Property 360 Expense Reimbursement User Guide

December 14, 2023

Contents

Introduction

This document provides navigation steps for using the Property 360™ application for Expense Reimbursement and submitting expense reimbursement claims.

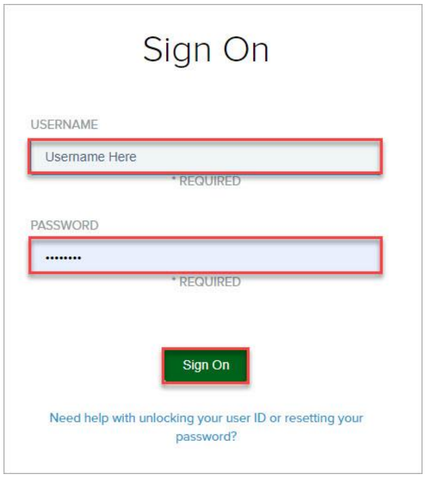
Property 360 is a web-based portal specifically designed for REO gram notifications, expense claim reimbursements and entering loans into the pre-foreclosure property preservation program.

Servicers can request access to Property 360 by contacting their Fannie Mae Technology Manager.

System Navigation

Log in to Property 360

1. Access Property 360.
2. Enter **Username** and **Password** then click the **Sign On** button.

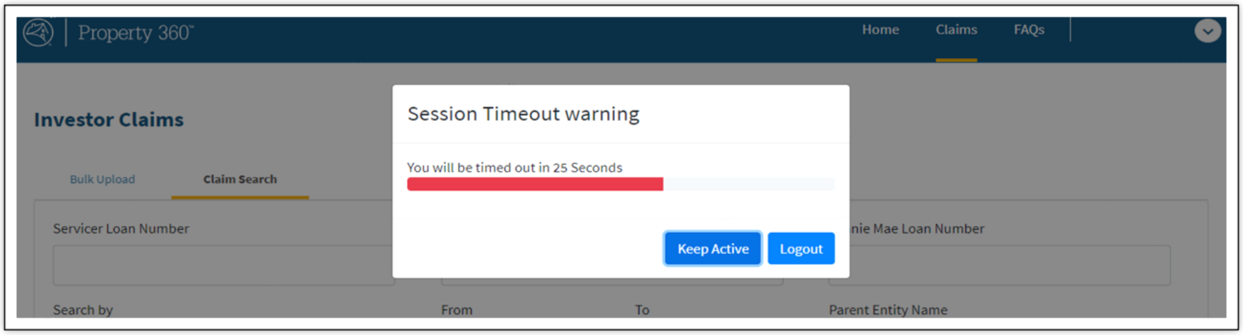


Forgot My Password/Username

Click Need help with unlocking your user ID or resetting your password? if login issues arise.

Log Off Property 360

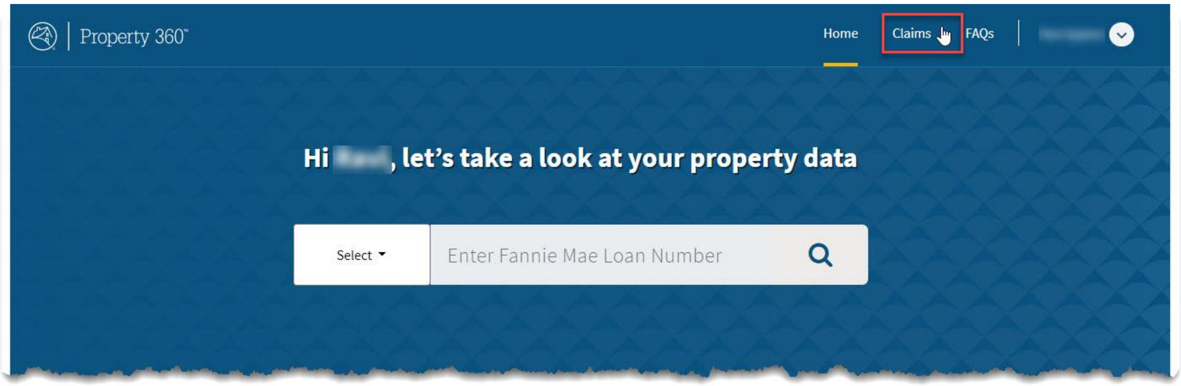
A Session Timeout warning appears after 30 minutes of inactivity with options to **Keep Active** or **Logout**.



Property 360 Homepage

After successful log in, the homepage displays. The view is dynamic based on user role access. All Property 360 portals are accessible from the ribbon across the top of the homepage.

1. Click **Claims**.

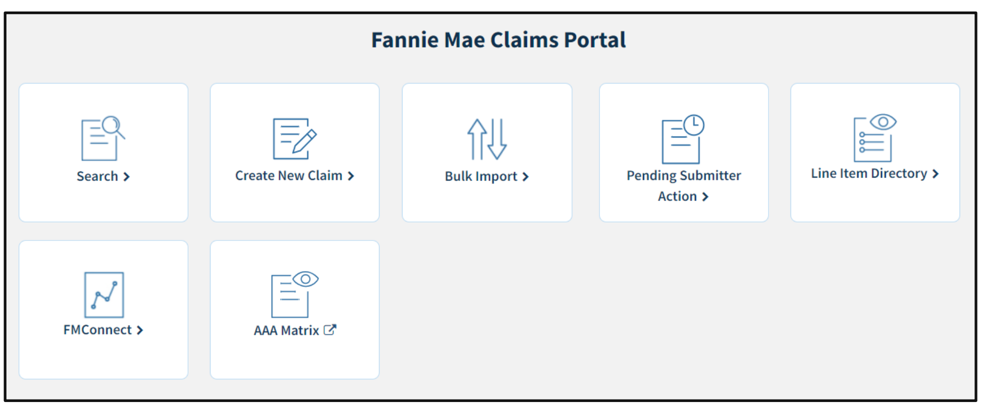


NOTE: The search box in the middle of the homepage provides property data collected for use within the REOgram Notification module of Property 360 and is only accessible for REOgram users.

Claims Portal

The Fannie Mae Claims Portal menu provides the following action options. Click on the hyperlink(s) to navigate to the corresponding subsection.

- Search – Find previously submitted claims.
- Create New Claim – Submit single claims.
- Bulk Import – Upload a file with data to submit multiple claims for one or multiple loans.
- Pending Submitter Action (PSA) – Retrieve request from internal processors for additional information or documentation.
- Line Item Directory – Houses all expense reimbursement types, subtypes, and line item descriptions.
- FMConnect – Direct access to the Expense Reimbursement Reconciliation Report.
- AAA Matrix - Direct access to the Attorney Authorization Approval (AAA) Matrix.



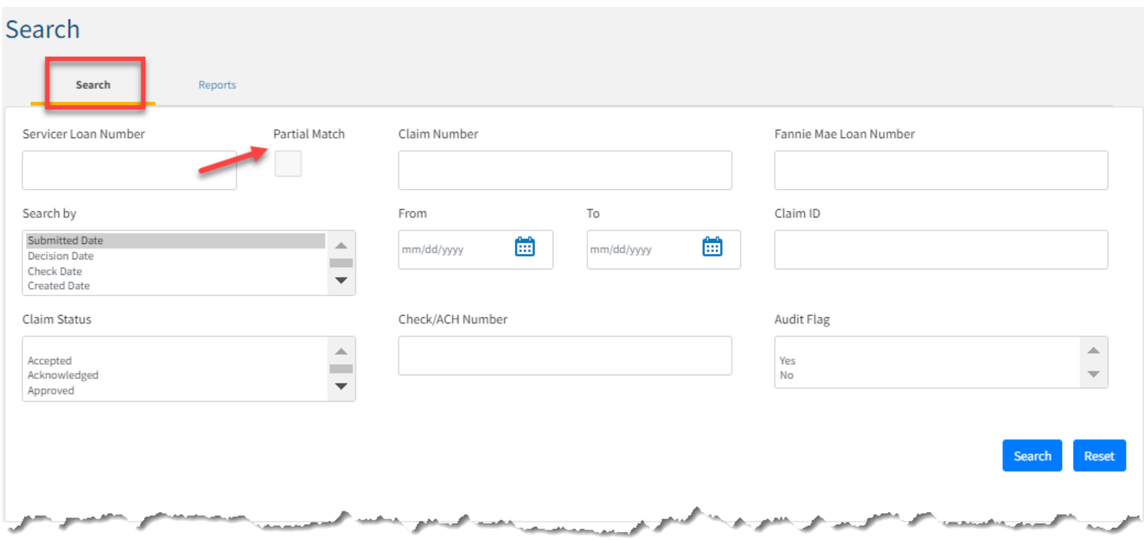
Search

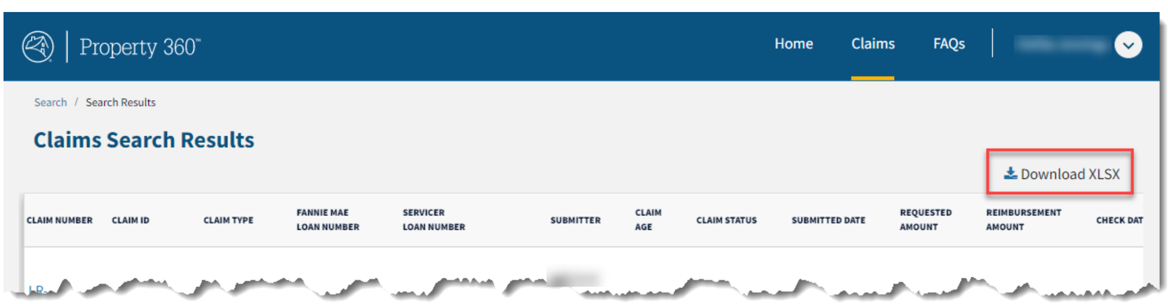
Click the Search button on the Fannie Mae Claims Portal main page to open the global search function.

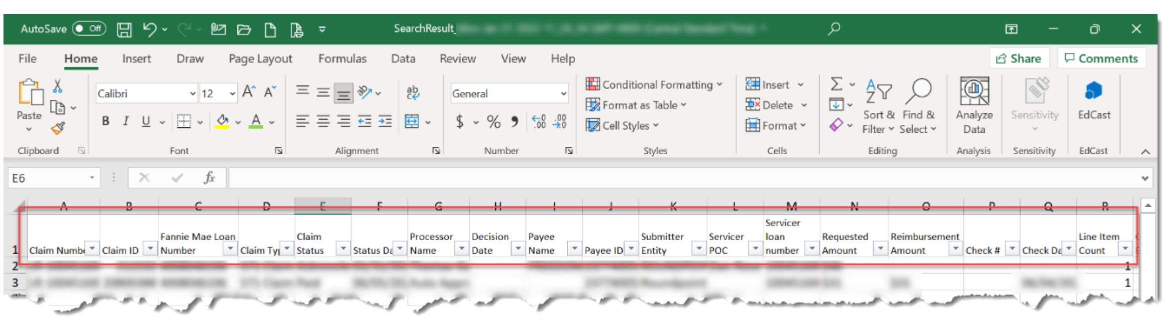
Users can search by selecting one or more available data fields to filter criteria for particular claim populations. Many of the data fields have drop-down menus with options available to assist in search selections.

Within the Search tab, users can select filtering criteria and click **Search** to obtain search results. Use **Reset** to clear all Search fields. Users can also navigate to the Reports tab to download results as an .XLSX and filter for specific search results.

NOTE: There is also a wildcard search option in the form of a Partial Match checkbox. At least four characters must be entered to enable this checkbox, and if checked, the search will return any claims with a servicer loan number that includes those characters, instead of only exact matches.



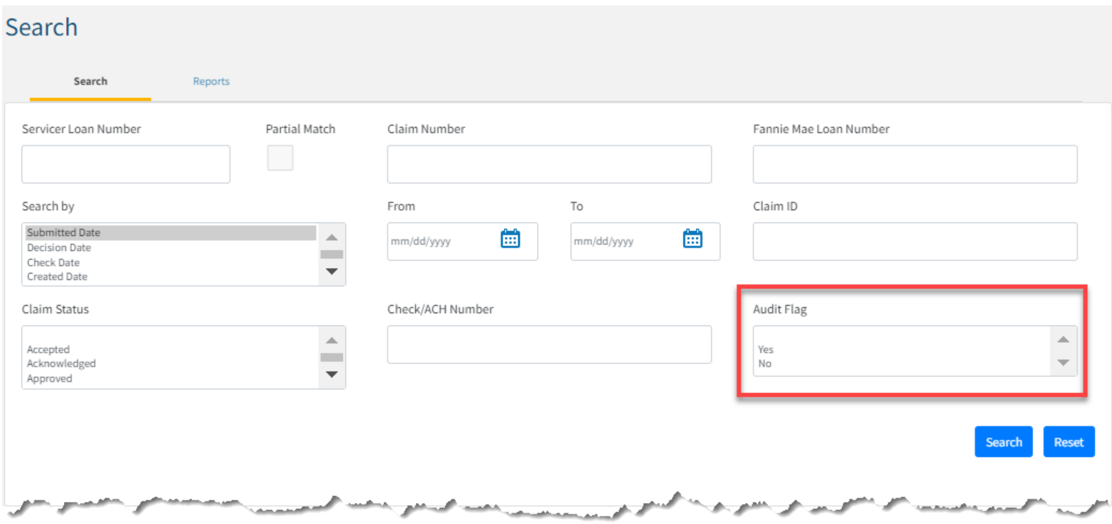




Target Review

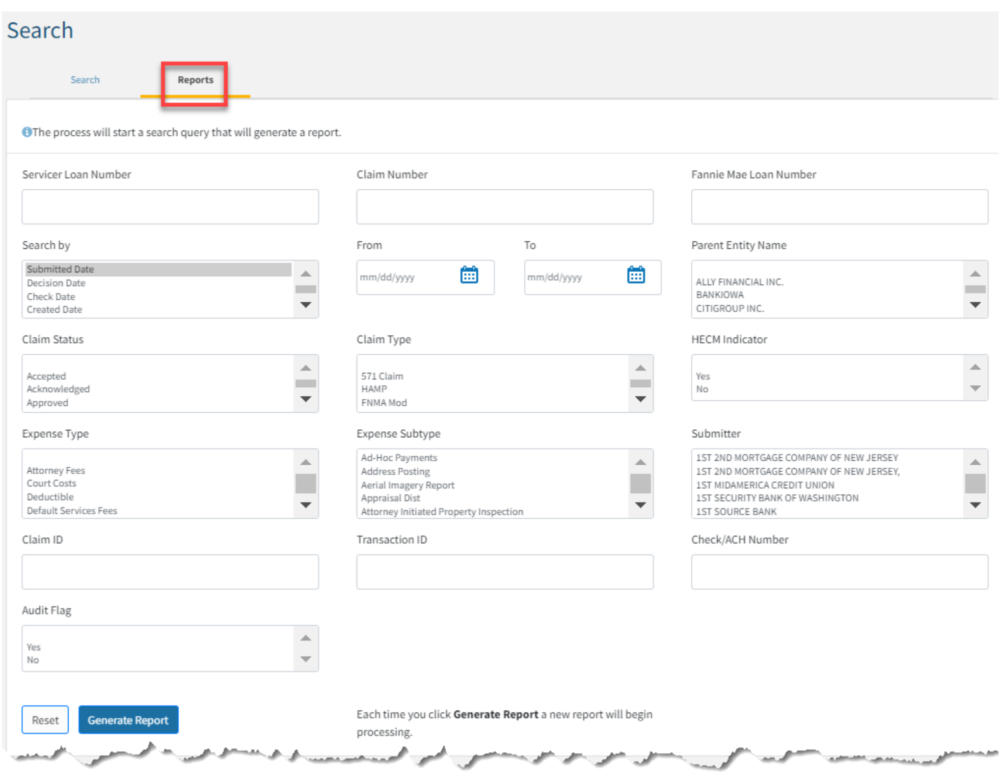
Fannie Mae has implemented the following edit message: *Target Review - Supporting Documentation Required*. This edit requires servicers to attach supporting documentation to validate the expense. Expenses initially submitted without documentation will now appear in a Pending Submitter Action (PSA) status. If an attachment cannot be provided, a comment is required to continue processing the claim. If documentation to substantiate the expense is not provided, the expense could be denied.

Servicers can use the new Audit Flag search field to find claims and line items associated with this edit. Additionally, there is a Y/N (Yes/No) indicator included in the Basic and Reports search exports as well as in the Audit Flag column.

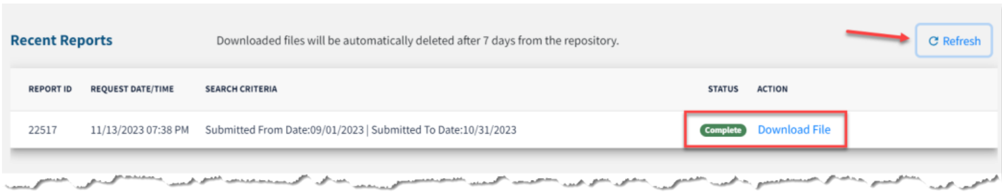


Reports

Users can build and generate specific reports utilizing the **Reports** tab.



NOTE: Click **Refresh** if download takes longer than 2 minutes.



Create New Claim

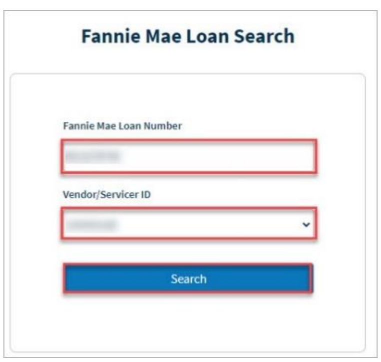
Single Claims Process Steps

The steps below outline the process to create a single claim.

1. From the Claims homepage, click on **Create New Claim**.

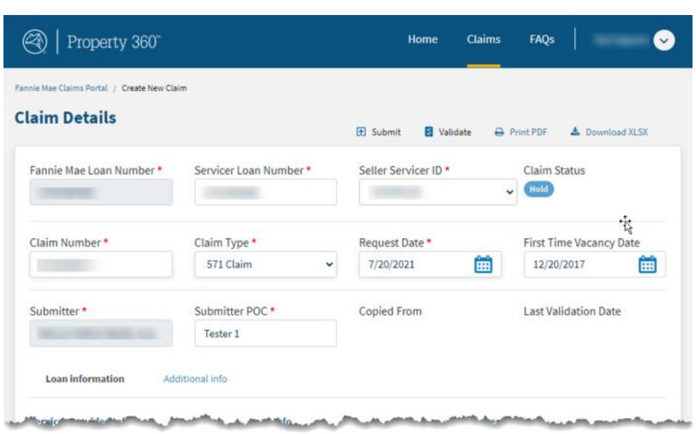
2. Enter the Fannie Mae loan number in the **Fannie Mae Loan Number** field. Select appropriate **Vendor/Servicer ID** from the dropdown.

3. Click **Search**.

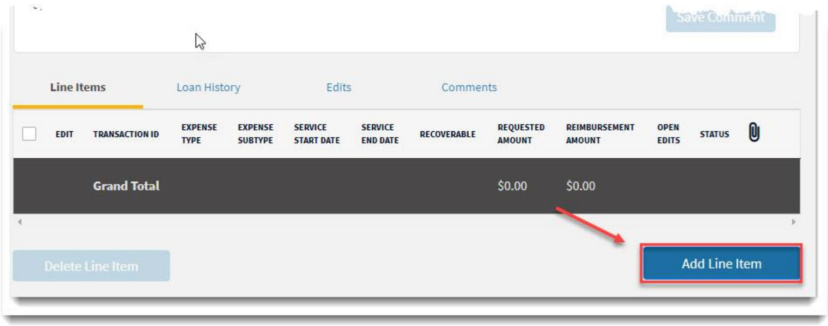


4. Complete required fields highlighted with * on the Claim Details page.

NOTE: The system will not allow the user to proceed to the next screen until all the required fields are populated



5. Click on **Add Line Item** to begin adding expenses to the claim. The system will allow up to 100-line items on each claim.

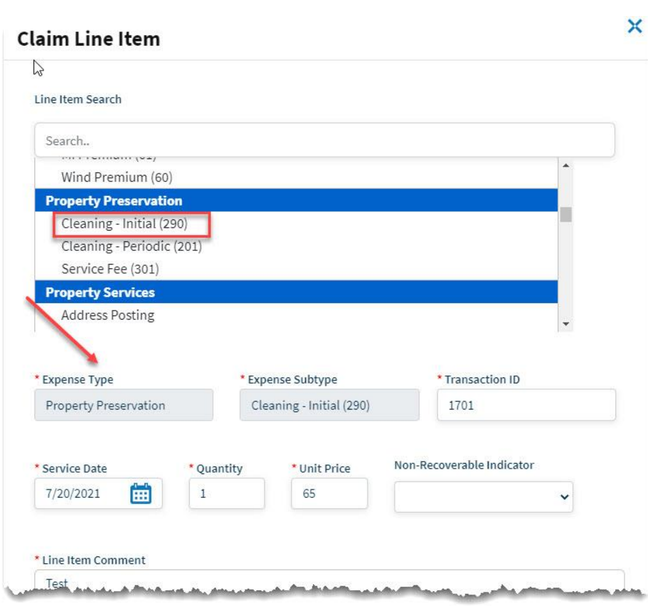


6. Select the line item using the appropriate dropdown. Complete required fields highlighted with * and if applicable, enter comments and upload documents. Click **Add**.

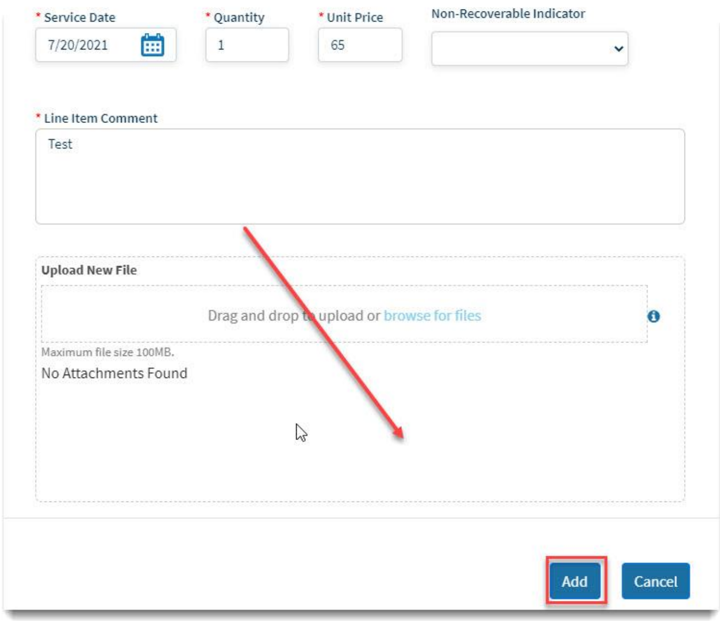
NOTE: Only ASCII characters are acceptable for the claim or errors will occur.

7. Complete the required fields below, marked with a red asterisk "*".

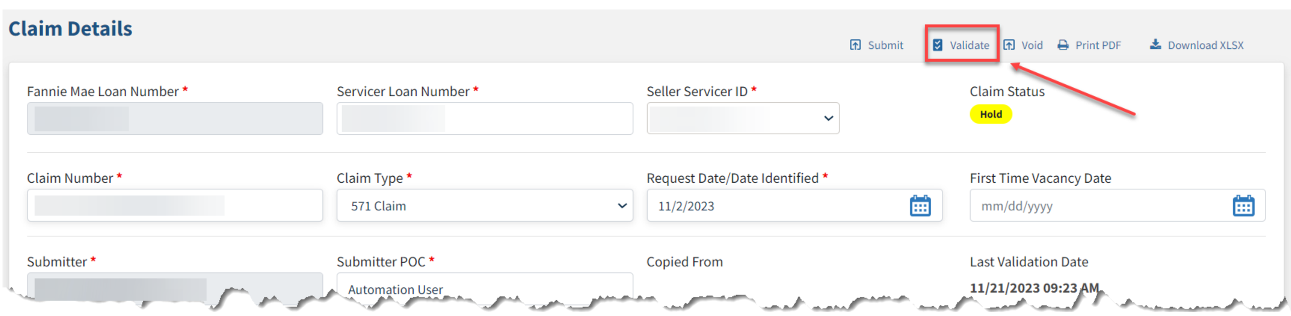
NOTE: Only ASCII characters are acceptable for the claim or errors will occur.



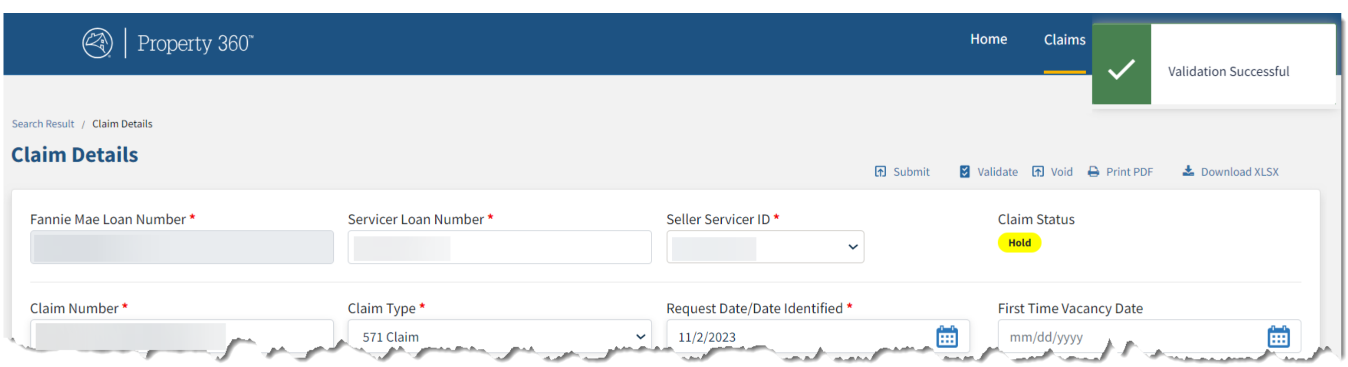
8. Click **Add** in the lower right-hand corner of the screen.



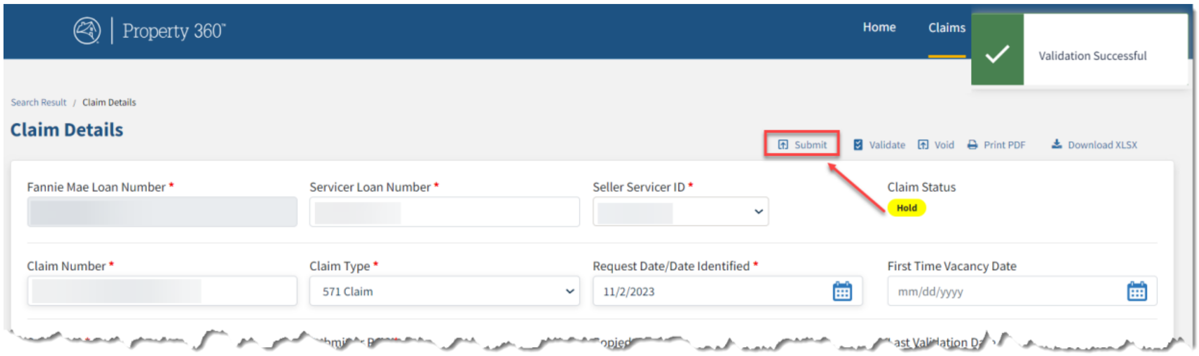
9. Click **Validate** on the ribbon at the top of the page when all line items have been entered. This validation process ensures that all data has been entered correctly and allows the user to make corrections prior to submission.



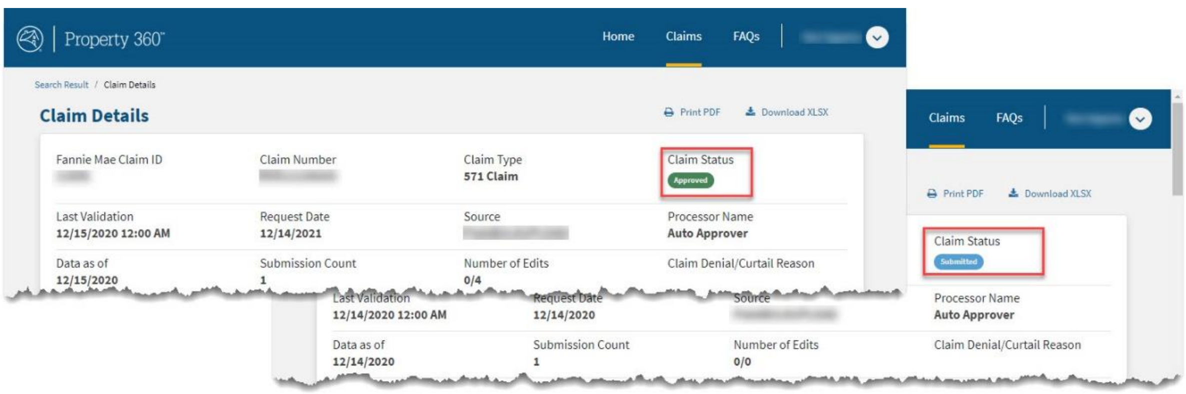
10. Make any required corrections and re-validate until no additional errors are identified. The file has been confirmed when the **Validation Successful** popup message displays.



11. After a successful validation, click **Submit** to complete submission for Fannie Mae review.



12. Claims that can be automatically approved, update to an **Approved** status. Claims that cannot be automatically approved update to a **Submitted** status for manual review.

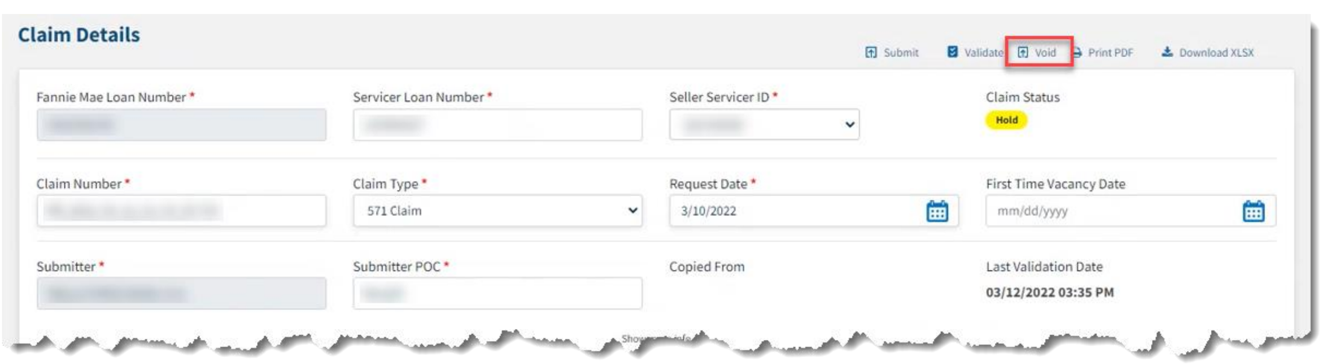


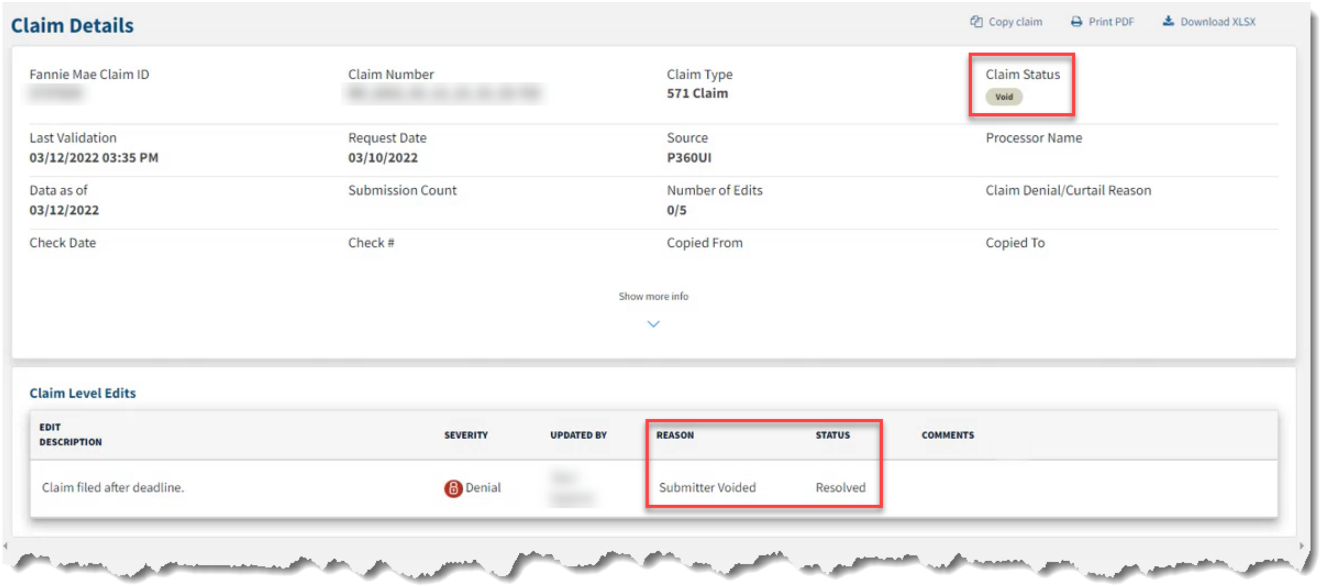
NOTE: Claims requiring a manual review can be found by using the Search button found on the Fannie Mae Claims Portal page. Claims that have been manually reviewed/decisioned can be found by using the **Search** button on the Fannie Mae Claims Portal Home page.

Void A Claim

Users can void a claim when the claim is in a Hold, Pending Submitter Action, or Submitted status. This prevents a claim from being counted as a duplicate by the system. Once the claim has been voided, the servicer will be able to utilize that same claim number for a new claim.

Note: Submitters can still copy data from a voided claim.





Bulk Import

The Bulk Import feature allows a user to upload a file with data to simultaneously submit multiple claims for one or multiple loans.

The Bulk Import process includes several stages, outlined below, coordinated to assist in submission success. Review the applicable sections for information required for each stage.

1. Download newest bulk upload template.
2. Complete the XMLS template detailing each expense on each claim for each loan.
3. Validate and Upload the file for claim submission.
4. Track the upload's progress for file status and claim decisioning information.

Bulk Upload Procedure Steps

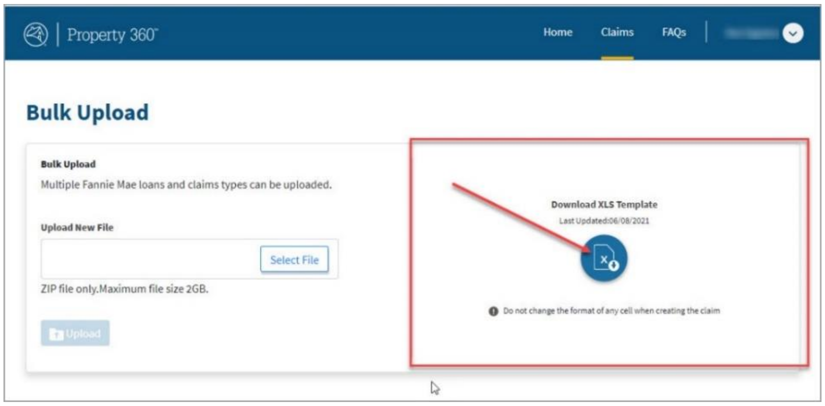
The steps below outline the process to submit multiple expense claims in bulk:

Download the Bulk Upload Template

1. Open the portal.
2. Click on **Claims**.
3. Click **Bulk Import**.

4. Download the latest Excel document containing all the fields needed for bulk submission of claims.

NOTE: The last updated date is provided for convenience.



The Excel document contains all fields needed for the bulk submission of claims. The three tabs on the template and their functions are listed below:

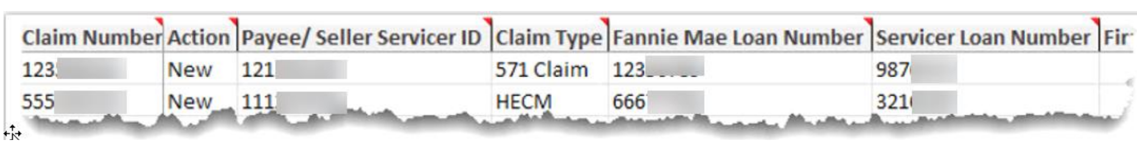
Template Pages	Function
Claims	Contains claims data and where claim information is populated.
Error	Shows any errors found after validating the data.
Configurations	Shows the requirements and what is displayed for each line item.

Complete the Template

Gather claim information and begin populating the template. Each file can have multiple claims and each claim can have multiple line items, however, the maximum number of line items per claim cannot exceed 100. Ensure line items for the same claims have the same header information.

Brief descriptions for each of the columns and what information should be populated in each one can be found in the Glossary of Terms found at the end of this document.

NOTE: The required columns are marked with a red triangle in the column headers of the template.

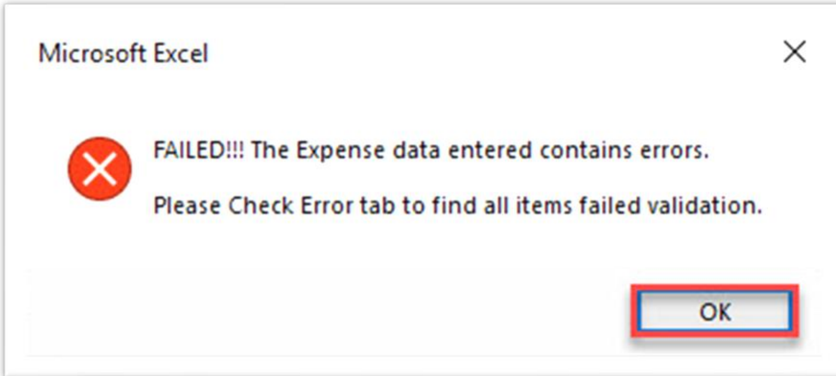


Validate and Upload

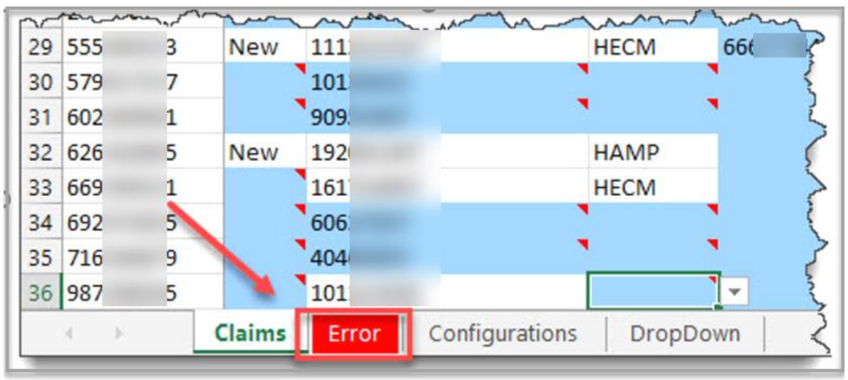
1. Click the **Validate and Export** button in the gray box at the top of the template.

- If the file is error free, it will generate a zip file containing the template .XLS file and .JSON file. A pop-up box will appear asking to save the zip file to a designated location. Once the zip file is saved, do not edit the .JSON or the .XLS file. If changes are needed, update the template file and re-generate the zip file by re-validating and exporting to JSON.

- If the file has errors, it will generate a warning box in the middle of the screen notifying the user the expense data entered has errors. Click **OK**.



- Click on the **Error** tab in the lower left-hand corner of the screen to view a list of the items needing to be updated. The **Claim Number** and **Transaction ID** column will identify the line items with data issues. The **Status Column** will list the actions needed to fix the issues. Update the failed items and re-validate.



- After re-validating, if all failed items are fixed, the Windows **Save As** box will appear and ask for a location to save the template in a zip file and name it (see **Step 2B** below)**.**
- When the zip file is created, drag, or add the files listed in the **Attachment Names** column to the zip file. The file names must match the names listed in the spreadsheet exactly or it will trigger an error. The zip file cannot be larger than 2GB.

2. Upload the saved zip file by clicking **Select File**. Locate and select the saved zip file and click **Upload.**

   A. Select the file to be attached. (Make sure the document name and the file name on the spreadsheet match exactly).

   B. Click **Upload**.

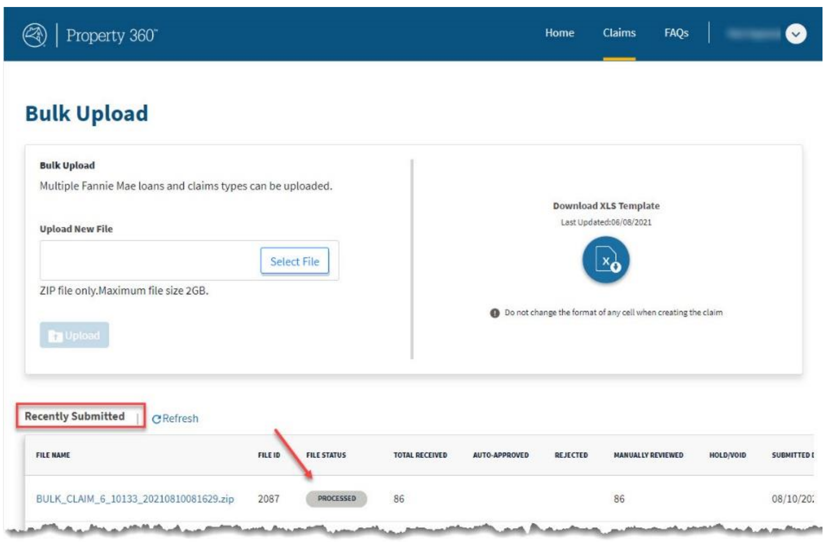
Track upload progress

After the upload is complete, the claim's zip file will be listed in the Recently Submitted list. Click the **refresh** button to show the latest status of the files. Clicking the **View All** button previews all bulk files submitted.

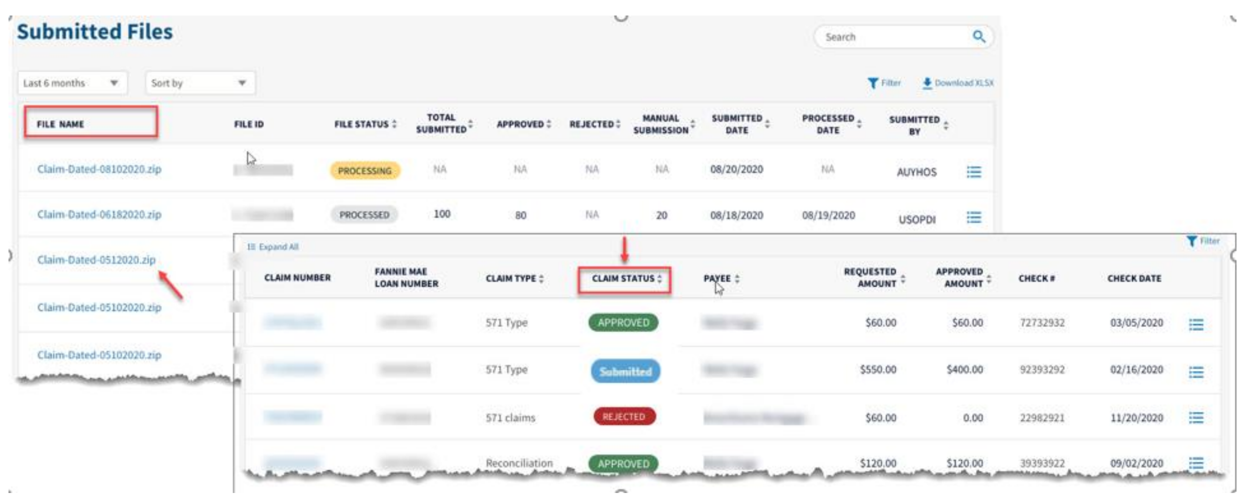
The four different file statuses are defined below:

Status	Definition
Staging	The file has been received and awaiting validation confirmation by the system.
Processing	A temporary status identifying a file running validation confirmation by the system.
Processed	All claims in the file have been created and/or rejected due to data issues. Details to the decisioning will be available at the individual claim level.
Error	The file did not load into the system due to system issues.

NOTE: Only after the file is processed will the date processed appear.



After claims are uploaded, there may be claims that were not auto-paid due to edits that generated. These claims can be resolved in Property 360 . The claims that are not eligible for auto-payment in Property 360 are visible by clicking on **File Name** and referencing the **Claim Status**.



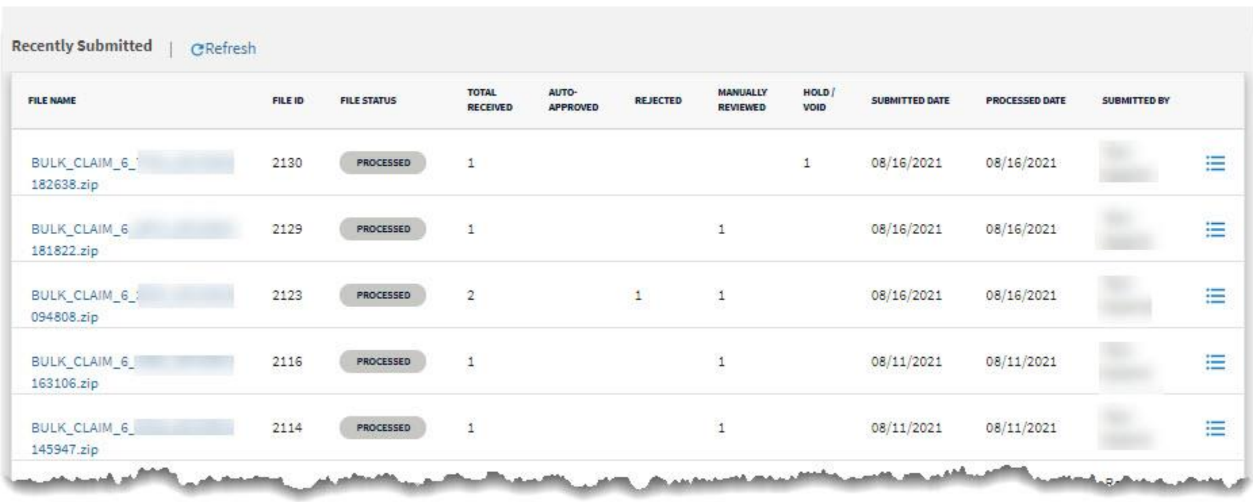
After the file is uploaded, there may be claims that were not auto-paid due to edits that generated on the claim. These claims will then be manually reviewed for reimbursement by being moved to **Submitted** status.

The **Claim Statuses** and definitions are listed below.

Claim Status	Definition
Approved	The claim generated no edits and was auto-paid successfully.
Hold	The claim is being reviewed or updated by the submitter.
Rejected	The claim generated a system error and needs further attention due to a system issue.
Submitted	The claim generated an edit(s) and therefore needs to be manually reviewed.
Void	The submitter pulled the claim back from Submitted status and manually cancelled the claim.

Submitted Files

Servicers can locate submitted files by following the subsequent links: Home > Claims > Bulk Import > File Name. This menu lists all zip files uploaded by any users belonging to the servicer.



Recently Submitted | Refresh

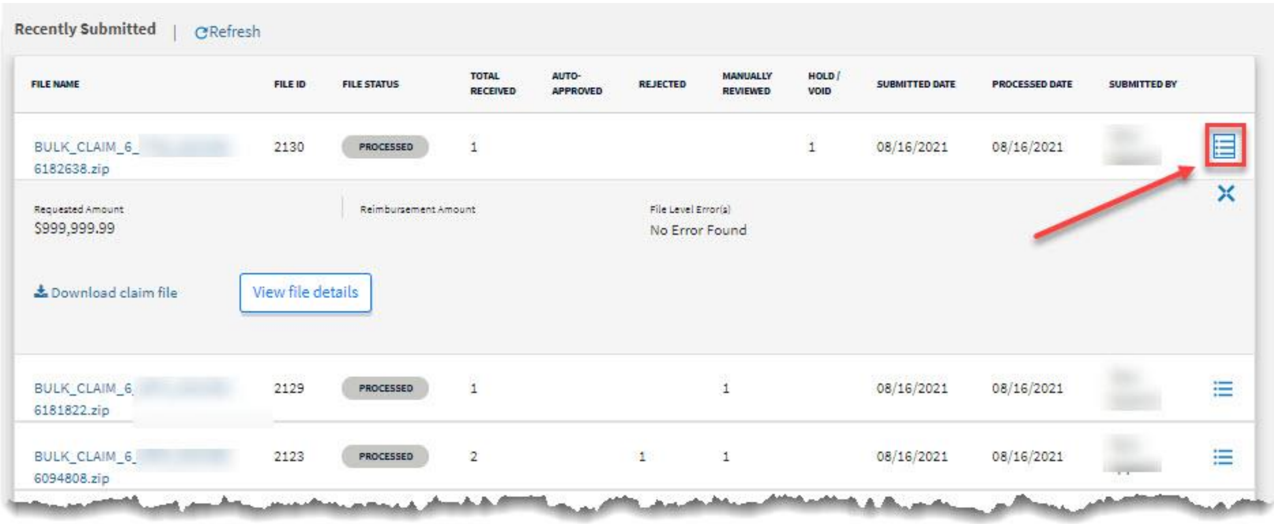
FILE NAME	FILE ID	FILE STATUS	TOTAL RECEIVED	AUTO-APPROVED	REJECTED	MANUALLY REVIEWED	HOLD / VOID	SUBMITTED DATE	PROCESSED DATE	SUBMITTED BY
BULK_CLAIM_6_[illegible] 182638.zip	2130	PROCESSED	1				1	08/16/2021	08/16/2021	[illegible]
BULK_CLAIM_6[illegible] 181822.zip	2129	PROCESSED	1			1		08/16/2021	08/16/2021	[illegible]
BULK_CLAIM_6_[illegible] 094808.zip	2123	PROCESSED	2		1	1		08/16/2021	08/16/2021	[illegible]
BULK_CLAIM_6_[illegible] 163106.zip	2116	PROCESSED	1			1		08/11/2021	08/11/2021	[illegible]
BULK_CLAIM_6_[illegible] 145947.zip	2114	PROCESSED	1			1		08/11/2021	08/11/2021	[illegible]

There are 11 columns containing claims data for these files. All the column headers are clickable and will allow the user to sort the data in the column by that field .

Field	Definition
File Name	Name of the file that the user assigned it before uploading into Property 360.
File ID	Unique ID that is system generated as part of confirmation of a file being uploaded.
File Status	The four available statuses are: Staging, Processing, Processed and Error.
Total Received	Contains total number of claims in the file.
Auto-Approved	Total number of claims with no edits which were to be auto-paid.
Rejected	Total number of claims which failed validations due to claim-level or line-level data issues. Servicers can fix data issues and re-submit these claims in a new bulk upload file.
Manually Reviewed	Total number of claims which generated a claim level or line item edit(s) and were manually processed in Property 360.
Hold/Void	Total number of claims which are in a hold or void status.

Submitted Date	Date the file was first uploaded into Property 360.
Processed Date	Date the Bulk Upload file was validated by the system and claims were created in Property 360.
Submitted By	System User who uploaded the bulk upload file into Property 360.

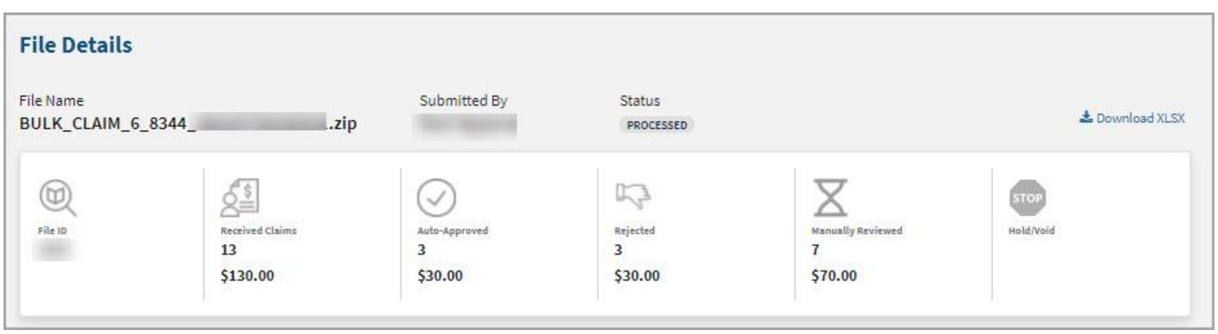
Click on the blue expansion icon ☰ to the right of each line, to view the following claim file information:



Field	**Definition**
Requested Amount	Total dollar amount *submitted* for reimbursement on the claim.
Reimbursement Amount	Total dollar amount *approved* for reimbursement on the claim.
File level error(s)	Any system issues existing on file.
Download Claim File	Button which will generate the .ZIP file containing the data uploaded into Property 360.
View File Details	Button which generates a new page containing additional information about the file.

File Details

Servicers can the locate the file details via the following path: **Home** > **Claims** > **Bulk Import** > **File Name** > **Expand Claim** > **View File Details**. The File Details page contains the financial information for the claims listed in the table. The status of the claim is also shown along with information that is both servicer entered and system generated. The definitions for some key fields can be found in the table below.



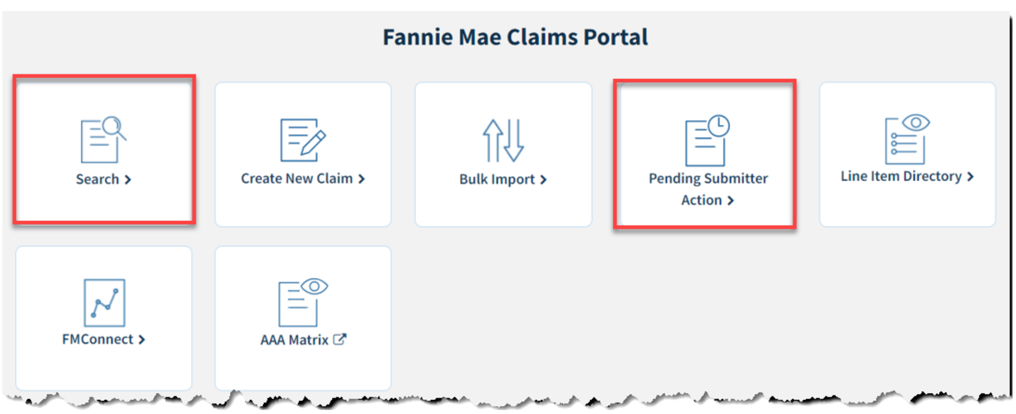
CLAIM NUMBER	FANNIE MAE LOAN NUMBER	CLAIM TYPE	CLAIM STATUS	PAYEE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	CHECK#	CHECK DATE
VS00S0002	[illegible]	571 Claim	Rejected	[illegible]	$10.00			
VS00S0006	[illegible]	571 Claim	Submitted	[illegible]	$10.00			
VS00S0001	[illegible]	571 Claim	Pending Payment	[illegible]	$10.00	$10.00		
VS00S0004	[illegible]	571 Claim	Denied	[illegible]	$10.00			
VS00S0005	[illegible]	571 Claim	Submitted	[illegible]	$10.00			

Field	Definition
Claim Number	Unique number that is system generated.
Claim Status	Available statuses are: Approved, Rejected and Submitted.
Reimbursement Amount	Total dollar amount *approved* for reimbursement on the claim.
Check #	Number that is generated for payments and tracking purposes.
Check Date	Date the payment was issued to servicer.

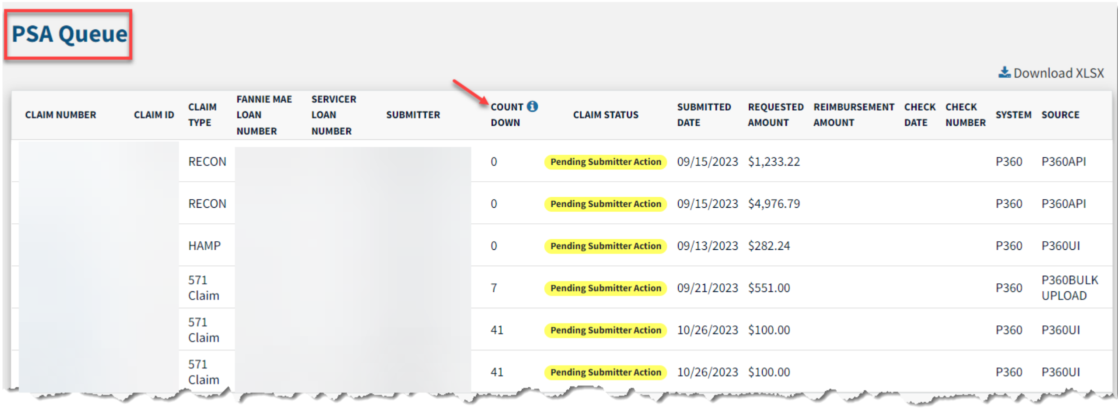
Pending Submitter Action (PSA)

When an internal processor needs additional information or documentation from the servicer, they can send the claim to Pending Submitter Action (PSA) status. The submitter can provide additional context or the requested documentation to help prevent a claim denial. Claims sent to PSA will remain in that status for up to 60 days; however, the claim will auto-deny if the claim status is not updated within that timeframe.

Submitters can access PSA requests by clicking on **Search** or **Pending Servicer Action** to display the PSA Queue.



PSA Queue



Download XLSX

CLAIM NUMBER	CLAIM ID	CLAIM TYPE	FANNIE MAE LOAN NUMBER	SERVICER LOAN NUMBER	SUBMITTER	COUNT DOWN	CLAIM STATUS	SUBMITTED DATE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	CHECK DATE	CHECK NUMBER	SYSTEM	SOURCE
		RECON				0	Pending Submitter Action	09/15/2023	$1,233.22				P360	P360API
		RECON				0	Pending Submitter Action	09/15/2023	$4,976.79				P360	P360API
		HAMP				0	Pending Submitter Action	09/13/2023	$282.24				P360	P360UI
		571 Claim				7	Pending Submitter Action	09/21/2023	$551.00				P360	P360BULK UPLOAD
		571 Claim				41	Pending Submitter Action	10/26/2023	$100.00				P360	P360UI
		571 Claim				41	Pending Submitter Action	10/26/2023	$100.00				P360	P360UI

NOTE: Property 360 includes a **COUNT DOWN** column to indicate how many days are remaining before a claim in a PSA status is auto-denied.

Once the PSA claim is opened, only the line items in a "Marked For Review" status can be updated.

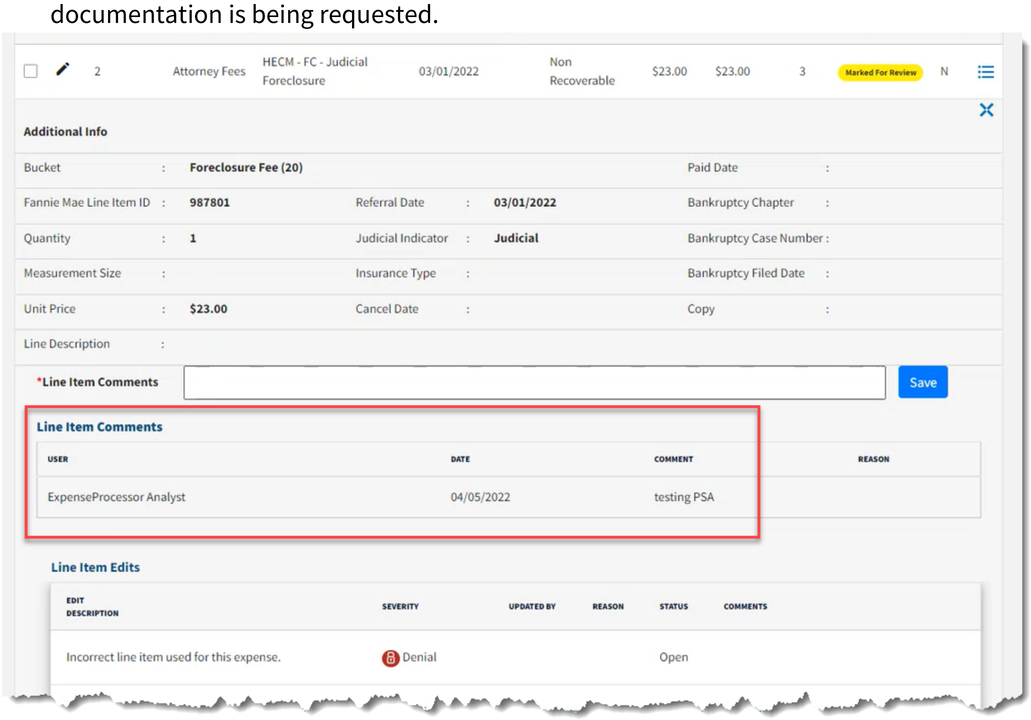
1. Click on the pencil icon to open the line item.

Note: Only line items in the "Marked For Review" status are editable. The pencil icon appears black if the line item can be updated.

Line Items | Loan History | Edits | Comments

EDIT	TRANSACTION ID	EXPENSE TYPE	EXPENSE SUBTYPE	SERVICE START DATE	SERVICE END DATE	RECOVERABLE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	OPEN EDITS	STATUS		
	1	Property Services	Discoloration	02/09/2021			$100.00	$100.00	4	Marked For Review	N	
	2	Property Services	Disaster Inspection	02/09/2021	02/10/2021		$100.00	$100.00	2	Marked For Review	N	
	3	Property Services	Graffiti Removal	02/09/2021			$100.00	$100.00	4	Pending	N	

2. Review the **Line Item Comments** entered by the internal processor to determine what additional information or documentation is being requested.



2	Attorney Fees	HECM - FC - Judicial Foreclosure	03/01/2022		Non Recoverable	$23.00	$23.00	3	Marked For Review	N

Additional Info

Bucket :	Foreclosure Fee (20)			Paid Date :	
Fannie Mae Line Item ID :	987801	Referral Date :	03/01/2022	Bankruptcy Chapter :	
Quantity :	1	Judicial Indicator :	Judicial	Bankruptcy Case Number :	
Measurement Size :		Insurance Type :		Bankruptcy Filed Date :	
Unit Price :	$23.00	Cancel Date :		Copy :	
Line Description :					

*Line Item Comments [Save]

Line Item Comments

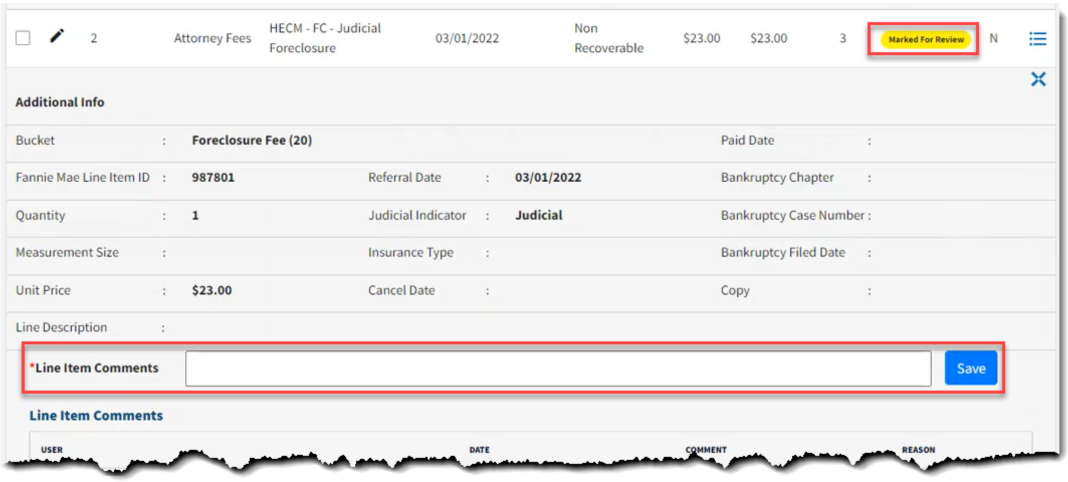
USER	DATE	COMMENT	REASON
ExpenseProcessor Analyst	04/05/2022	testing PSA	

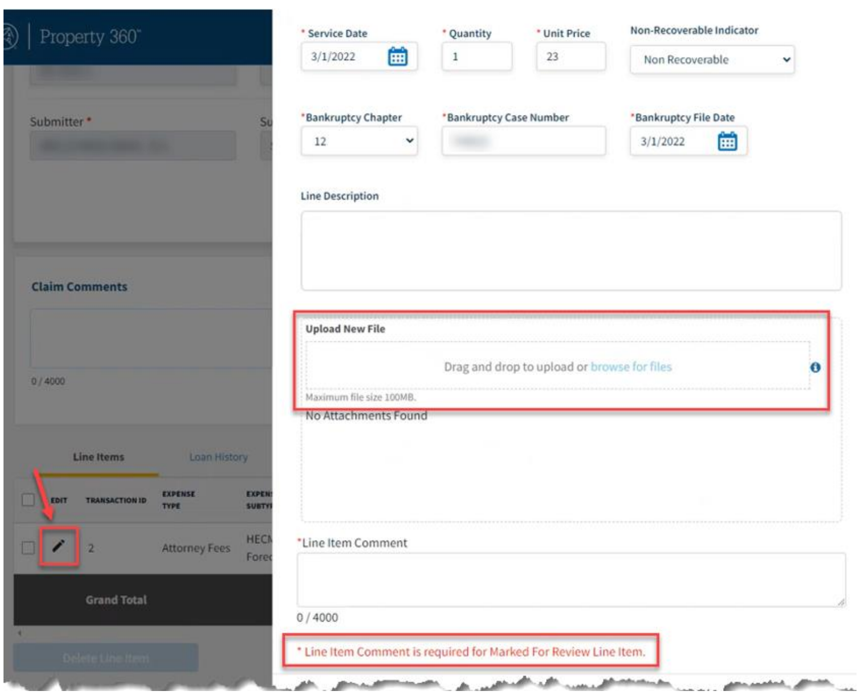
Line Item Edits

EDIT DESCRIPTION	SEVERITY	UPDATED BY	REASON	STATUS	COMMENTS
Incorrect line item used for this expense.	Denial			Open	

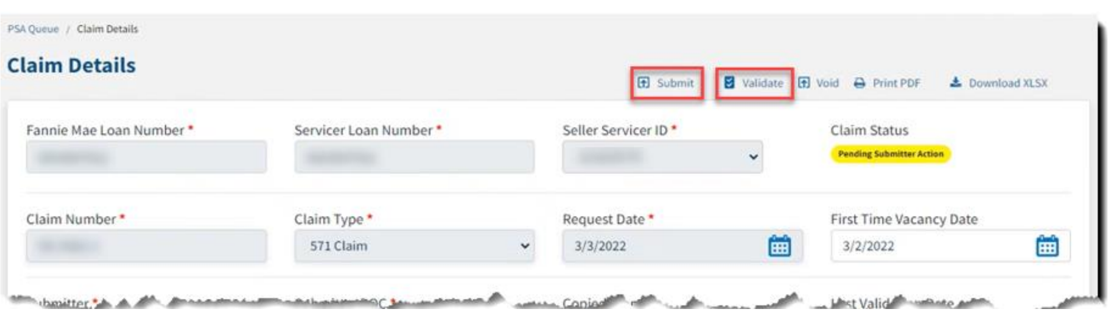
3. Respond to the processor's request by performing the following, as applicable:
    - Update the editable data in the line item details
    - Attach documentation
    - Provide additional context

4. Enter required comments at the line level or within the edit when attaching the requested documentation:





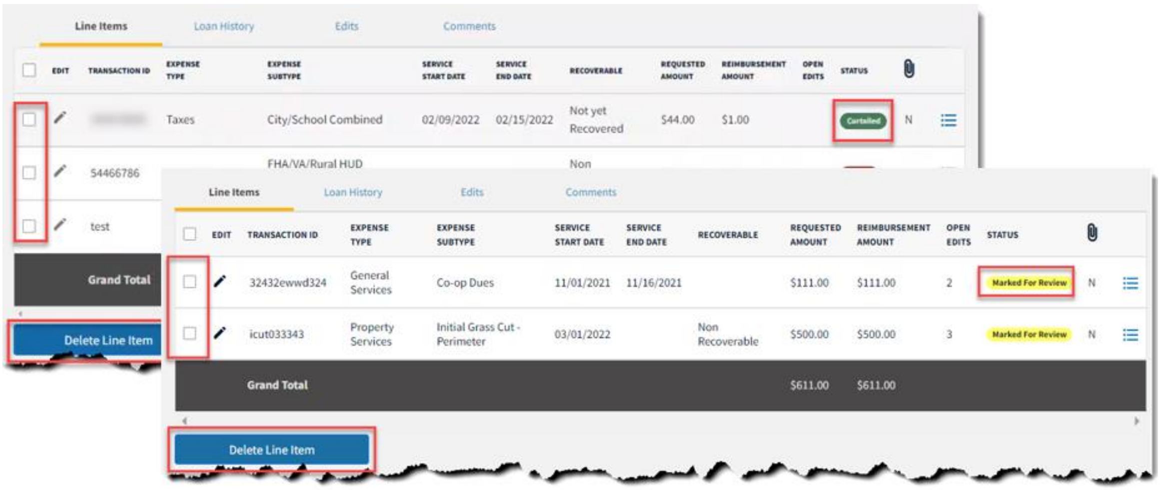
5. Once the claim is updated, click **Validate** to re-validate the claim or click **Submit** for resubmission.



Deleting Line Items

Rather than address the line items sent to PSA, the expenses can be deleted from the claim. This includes lines that have already been decisioned.

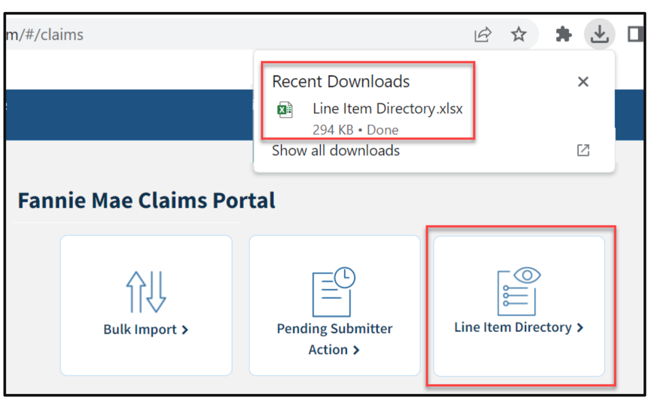
1. Open the applicable line item and check the box to indicate what line(s) needs to be deleted.
2. Click **Delete Line Item**.

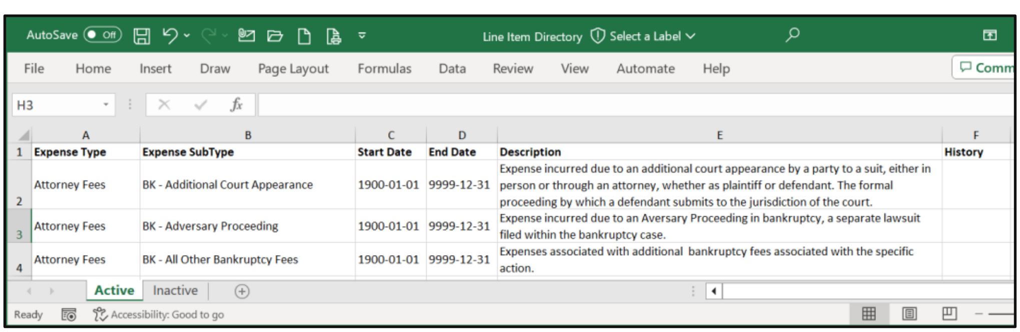


Line Item Directory

The Line Item Directory is a spreadsheet that lists all expense reimbursement types and subtypes and corresponding descriptions. This spreadsheet allows users to:

- Leverage global keyword search capabilities.
- Filter and sort data capabilities.
- View historical line item changes.
- Review description of all expense subtypes.





Expense Type	Expense SubType	Start Date	End Date	Description	History
Attorney Fees	BK - Additional Court Appearance	1900-01-01	9999-12-31	Expense incurred due to an additional court appearance by a party to a suit, either in person or through an attorney, whether as plaintiff or defendant. The formal proceeding by which a defendant submits to the jurisdiction of the court.	
Attorney Fees	BK - Adversary Proceeding	1900-01-01	9999-12-31	Expense incurred due to an Aversary Proceeding in bankruptcy, a separate lawsuit filed within the bankruptcy case.	
Attorney Fees	BK - All Other Bankruptcy Fees	1900-01-01	9999-12-31	Expenses associated with additional bankruptcy fees associated with the specific action.	

FMConnect

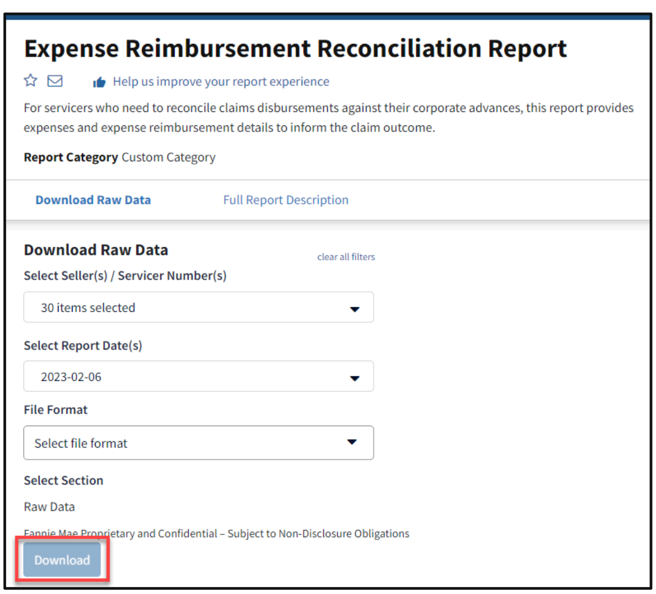
The FMConnect tile provides direct access to the Expense Reimbursement Reconciliation Report. To assist servicers that need to reconcile claim disbursements against their corporate advances, this report provides modification expenses and expense reimbursement details of the claim outcome. The report provides a snapshot of the total advance amount reported in the modification, disbursements made from expense reimbursement since the Last Paid Installment (LPI) date initiating the delinquency, and refunds made via CR322, which allows servicers to quickly determine if additional claims are needed or if a refund is due to Fannie Mae. The same data elements are available in Excel, .CSV, and .TXT formats. Report data is refreshed monthly.

Servicers can also access the Report Center to view their most used reports or favorites.

NOTE: Review section E-5-01: Requesting Reimbursement for Expenses in the Servicing Guide for details regarding reimbursement timelines.

Reconciliation Report

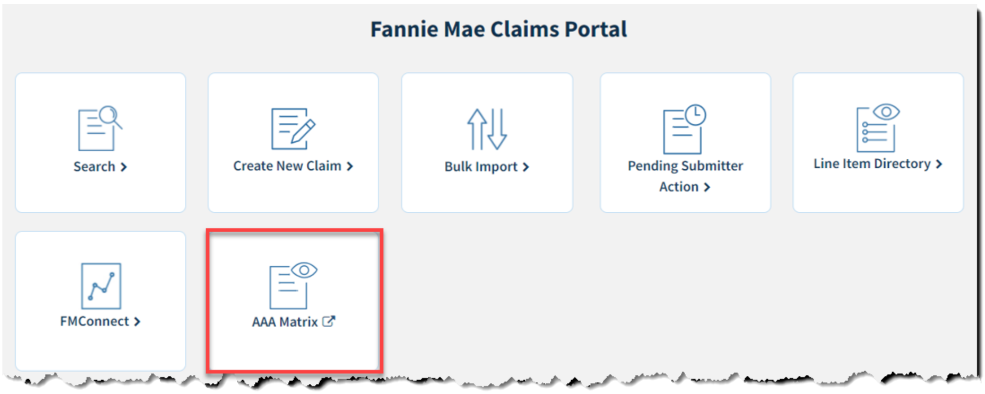
Use the dropdown menus to select the **Seller(s)/Servicer Number(s), Report Date(s), File Format**, and then click **Download**. The report opens in Excel.

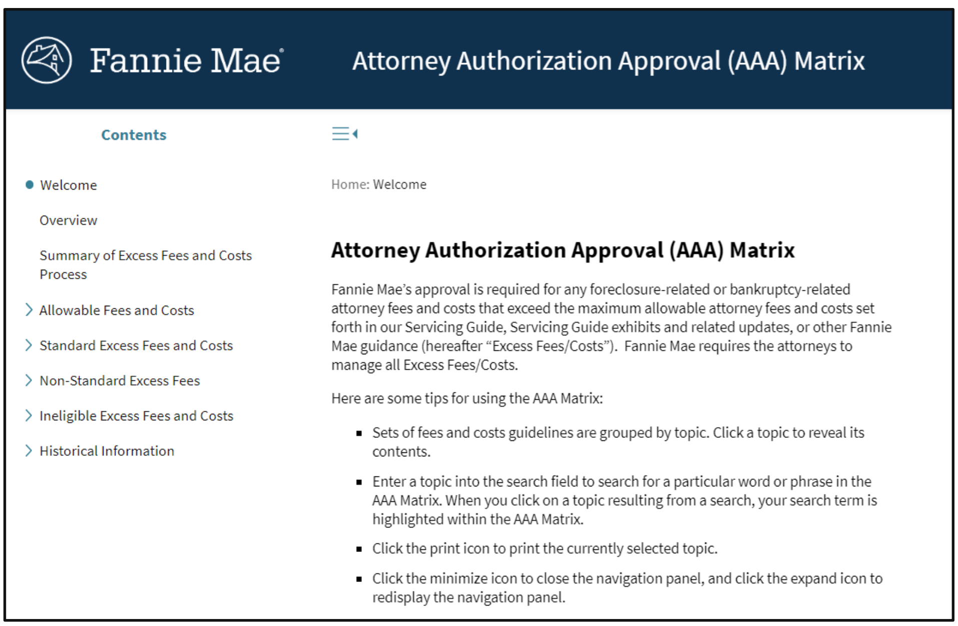


AAA Matrix

Fannie Mae approval is required for any foreclosure or bankruptcy-related attorney fees and costs that exceed the maximum allowable set forth in the Servicing Guide, Servicing Guide exhibits and related updates, or other Fannie Mae guidance (hereafter "Excess Fees/Costs"). Fannie Mae requires attorneys to manage all Excess Fees/Costs.

Attorney fees and costs associated with bankruptcy or foreclosure are paid up to the published allowable as outlined in the AAA Matrix, which can be accessed from the AAA Matrix tile in Property 360.





Expense Reimbursement Claims

An Expense Reimbursement Claim consists of three components:

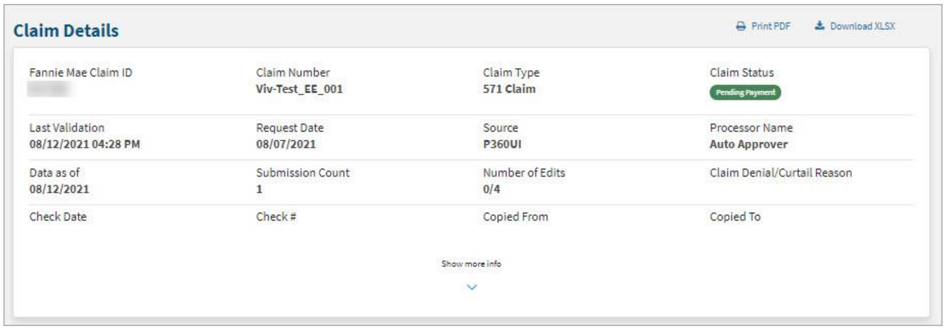
- Claim Details – Includes both system-generated and servicer-provided loan and claim information.
- Claim Level Edits – Shows any claim-level edits preventing the claim for being eligible for auto-payment.
- Line Item and Edit Details – Shows current-claim expenses as well as historical expense information, current claim edits, and current claim decisioning comments.

Review the specific sections for additional details on each component.

Claim Details

Claim and loan information are used in decisioning claims for reimbursement eligibility. Some of the data is sourced from internal Fannie Mae systems and other pieces of information are provided by the servicer upon submission (see Single Claims Process Steps for a list of servicer-provided data points).

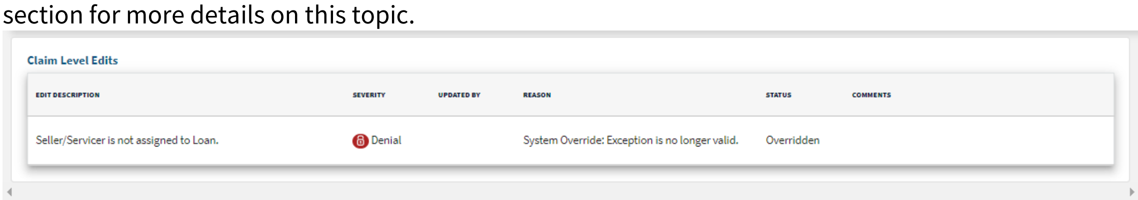
Claims can be **Printed to PDF** or **Downloaded to XLSX** for to meet documentation and reporting needs by clicking the options in the far-right corner of the Claim Details page.



The system defaults to a condensed view of Claim Details, but by expanding this section two additional components are visible: **Loan Information** and **Additional Information**.

Claim Level Edits

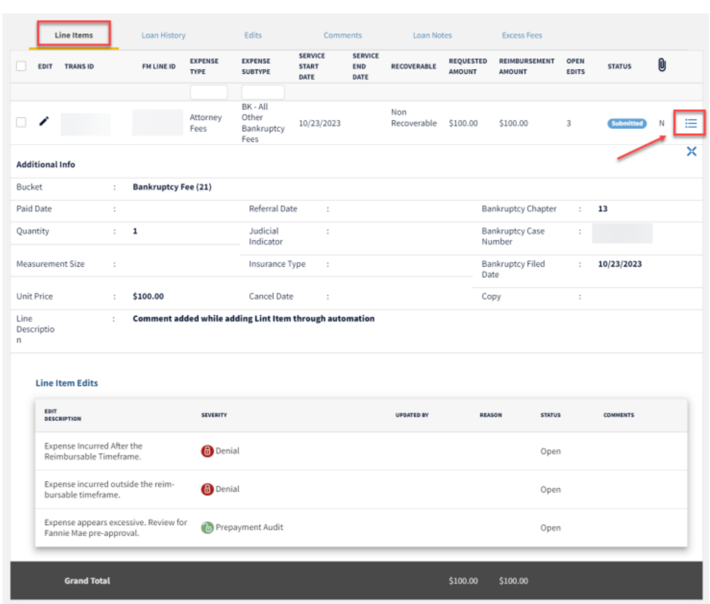
Claim Level Edits show any loan or claim edits preventing the claim from being eligible for autopayment. Review Edits section for more details on this topic.



Line Items

This section of the claim detail itemizes each line item requested. Data points are system-generated and only editable until Fannie Mae acknowledges the claim.

Details about the line item, including servicer-entered, system-generated and Fannie Mae-decisioning details, are visible when the line item is expanded using the expansion icon on the far right.



Loan History

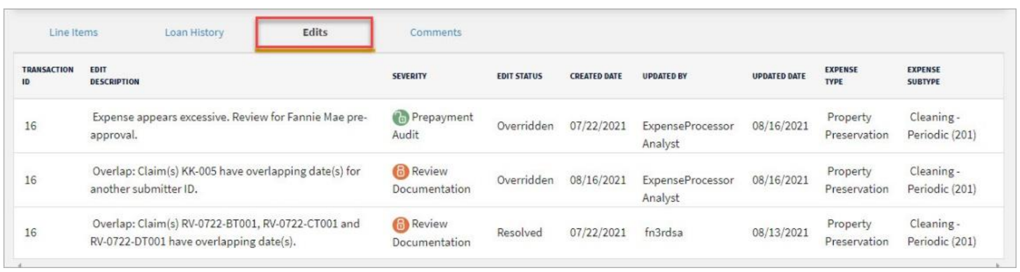
The **Loan History** tab of the claim details provides historical request data for the life of the loan (including any request submitted by prior servicers).

CLAIM NUMBER	LINE ITEM / TRANSACTION ID	BUCKET	EXPENSE TYPE	EXPENSE SUBTYPE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	SUBMITTER NAME	VENDOR / SERVICER ID	SOURCE SYSTEM	SERVICE FROM DATE
	20	Other (260)	General Services	Municipality Lien/Certificate	$500.00	$500.00			P360BULKUPLOAD	06/11/2020
	20	Other (260)	General Services	Municipality Lien/Certificate	$500.00	$500.00			P360BULKUPLOAD	06/11/2020
	20	Other (260)	General Services	Municipality Lien/Certificate	$500.00	$500.00			P360BULKUPLOAD	06/11/2020
	20	Other (260)	General Services	Municipality Lien/Certificate	$500.00	$500.00			P360BULKUPLOAD	06/11/2020

Edits

If an edit fires on a claim, it is no longer eligible for auto-payment and will move to a **Submitted** status. The claim can be moved back into **Hold** status so revisions can be made which may allow the claim to auto-pay. As long as the claim is in **Hold** status, data can be corrected, re-validated and submitted. When a claim is approved or acknowledged, it can no longer be revised by the servicer.

Scroll to the bottom of the page to view the Line Items, Loan History, Edits, and Comments. The **Edits** tab will help identify what corrections are required.

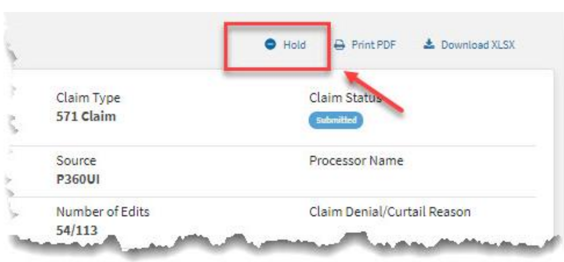


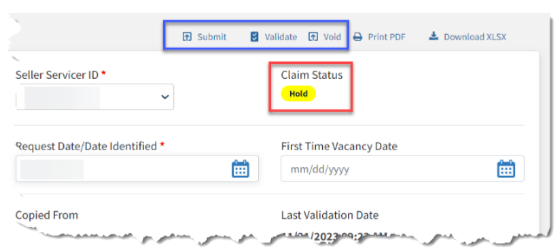
TRANSACTION ID	EDIT DESCRIPTION	SEVERITY	EDIT STATUS	CREATED DATE	UPDATED BY	UPDATED DATE	EXPENSE TYPE	EXPENSE SUBTYPE
16	Expense appears excessive. Review for Fannie Mae pre-approval.	Prepayment Audit	Overridden	07/22/2021	ExpenseProcessor Analyst	08/16/2021	Property Preservation	Cleaning - Periodic (201)
16	Overlap: Claim(s) KK-005 have overlapping date(s) for another submitter ID.	Review Documentation	Overridden	08/16/2021	ExpenseProcessor Analyst	08/16/2021	Property Preservation	Cleaning - Periodic (201)
16	Overlap: Claim(s) RV-0722-BT001, RV-0722-CT001 and RV-0722-DT001 have overlapping date(s).	Review Documentation	Resolved	07/22/2021	fn3rdsa	08/13/2021	Property Preservation	Cleaning - Periodic (201)

To make updates:

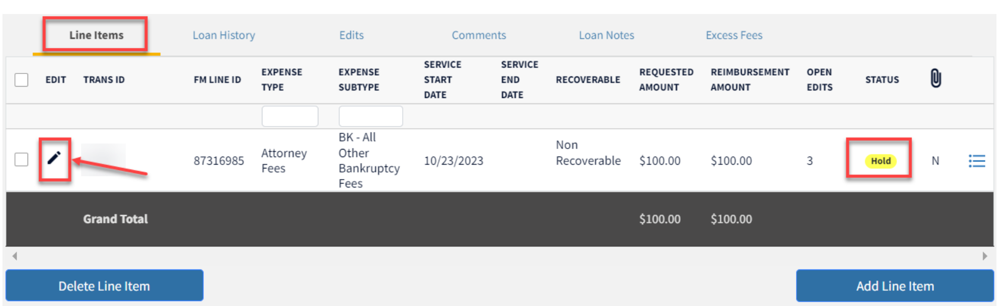
1. Move the claim from **Submitted** to **Hold** status by clicking the Hold button in the top-right corner of the page.

NOTE: New action buttons appear and the claim moves into a Hold status.





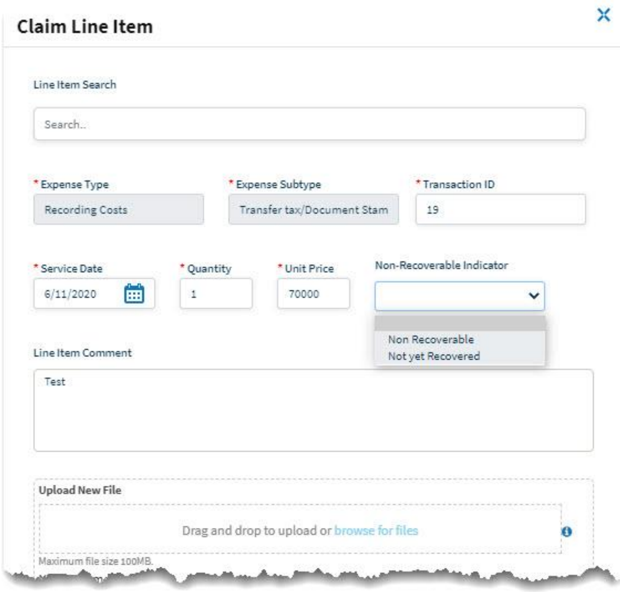
2. Edit the claim data by clicking the pencil icon next to the line item requiring correction. The **Claim Line Item** screen will open.



	EDIT	TRANS ID	FM LINE ID	EXPENSE TYPE	EXPENSE SUBTYPE	SERVICE START DATE	SERVICE END DATE	RECOVERABLE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	OPEN EDITS	STATUS		
			87316985	Attorney Fees	BK - All Other Bankruptcy Fees	10/23/2023		Non Recoverable	$100.00	$100.00	3	Hold	N	
		Grand Total							$100.00	$100.00				

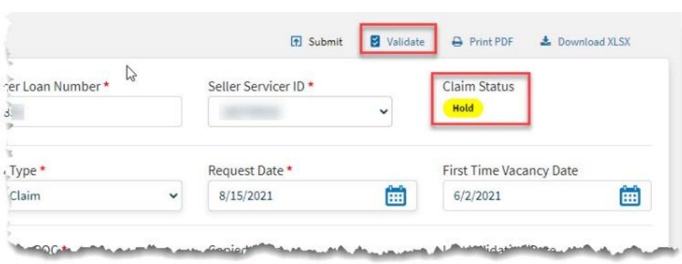
The **Claim Line Item** pop up box will open and display all updatable fields and allow attachments to be added.

NOTE: Attaching documentation is not necessary unless documentation is requested as part of the manual review process.

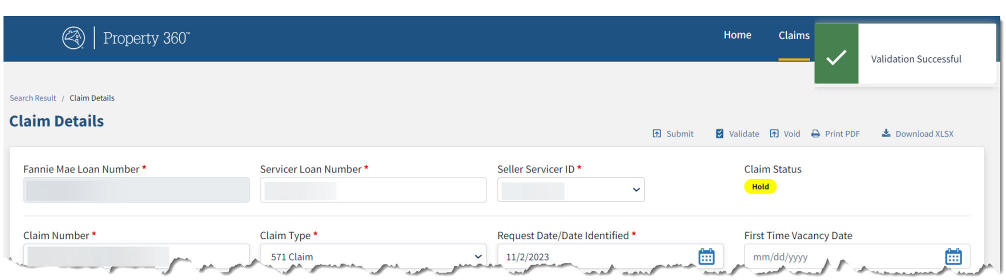


3. Make corrections and leave comments, if necessary.
4. Click **Save**.

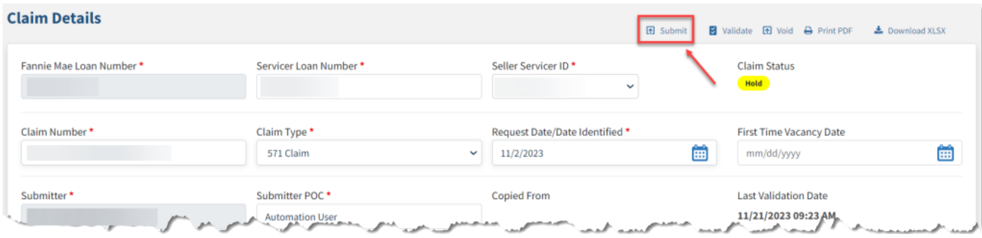
5. Click **Validate**.



If there are no errors, the **Validation Successful** popup message displays.

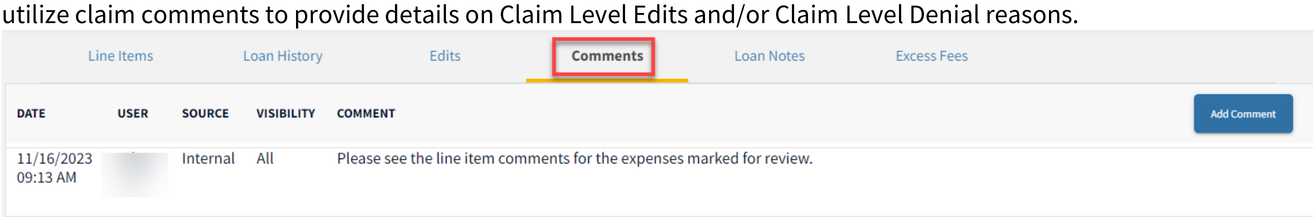


6. Click **Submit**.
   - If the edit is resolved, the **Claim Status** indicator changes to **Approved**.
   - If the claim is not approved, repeat this process, making updates, validating, and submitting until all edits are resolved. If the edits cannot be resolved, the claim will proceed with manual review. Use the Property 360 Expense Reimbursement Edit Dictionary to assist in resolving Claim and Line level edits.



Comments

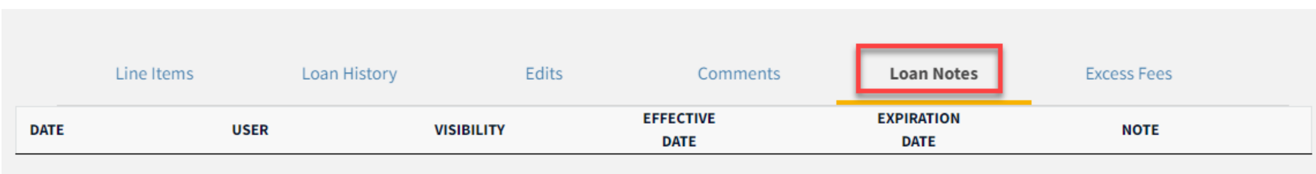
The **Comments** tab provides a consolidated view into comments provided on the claim. Servicers may add claim-specific information in the Comments section upon claim submission, to assist in claims processing. Fannie Mae will utilize claim comments to provide details on Claim Level Edits and/or Claim Level Denial reasons.



DATE	USER	SOURCE	VISIBILITY	COMMENT
11/16/2023 09:13 AM		Internal	All	Please see the line item comments for the expenses marked for review.

Loan Notes

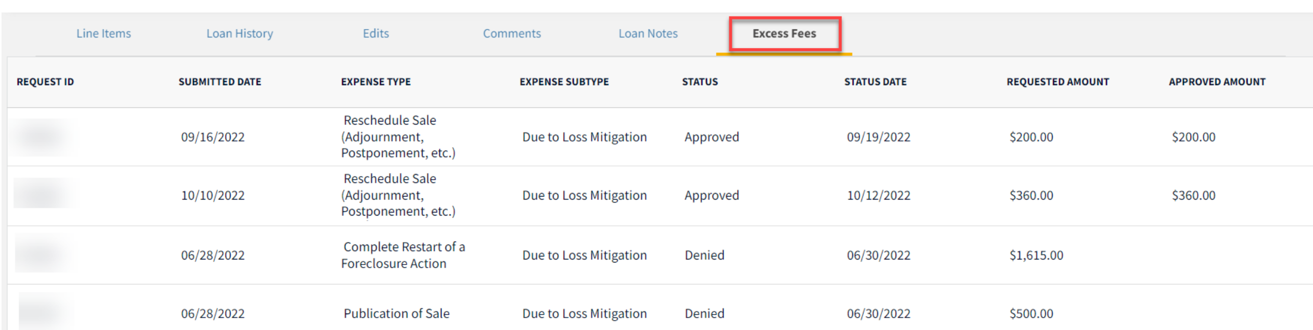
The **Loan Notes** tab displays additional notes from internal claim submitters when uploading bulk load loan notes. While external users have access to this tab, the fields appear blank, as it is for internal users only .



DATE	USER	VISIBILITY	EFFECTIVE DATE	EXPIRATION DATE	NOTE

Excess Fees

The **Excess Fees** tab provides quick access to excess fee approval requests and easily displays the *Expense Type, Status,* and *Approved Amount.*



REQUEST ID	SUBMITTED DATE	EXPENSE TYPE	EXPENSE SUBTYPE	STATUS	STATUS DATE	REQUESTED AMOUNT	APPROVED AMOUNT
	09/16/2022	Reschedule Sale (Adjournment, Postponement, etc.)	Due to Loss Mitigation	Approved	09/19/2022	$200.00	$200.00
	10/10/2022	Reschedule Sale (Adjournment, Postponement, etc.)	Due to Loss Mitigation	Approved	10/12/2022	$360.00	$360.00
	06/28/2022	Complete Restart of a Foreclosure Action	Due to Loss Mitigation	Denied	06/30/2022	$1,615.00	
	06/28/2022	Publication of Sale	Due to Loss Mitigation	Denied	06/30/2022	$500.00	

Auto-Generated Claims

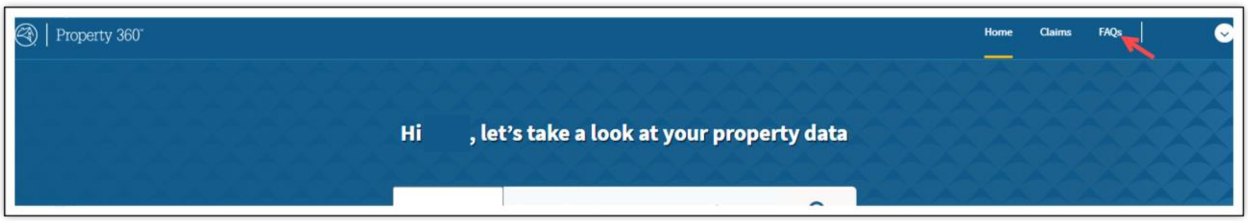
Property 360 automatically generates claims for workout incentives within days of the workout case closing. Reporting and search functionality now includes these claims and is available immediately within Property 360.

With the inclusion of these claims, servicers may see an increase in denied or curtailed claims; however, there is not an actual increase in denied claims. Rather, there is now visibility into all claims, where previously, claims were only created when a payment was applicable.

Servicers should submit inquiries related to workout incentives using the Inquiry Response Tool (IRT).

FAQs

Click on **FAQ** in the top-right corner to view helpful information for navigating and utilizing each module of the application. Property 360 Claims product support, site navigation inquiries, or claims processing and escalations, can be requested by submitting an inquiry through the Expense Reimbursement Inquiry Response Tool.



Reference the Property 360 Expense Reimbursement FAQs or the Servicer Expense Reimbursement Job Aid for additional information.

Business-to-Business (B2B) System Integration

B2B System Integration with Property 360™ for systemic claim submissions and real-time status reports is available for interested servicers. To get started, submit an inquiry referencing interest in B2B system integration to schedule a discovery call regarding integration technology requirements.

Glossary of Terms

Terms referenced within the user guide are listed below; terms with red asterisk are required fields.

<table>
<tr><th>Term</th><th>Definition</th></tr>
<tr><td>Action *</td><td>Identifies the type of interaction for this claim. Use the following action types:
<table>
<tr><th>Action Types</th><th>Definition</th></tr>
<tr><td>New</td><td>Identifies a first-time submission.</td></tr>
<tr><td>Submit</td><td>Claim is sent for auto-payment or manual review.</td></tr>
<tr><td>Validate</td><td>Ensures all data has been entered correctly and allows the user to make corrections prior to submission.</td></tr>
<tr><td>Void</td><td>Cancels a previously submitted claim.</td></tr>
</table></td></tr>
<tr><td>Attachment Names</td><td>The list of documents being attached to the line item. There is a maximum of 5 attachments per line item. These should be delineated with commas in-between the file names without spaces. See example below. The file name can be numerical as well but when there is more than one, it needs to be separated by commas.
<table>
<tr><th>Attachment Names</th></tr>
<tr><td>22222</td></tr>
<tr><td>22222</td></tr>
<tr><td>mikel,test,file</td></tr>
<tr><td>mikel,test,file</td></tr>
</table></td></tr>
<tr><td>Bankruptcy Case Number</td><td>Only required for Bankruptcy expenses. Five-digit case ID assigned to the bankruptcy case.</td></tr>
<tr><td>Bankruptcy Chapter</td><td>Only required for Bankruptcy expenses. The drop-down includes options for chapters 7, 9, 11, 12, 13 and 15 and should be included as applicable for all Bankruptcy items.</td></tr>
<tr><td>Bankruptcy Filed Date</td><td>Only required for Bankruptcy expenses. Date the bankruptcy case was filed.</td></tr>
<tr><td>Cancel Date</td><td>Only required for insurance expenses. Date the insurance policy was cancelled. If the policy was not canceled, leave the field blank.</td></tr>
<tr><td>Claim Comments</td><td>Additional information about the loan/claim provided for documentation purposes.</td></tr>
<tr><td>Claim Number *</td><td>ID for the claim. Servicers are responsible for claim number creation. The claim number must be unique for each servicer. For example, claim number 123 can only be used once per servicer unless the first claim has been voided.</td></tr>
<tr><td>Claim Type *</td><td>The claim type option should be selected from the drop-down to indicate the population for which the claim belongs. This will determine what rules apply to the claim and how it will be processed. Examples are 571 Claim, RECON, HECM, etc.</td></tr>
<tr><td>Expense Sub Type *</td><td>Sub-category drop-down for the expense being submitted. If Expense Type is populated, only Sub-categories within the selected Category are available. If the desired Sub-category is not available, consider selecting another Category.</td></tr>
<tr><td>Expense Type*</td><td>Category drop-down for the expense being submitted. The list of expenses can be found in the Servicer Expense Reimbursement Line Item Search Tool.</td></tr>
<tr><td>Fannie Mae Loan Number *</td><td>Loan number assigned by Fannie Mae.</td></tr>
<tr><td>First Time Vacancy Date *</td><td>Earliest date which property was reported vacant.</td></tr>
</table>

<table>
<tr><td>Insurance Type</td><td>Only required for insurance expenses. The type of insurance policy on the loan. Options are lender-placed or homeowner placed and are available from a drop-down menu.</td></tr>
<tr><td>Judicial Indicator</td><td>Only required for foreclosure expenses. Options are judicial or non-judicial and are available from a drop-down menu.</td></tr>
<tr><td>Line Item Comments</td><td>Additional information about the specific expense provided for documentation purposes.</td></tr>
<tr><td>Measurements</td><td>Used for lot sizes on landscaping expenses which are in the property preservation category.</td></tr>
<tr><td>Non-Recoverable Indicator</td><td>Drop-down used to indicate recoverability from the borrower in the event of a reinstatement or payoff. The drop-down includes the options blank, non-recoverable and not-yet recovered.
<table>
<tr><th>Drop-down Option</th><th>Definition</th></tr>
<tr><td>Blank</td><td>This field is left blank when an expense will be recovered during reinstatement and/or payoff.</td></tr>
<tr><td>Non-recoverable</td><td>Advances not expected to be collected at time of reinstatement or pay-off.</td></tr>
<tr><td>Not-yet recovered</td><td>Advances which are expected to be collected at time of reinstatement or pay-off.</td></tr>
</table></td></tr>
<tr><td>Paid Date</td><td>Date the expense was paid to the invoicing party.</td></tr>
<tr><td>Payee/Seller Servicer ID *</td><td>Designate the (9-digit) Servicer ID number to send reimbursement payment.</td></tr>
<tr><td>Quantity *</td><td>Used for the number of expenses being submitted on a single expense line.</td></tr>
<tr><td>Referral Date</td><td>Only required for attorney fee and cost expenses. Date the bankruptcy or foreclosure case was referred to the law firm.</td></tr>
<tr><td>Request Date *</td><td>The date the claim is submitted to Fannie Mae.</td></tr>
<tr><td>Service End Date</td><td>The date the expense was terminated. End dates are commonly used for insurance and tax expenses, or if more than one expense is submitted within the same line with a range of dates.</td></tr>
<tr><td>Service Start Date</td><td>The date the expense was incurred.</td></tr>
<tr><td>Servicer Loan Number *</td><td>Loan number assigned by the servicer.</td></tr>
<tr><td>Submitter POC *</td><td>Name of person submitting the claim and who should be contacted for questions or inquiries regarding the claim. This should be added in this format: first name, last name.</td></tr>
<tr><td>Transaction ID *</td><td>Corresponds to the line item/expense type being submitted. Transaction ID must be unique within this claim. Servicers are responsible for Transaction ID creation. Typically, servicers will utilize a transaction code from within their accounting systems to reconcile the expense.</td></tr>
<tr><td>Unit Price *</td><td>Dollar amount for each expense quantified on a single expense line.</td></tr>
</table>

Further assistance on this process and/or technical support can be obtained via an inquiry within the [Expense Reimbursement Inquiry Response Tool (IRT).]

Revision History

Version	Date Revised	Description/Reason for Revision
1.00	02/01/21	New Document
2.00	08/30/21	Merged User guide and Bulk Upload Job Aid. Updated content throughout the document and added Create new claim content.
3.00	11/1/21	Updated the B2B System Integration section
4.00	02/24/22	Updated Search section
5.00	05/4/22	Updated Create New Claim section with Void a Claim content Added Pending Submitter Action section
6.00	11/1/22	Updated reference to Expense Reimbursement Dictionary
7.0	12/14/23	Update to include all changes from 2023 monthly ExPO releases.