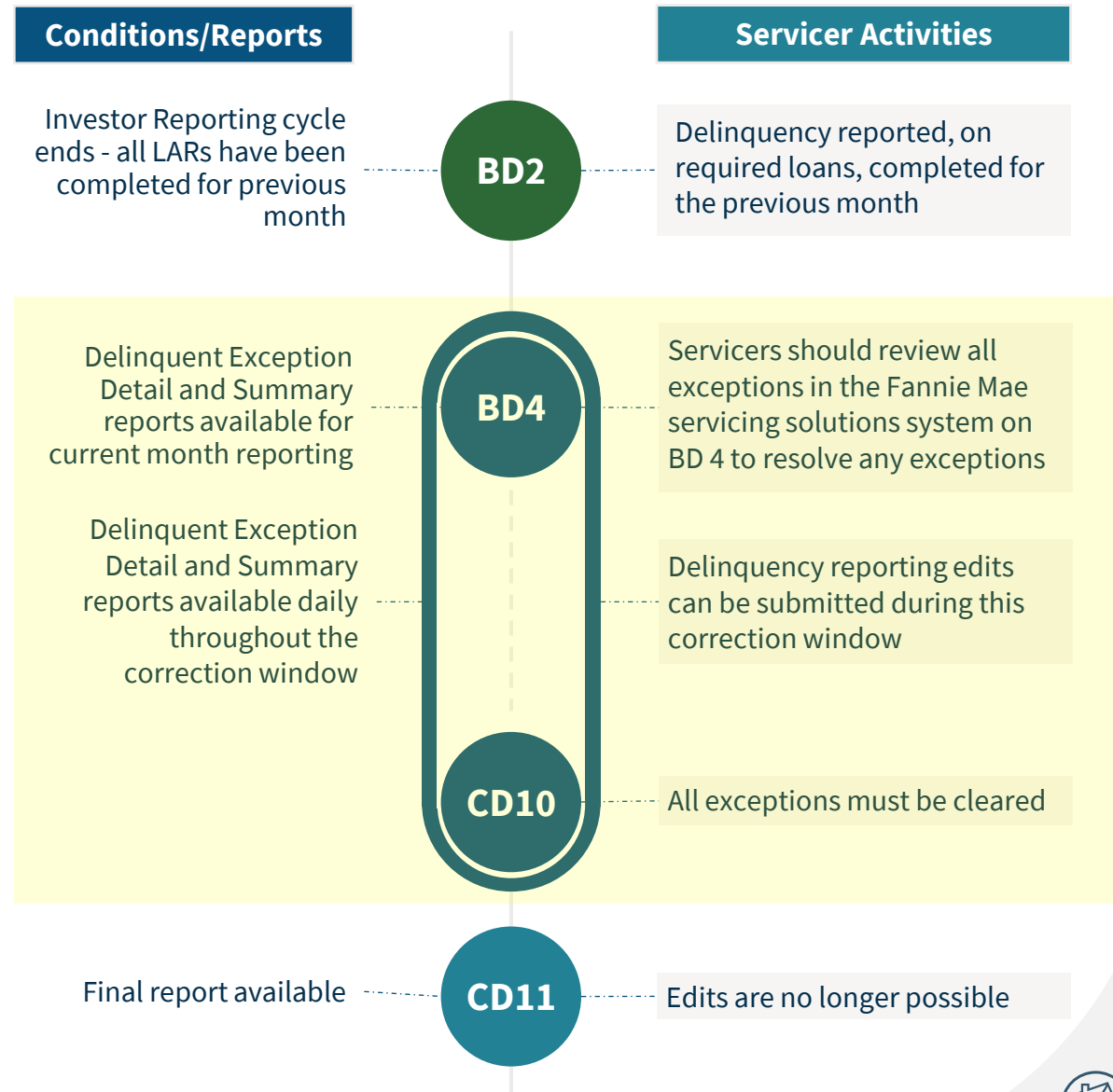
Between business day three (BD4) and 10th calendar day (CD10) of each month*

Delinquent Exception Detail and Summary reports are available

- Updated Delinquency Exception Detail and Summary reports are available the business day following the submission of corrections.
- Examples may include the below:
 - Delinquency Status/ Reason Codes may be submitted
 - Plan Effective and Completion Dates
 - Adding Loans not yet reported
 - Delete Loans reported in error
 - Modify reported Loans

*There are times, through out the year, when CD10 will adjust due to holidays or CD10 falling on a weekend. When this occurs there will be a banner added to AMN/HSSN.

Delinquency Reporting Timeline



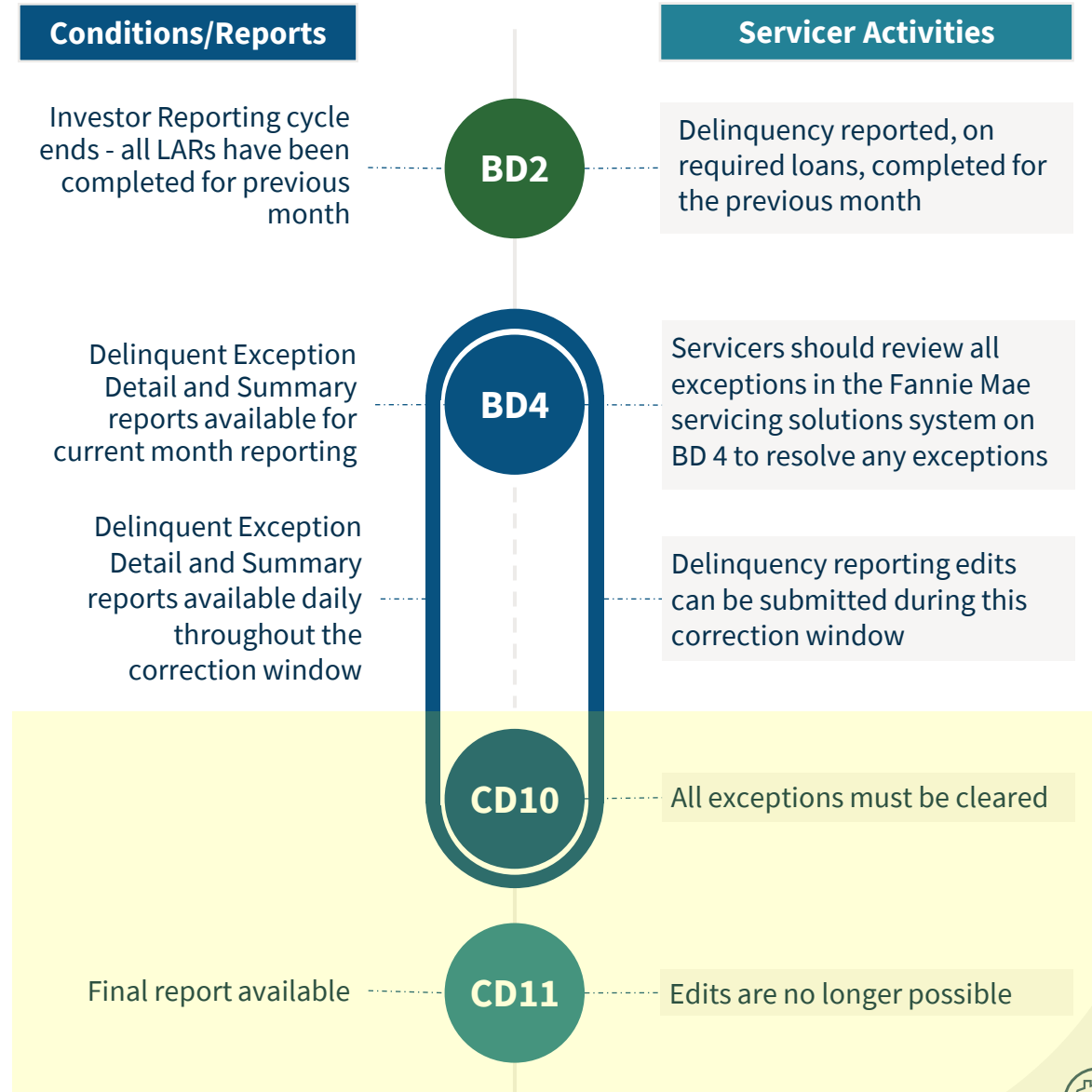
Correction window closes calendar day 10 (CD10) and final report is available calendar day 11 (CD11)*

All Exceptions must be cleared by CD10

- Exceptions details report should be reviewed on CD10 and any remaining exception cleared to ensure final report is clear of all exceptions
- Final report is available on CD11 and no more corrections will impact results

*When CD10 is adjusted this will also impact CD11. Banners added to AMN/HSSN will identify these occurrences.

Delinquency Reporting Timeline



Let's Start Reporting...

Options available via the AMN/HSSN platform

Delinquency Reporting

Forbearance Program Tracking Report

Query/Modify/Delete Delinquent Loans

Add New Delinquent Loan

Upload Delinquent Loans

View Delinquency Exception Details Report

View Delinquency Exception Summary Report

View Lender Delinquency Statistics Report



Query/Modify/Delete Delinquent Loans

Query Loans

Enter your **9-digit seller servicer number**

Confirm the **Reporting Period** (Current Month) and click on **Submit**

Modify Existing Reporting

Loan level view will show all loans reported. To modify or delete the loan from current reporting, click on the loan hyperlink


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Delinquency Reporting Query Manager

AMN is available.

+ indicates required information

Fannie Mae Loan No:

+Servicer No: - 9 digit Seller/Servicer Number Required 

Reporting Period test:

Status Code:

Reason Code:

Effective Date: (mm/dd/yyyy) Through:

Completion Date: (mm/dd/yyyy) Through:

Forbearance Program Type Code:

Imminent Default Indicator:

Submission Source:

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Delinquency Reporting Query Results

AMN is available.

+ indicates required information

- If "Orig Mainframe Submission" equal to "Yes" (the loan was originally entered through mainframe and later modified on HSSN) then any loan modification must be done through HSSN
- Click on the below hyperlink if you wish to modify the loan. You cannot create a case modification for previous month reporting period

Number of Loans: 4

Loan Number	Seller Servicer Number	Status Code	Reason Code	Imminent Default Indicator	Forbearance Program Type Code	Forbearance Program Payment Amount	Forbearance Program Payment Date	Effective Date	Completion Date	Submission Source	Orig Mainframe Submission	Action Code
4		42 - Delinquent/No Status	031 - Unable to Contact Borrower					2022/02/01		CPU to CPU		Added
4		AW - Quality Right Party Contact	007 - Excessive Obligations					2022/02/22		CPU to CPU		Added
4		AW - Quality Right Party Contact	006 - Curtailment of Income					2022/02/28		CPU to CPU		Added
4		42 - Delinquent/No Status	031 - Unable to Contact Borrower					2022/02/01		CPU to CPU		Added

Query/Modify/Delete Delinquent Loans (continued)

Loan level query results will show all loans reported

To modify or delete the loan from current reporting click on the loan number (hyperlink)

Fannie Mae Home Saver Solutions Log Out

Delinquency Reporting Query Results Go:

AMN is available.

+ indicates required information

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[redacted]	[redacted]	42 - Delinquent/No Status	031 - Unable to Contact Borrower					2022/02/01		CPU to CPU		Added

Update Loan Records

Select and modify any of the reporting elements and click **Submit** at the bottom of page

Modify/Delete Delinquent Loan

Application is unavailable between 10:00PM and 8:00AM ET

+ indicates required information

Loan Number: 0101010101

Servicer Number: 1508P000

Status Code: 09 - Forbearance

Reason Code: 001 - Death of Principal Mortgagor

Effective Date: 09/07/2016

Completion Date: Select

Forbearance Program Type Code: 1 - Home/Saver Forbearance Plan

Imminent Default Indicator: No

Forbearance Program Payment Amount: \$100.00


Forbearance Program Payment Date: (mm/dd/yyyy) 09/08/2017

Delete this loan? No

Orig Mainframe Submission:



Add New Delinquency Reporting

 **Fannie Mae** Home Saver Solutions

Add New Delinquent Loan

AMN is available.

+ indicates required information

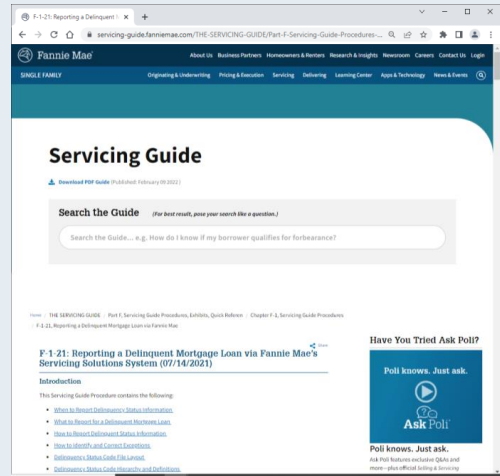
+Seller/ Servicer Number:	<input type="text" value="123456789"/>
+Loan Number:	<input type="text" value="4123456789"/>
+Status Code:	<input type="text" value="Select"/>
+Reason Code:	<input type="text" value="Select"/>
Effective Date: (mm/dd/yyyy)	<input type="text"/>
Completion Date: (mm/dd/yyyy)	<input type="text"/>
Forbearance Program Type Code:	<input type="text" value="Select"/>
Imminent Default Indicator:	<input type="text" value="Select"/>
Forbearance Program Payment Amount:	<input type="text"/>
Forbearance Program Payment Date: (mm/dd/yyyy)	<input type="text"/>

Reviewing Loan(s) You Have Just Reported

Follow the directions for Query/Modify/Delete Delinquent Loans to confirm loan reporting was accepted

Delinquency Status Codes

Delinquency status codes and hierarchy logic can be found in the Fannie Mae Servicing Guide [Section F-1-21: Reporting a Delinquent Loan to Fannie Mae](#)



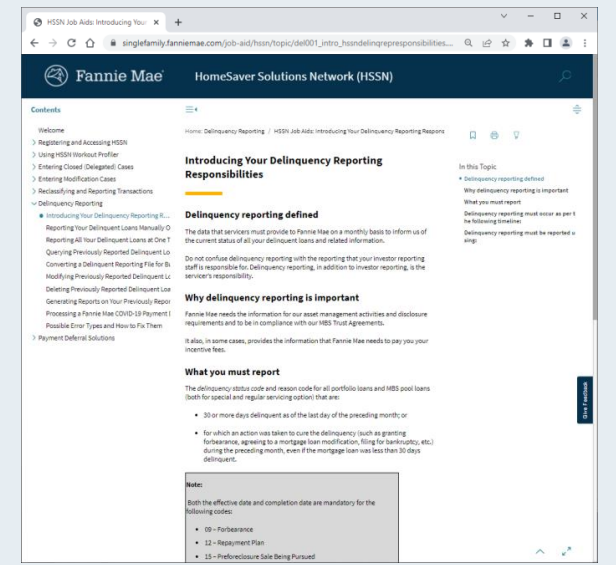
Resolving Exceptions

Critical Errors – Must be resolved within the window or the system will not accept the reporting for the loan

Non-Critical Errors – Should be reviewed to confirm reporting accuracy. Make corrections, if needed, and status will be accepted in the system as reported

The HSSN Job Aid covers:

Reporting delinquent loans manually, reporting delinquent loans in bulk, modifying previously reported loans with exceptions, and identifies possible error types with explanations on how to fix or clear exceptions



HomeSaver Solutions Network (HSSN)

Contents

- Welcome
- > Registering and Accessing HSSN
- > Using HSSN Workout Profiler
- > Entering Closed (Delegated) Cases
- > Entering Modification Cases
- > Reclassifying and Reporting Transactions
- > Delinquency Reporting
 - Introducing Your Delinquency Reporting Resp
 - Reporting Your Delinquent Loans Manually O
 - Reporting All Your Delinquent Loans at One T
 - Querying Previously Reported Delinquent Lo
 - Converting a Delinquent Reporting File for Bt
 - Modifying Previously Reported Delinquent Lc
 - Deleting Previously Reported Delinquent Loa
 - Generating Reports on Your Previously Repor
 - Processing a Fannie Mae COVID-19 Payment I
 - **Possible Error Types and How to Fix Them**
 - Payment Deferral Solutions

Home: Delinquency Reporting / HSSN Job Aids: Possible Error Types and How to Fix Them

Possible Error Types and How to Fix Them

Possible **error types** that are listed on both the Delinquency Exception Details Report and Delinquency Exception Summary Report in HomeSaver Solutions™ Network (HSSN) are listed below.

Many of the error types will be due to issues discovered in the file you uploaded as they would not be technically possible if you had manually keyed in the delinquent loan in HSSN directly.

Some of the error types will only be discovered once Fannie Mae compares the data submitted with data from its own systems.

To avoid being written up in a STAR (Servicer Total Achievement and Rewards™) review and/or possible related penalties, you must fix ALL errors when reporting the delinquency data for these loans **prior to the 10th of the current month's report**.

This job aid explains how to correct error messages and is divided into two sections: Critical Error Messages and Non-Critical Error Messages.

- Critical error messages are those that must be fixed before the reporting period is over; otherwise, the loan will not be counted during the month's reporting. This reporting directly impacts the "delinquency counters" that then directly impact whether the loan will be able to reclass if it's in an MBS Trust. If the error is not fixed, then that loan will not get a counter. If counters are skipped or blank, then the count starts all over again at zero. If a loan needs to be reclassified, it won't be able to since Fannie Mae will think the loan hasn't been delinquent long enough.
- Non-critical error messages occur when data is inconsistent, but the error is not critical enough to reject the reporting. If a non-critical error message is not fixed, the loan will still get counted in the counters and have no impact on delinquency reporting.

Critical Error Messages

Error Message	Description	How to fix it...
Please enter a valid 10-digit Loan Number.	Fannie Mae Loan Number is not 10-digits.	Enter a valid 10-digit Fannie Mae Loan Number .

View Delinquency Exception Details Report

Managing Reports

Enter either the 5 digit or 9-digit Seller/Servicer number

Click on Submit or Download file button

File download helps when sharing loan reporting records with others in the organization

There is no need to select an **Error Type**, the report will be generated with all Error Types identified

A populated report shows all loans within an exception with relevant details

If there are multiple pages with the same exception, the error type will be shown at the top of the initial page

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Delinquency Exception Reporting

Go:

AMN is available.
No report data found for servicer 12345 (No exceptions for this servicer number)

+ indicates required information

1. Please enter Servicer No. It could be either 5 or 9 digits

+Servicer No. (5 or 9 digits)

Error Type

Click here for PDF option

Click here for file option

Fannie Mae Delinquency Exception Reporting
 For the Month of: February, 2022
 Servicer Number: 27601
 Today: 03/10/2022

Error Type: Effective Date entered is more than 18 months old.

Fannie Mae Loan #	Servicer Loan #	Status Code Description	Reason Code Description	Current LPI Date	LPI as Of	Effective Date	Completion Date	Forbearance Program Type Code	Imminent Default Indicator	Forbearance Program Payment Amount	Forbearance Program Payment Date
Servicer #	XXXXXXXX										
40	021	09 - Forbearance	022 - Energy-Environment Costs	05/01/2020	02/2022	05/01/2020	03/31/2022	0 - No Plan			
4	071	09 - Forbearance	022 - Energy-Environment Costs	03/01/2020	02/2022	05/01/2020	03/31/2022	0 - No Plan			
Errors Subtotal:	2										



Tips to help your servicing team effectively manage delinquency reporting activities

Fannie Mae requires servicers to report delinquency status information through Fannie Mae's servicing solution system as part of its next scheduled delinquency status report for any mortgage loan that was delinquent as of the last day of the preceding month, or for loans where action was taken to manage the delinquency during the preceding month, even if the loan was current or less than 30 days delinquent.

If you have any questions regarding delinquency reporting call Fannie Mae Servicing Solutions at 1-800-2Fannie (1-800-232-6643), Option 1, then 3; or email Servicing_Solutions@fanniemae.com



Payments received at the end of the month should be processed and reported to Fannie Mae no later than BD2 in order to prevent the loan from needing to be reported manually.



Access the [Asset Management Network](#) to complete your delinquency reporting portal and to get information on reporting exceptions.



Report delinquency status by the second business day of each month and submit corrections by the 10th day of the month for all delinquent loans.

Servicing guidelines can be found in section [F-1-21](#), Reporting instructions are provided in the [HSSN Job Aid](#).

Delinquency Reporting Timeline

Conditions/Reports

Investor Reporting cycle ends - all LARs have been completed for previous month

Delinquent Exception Detail and Summary reports available for current month reporting

Delinquent Exception Detail and Summary reports available daily throughout the correction window

Final report available

Servicer Activities

Delinquency reported, on required loans, completed for the previous month

Servicers should review all exceptions in the Fannie Mae servicing solutions system on BD4 to resolve any exceptions

Delinquency reporting edits can be submitted during this correction window

All exceptions must be cleared

Edits are no longer possible

BD2

BD4

CD10

CD11



