Property 360 Expense Reimbursement User Guide

July 10, 2025

Contents

Introduction

This document provides an overview of the Property 360™ application for Expense Reimbursement and outlines navigation steps for submitting and managing expense reimbursement claims.

To get started with submitting claims in Property 360™, review the information outlined below and watch the Property 360 Expense Reimbursement eLearning.

Property 360 Best Practices

Consider the following best practices when using Property 360:

- Use the latest version of Chrome.
- “Validate and Export” the bulk claim file often to prevent errors in submissions.
- Complete the Property 360 User Survey (sent via email after the initial claim submission).

System and Access Requirements

To utilize Property 360, technology managers must complete the following the steps:

1. Follow the instructions listed in Set Up an Available Application to set up the Property 360 application for the company.
   Note: Select **Property 360** from the Available Applications tab.

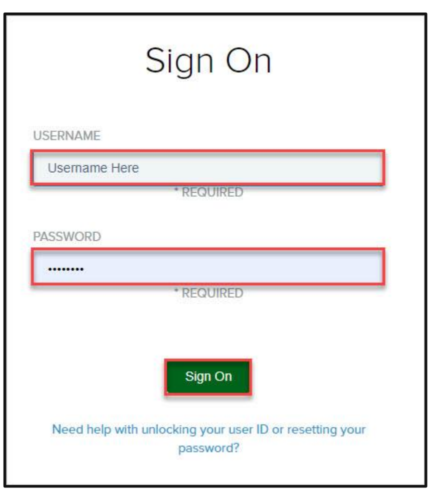
2. Follow the instructions listed in Grant a User Group Access to an Application to assign individuals to the applicable user group.
   Note: Select the applicable user group:
   - To submit claims:
     - **PROP360-PROD-EXPENSES-BULKUPLOAD**
     - **PROP360_PROD_EXPENSES_SUBMISSION**

   - Read-only access: **PROP360-PROD EXPENSES-READONLY**

System Navigation

Log in to Property 360

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

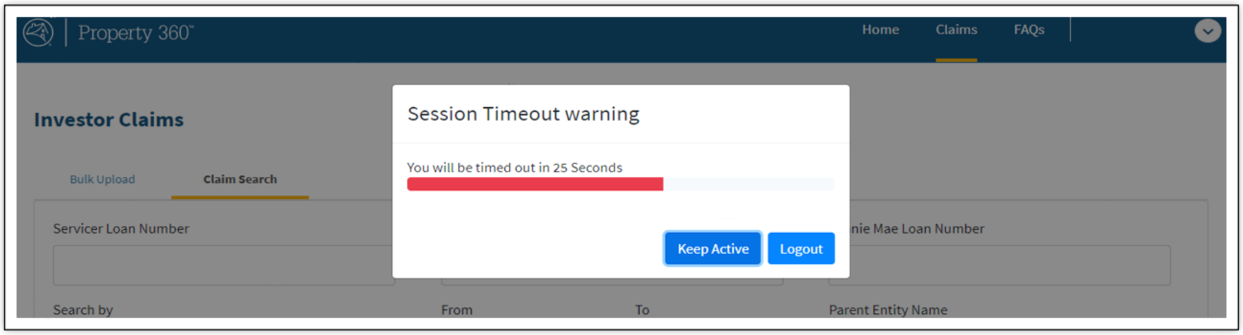


Forgot My Password/Username

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

Log Off Property 360

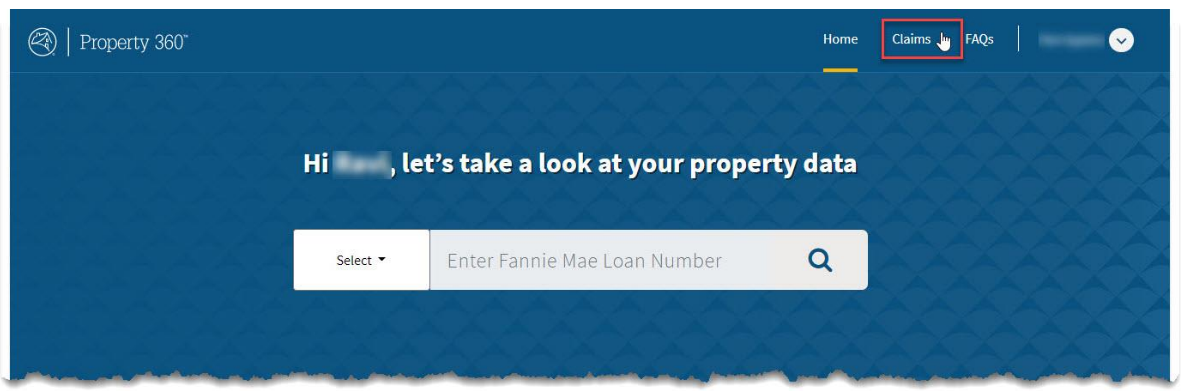
A Session Timeout warning appears after 30 minutes of inactivity with options to **Keep Active** or **Logout**.



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**.

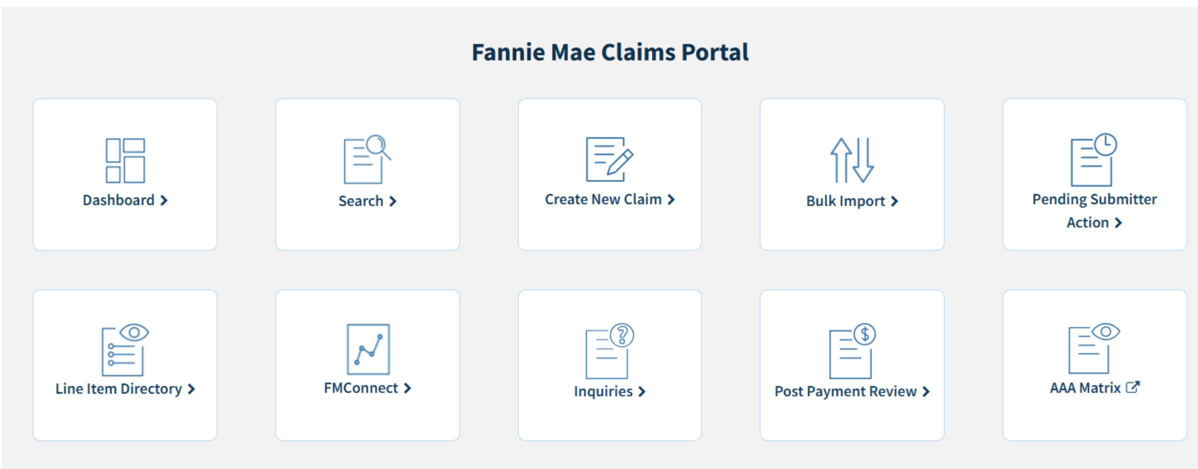


NOTE: The search box in the middle of the homepage provides property data collected for use within the REOgram Notification module of Property 360 and is only accessible for REOgram users.

Claims Portal

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

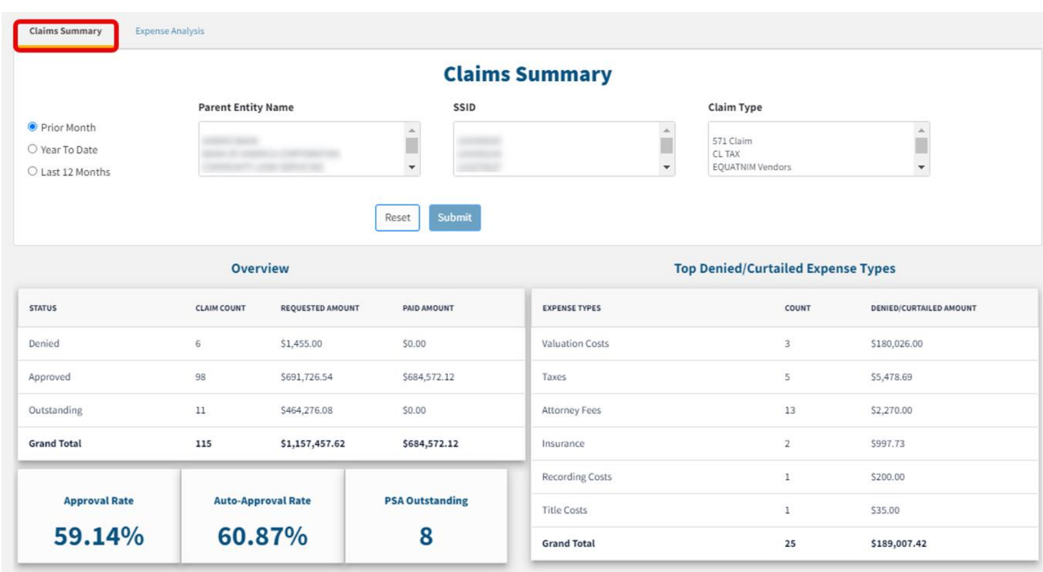
- Metrics Dashboard – Displays claims metrics and expense analysis.
- Search – Find previously submitted claims.
- Create New Claim – Submit single claims.
- Bulk Import – Upload a file with data to submit multiple claims for one or multiple loans.
- Pending Submitter Action (PSA) – Retrieve request 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.
- Inquiries – Direct access to the Inquiry Response Tool (IRT).
- Post Payment Review – Direct access to the Post Payment Review Documentation Request
- AAA Matrix – Direct access to the Attorney Authorization Approval (AAA) Matrix.



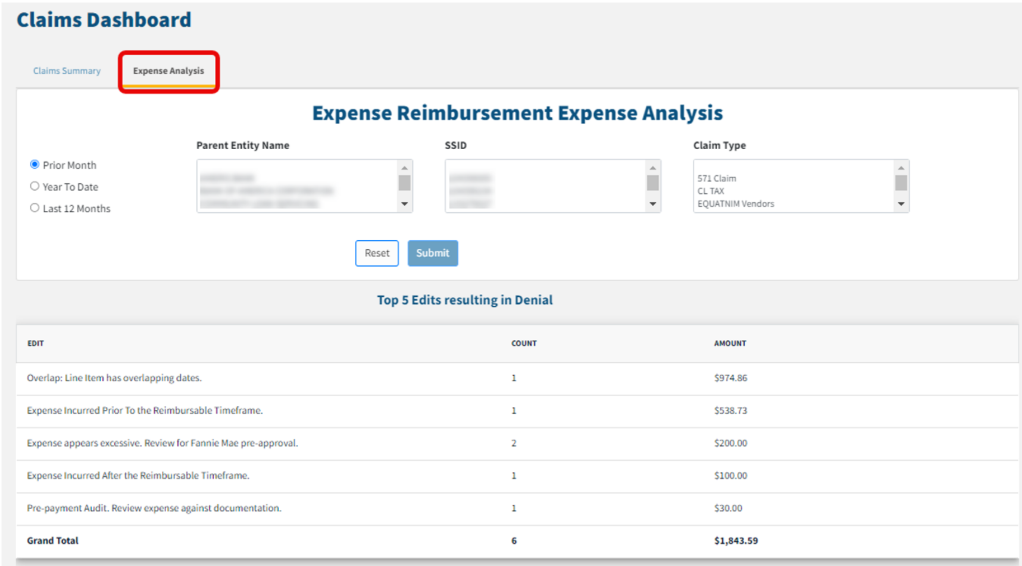
Metrics Dashboard

Click the Dashboard tile on the Fannie Mae Claims Portal main page to open the Claims Dashboard.

Users can access this claims dashboard to view claims metrics and expense analysis. Click **Claims Summary** to easily identify and review claim decisions, approval rates, and the most common denied or curtailed expense types.



Click **Expense Analysis** to view the most common edits that cause a claim denial.



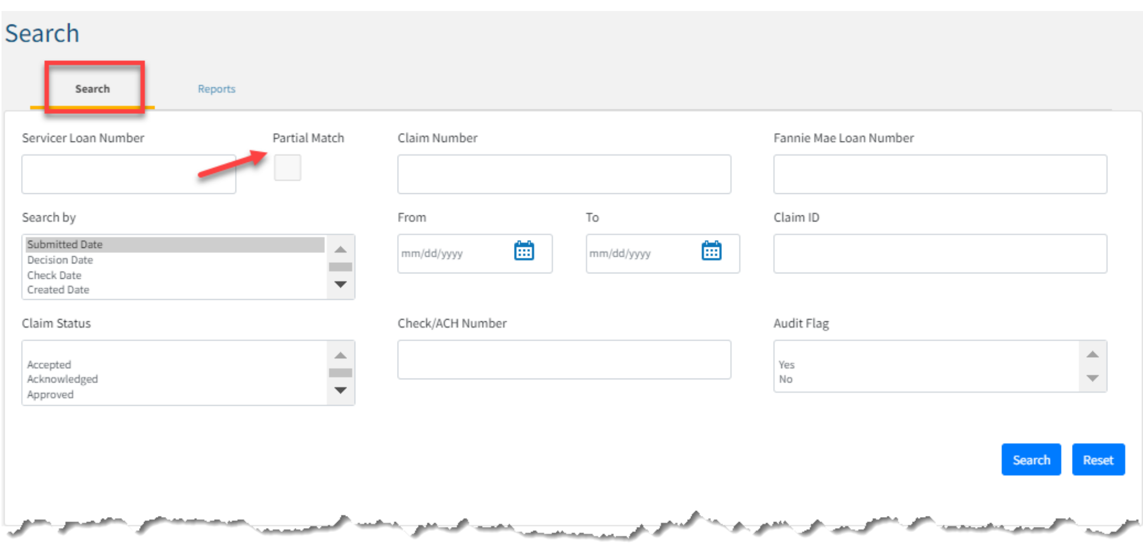
Search

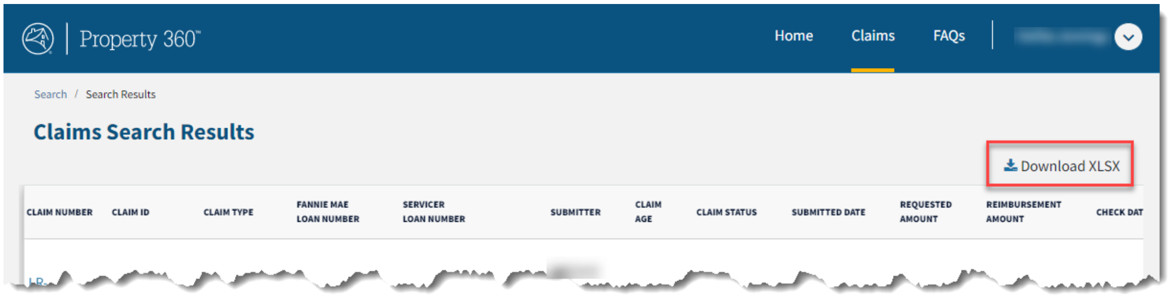
Click the Search button on the Fannie Mae Claims Portal main page to open the global search function.

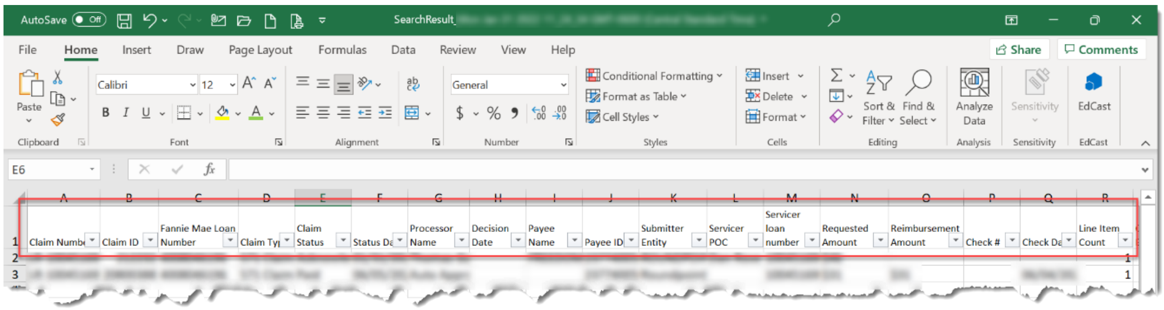
Users can search by selecting one or more available data fields to filter criteria for particular claim populations. Many of the data fields have drop-down menus with options available to assist in search selections.

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.



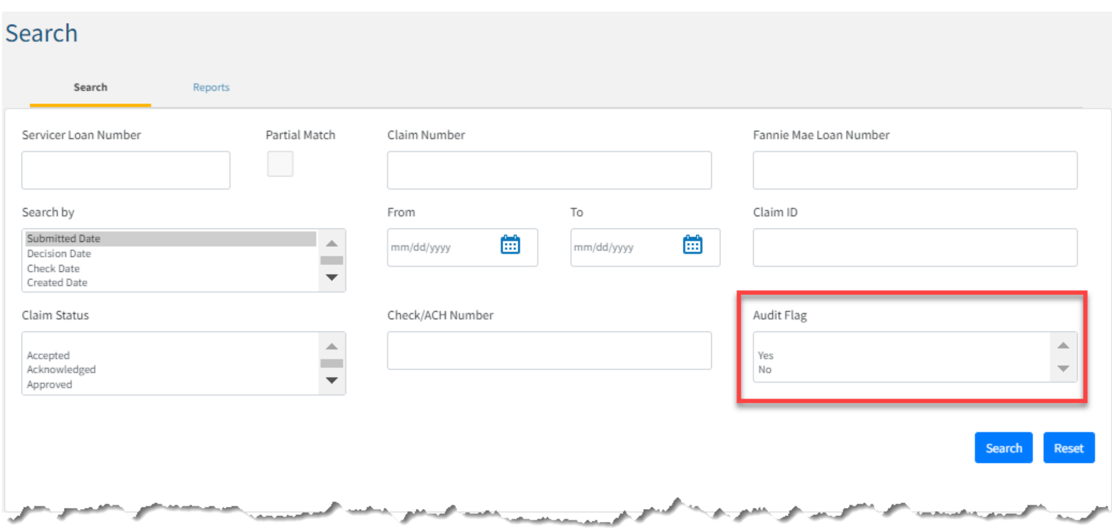




Target Review

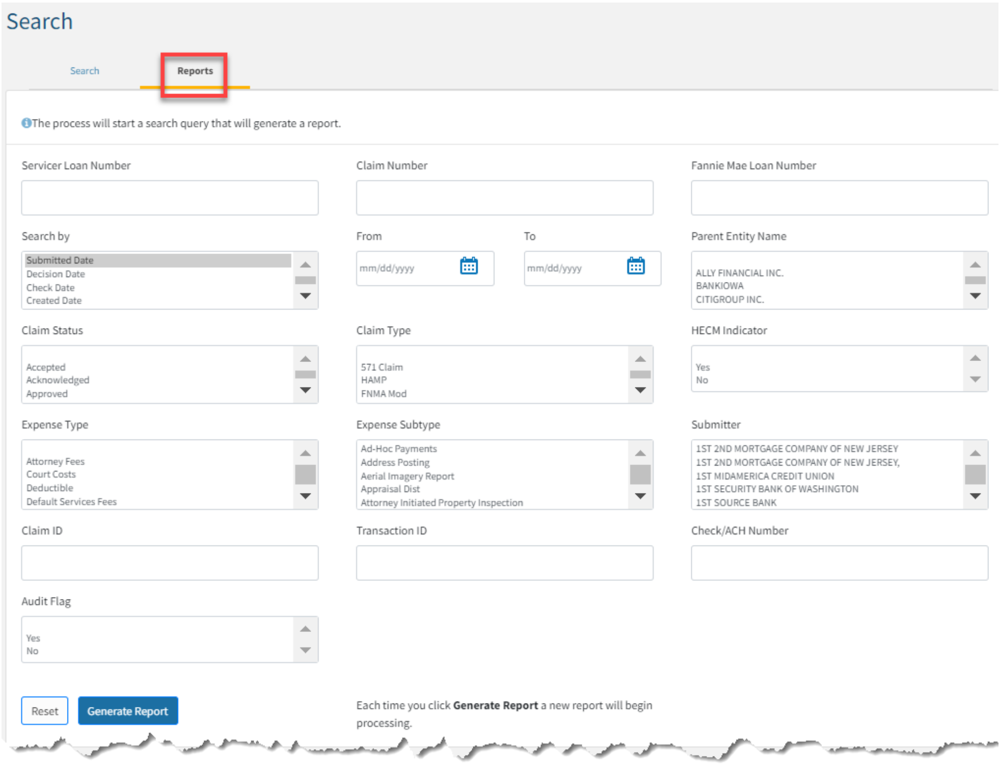
Fannie Mae has implemented the following edit message: *Target Review - Supporting Documentation Required*. This edit requires servicers to attach supporting documentation to validate the expense. Expenses initially submitted without documentation will now appear in a Pending Submitter Action (PSA) status. 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.

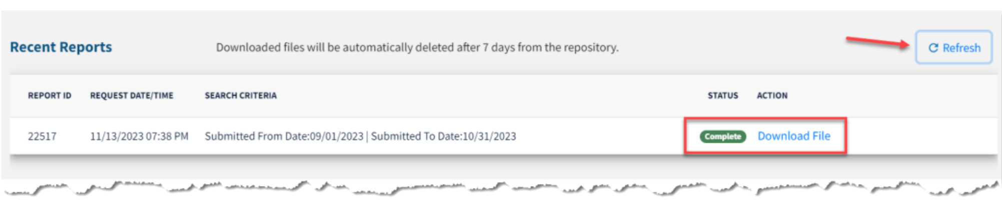


Reports

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



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

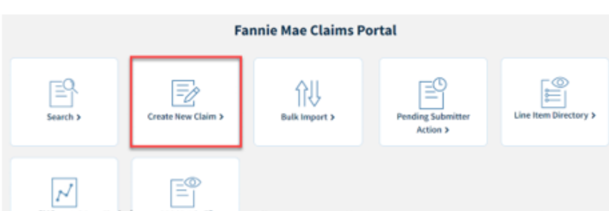


Create New Claim

Single Claims Process Steps

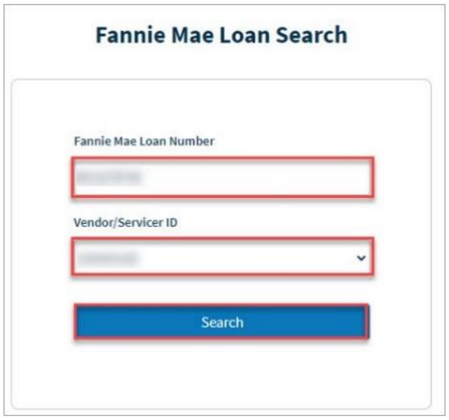
The steps below outline the process to create a single claim.

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

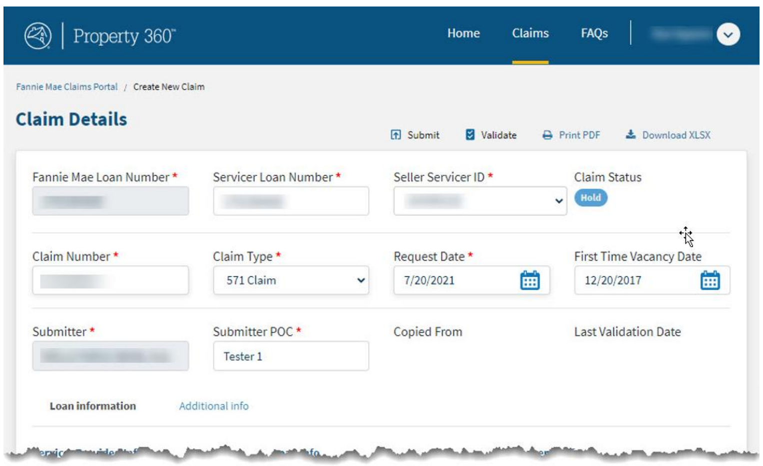


2. Enter the Fannie Mae loan number in the **Fannie Mae Loan Number** field. Select appropriate **Vendor/Servicer ID** from the dropdown.

3. Click **Search**.

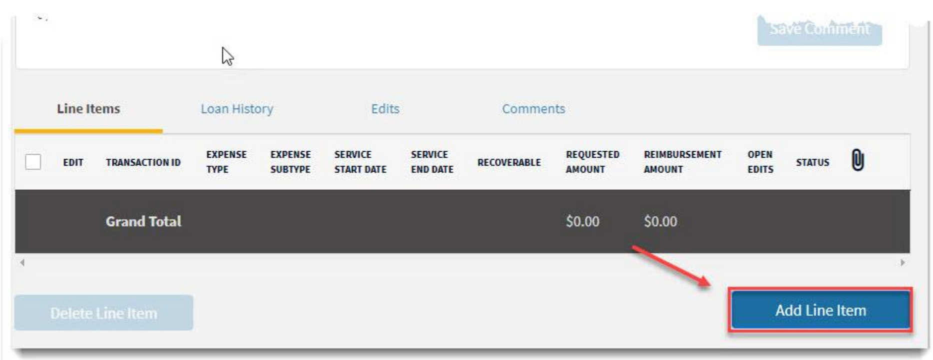


4. Complete required fields highlighted with * on the Claim Details page.



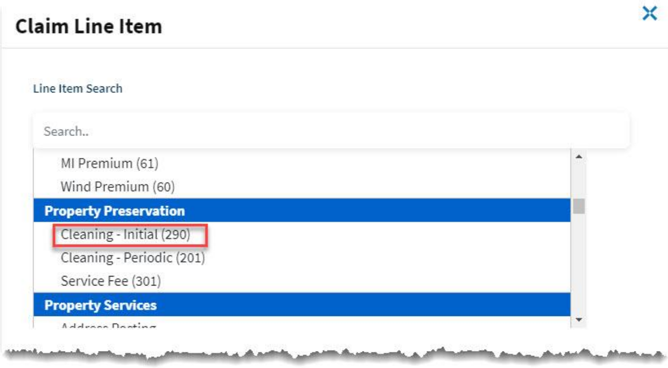
NOTE: The system will not allow the user to proceed to the next screen until all the required fields are populated. Reference the Claim Type Descriptions section for a list of usable claim types and corresponding definitions.

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.



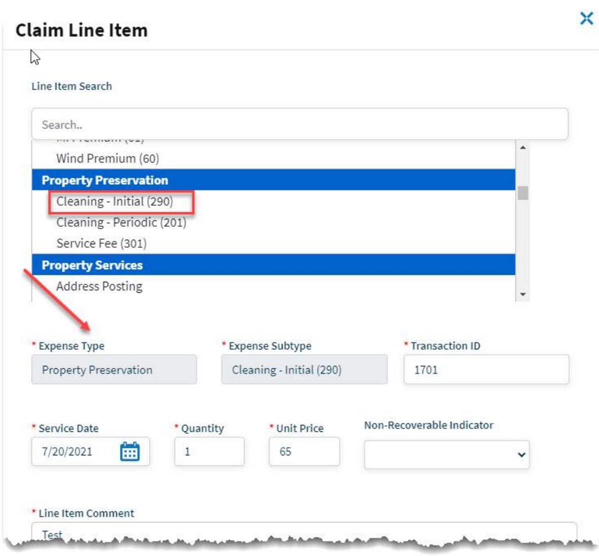
6. Select the line item using the appropriate dropdown. Complete required fields highlighted with * and if applicable, enter comments and upload documents. Click **Add**.

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

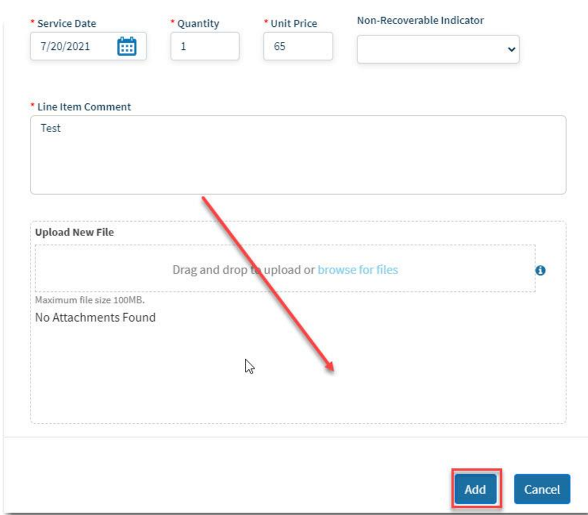


7. Complete the required fields below, marked with a red asterisk "*".

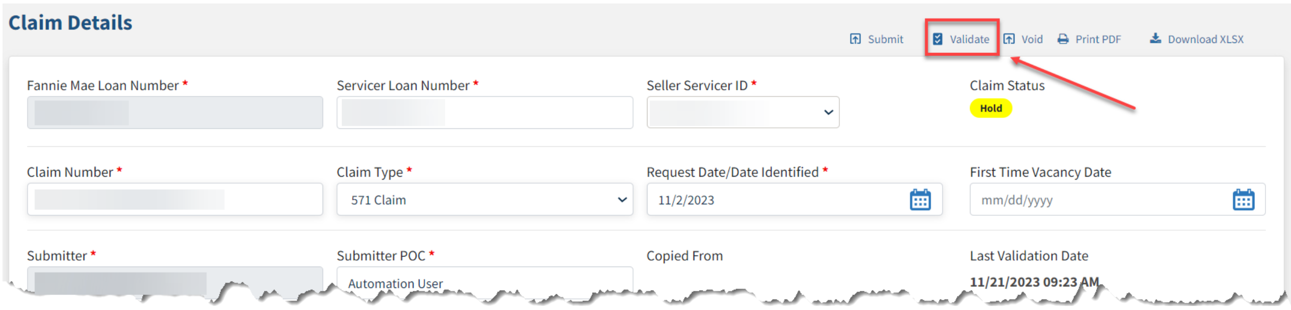
NOTE: Only ASCII characters are acceptable for the claim or errors will occur.



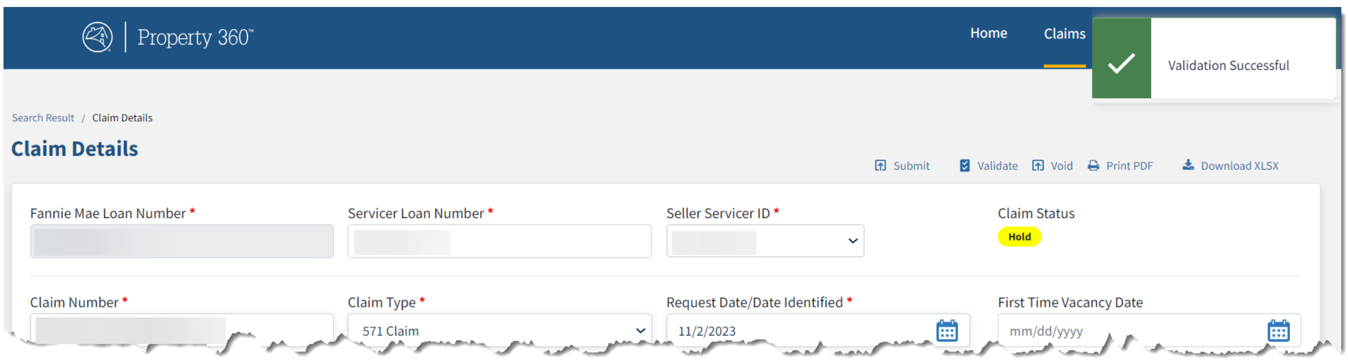
8. Click **Add** in the lower right-hand corner of the screen.



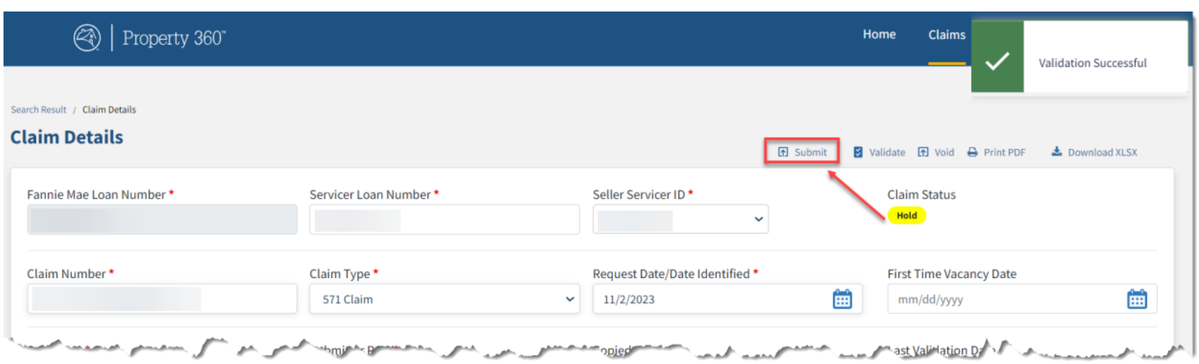
9. Click **Validate** on the ribbon at the top of the page when all line items have been entered. This validation process ensures that all data has been entered correctly and allows the user to make corrections prior to submission.



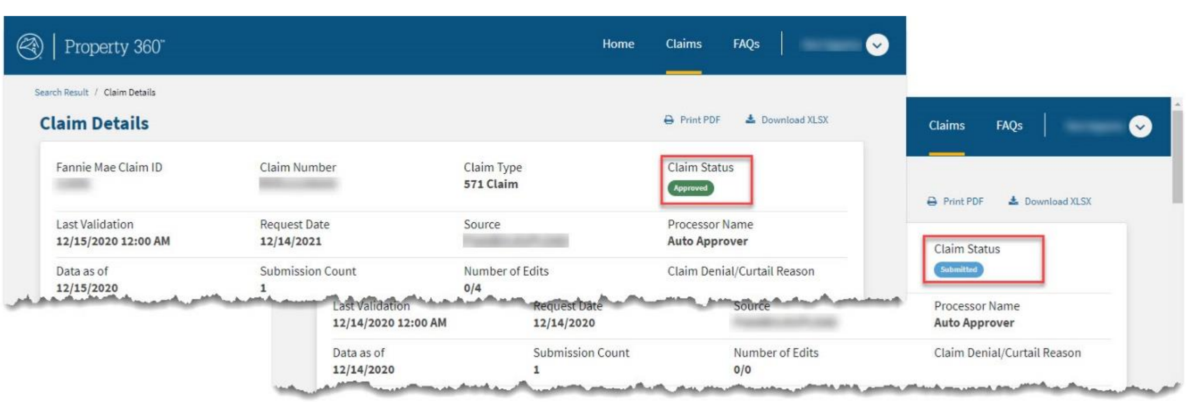
10. Make any required corrections and re-validate until no additional errors are identified. The file has been confirmed when the **Validation Successful** popup message displays.



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.

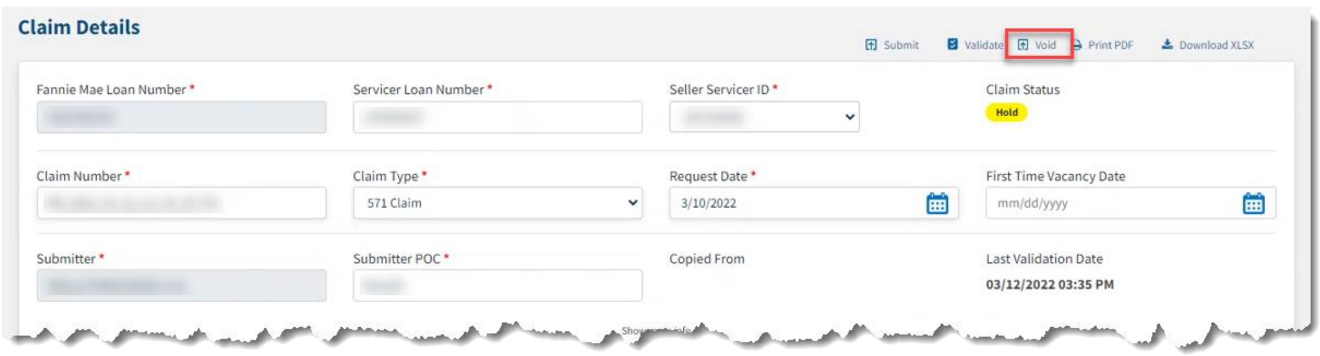


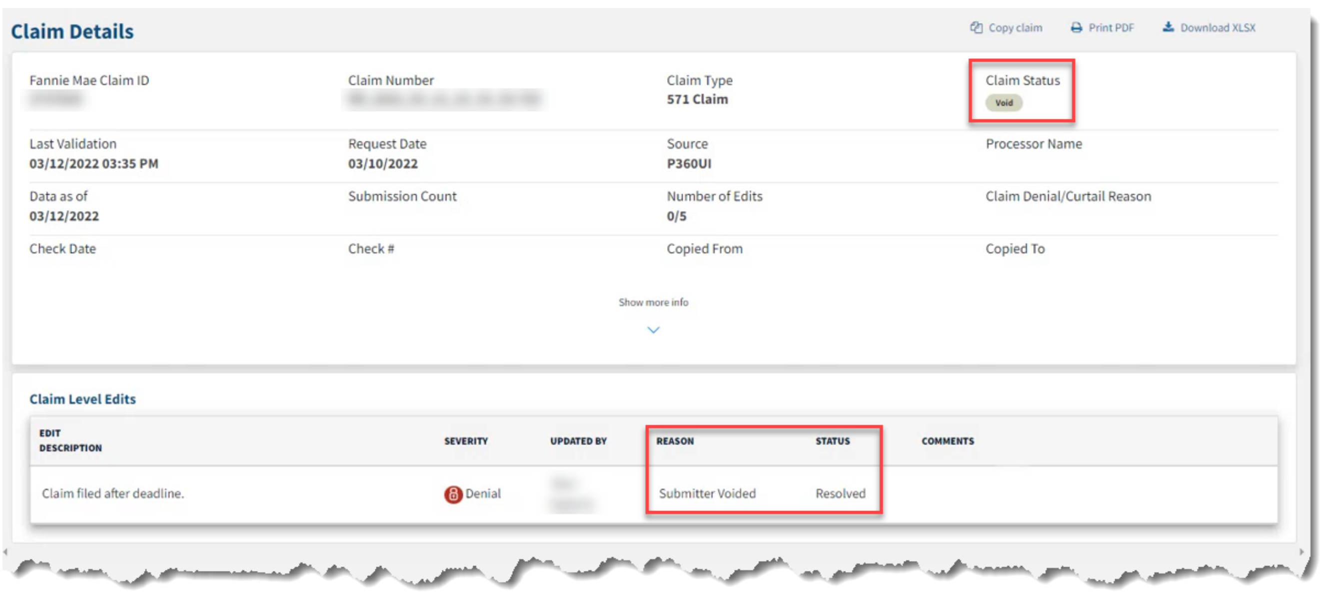
NOTE: Claims requiring a manual review can be found by using the Search button found on the Fannie Mae Claims Portal page. Claims that have been manually reviewed/decisioned can be found by using the **Search** button on the Fannie Mae Claims Portal Home page.

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

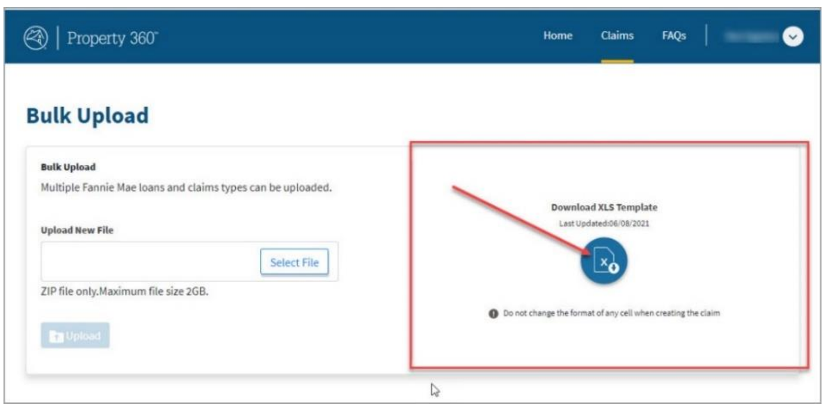
The steps below outline the process to submit multiple expense claims in bulk:

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:

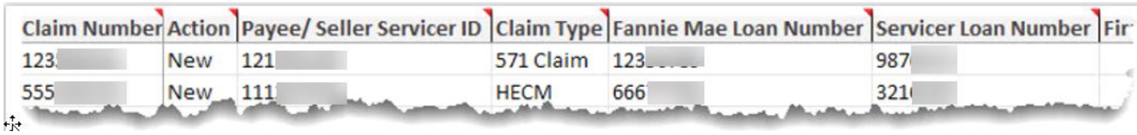
Template Pages	Function
Claims	Contains claims data and where claim information is populated.
Error	Shows any errors found after validating the data.
Configurations	Shows the requirements and what is displayed for each line item.

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.

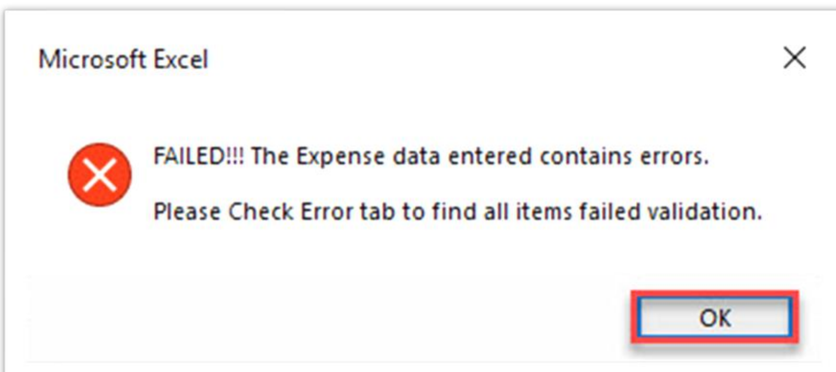


Validate and Upload

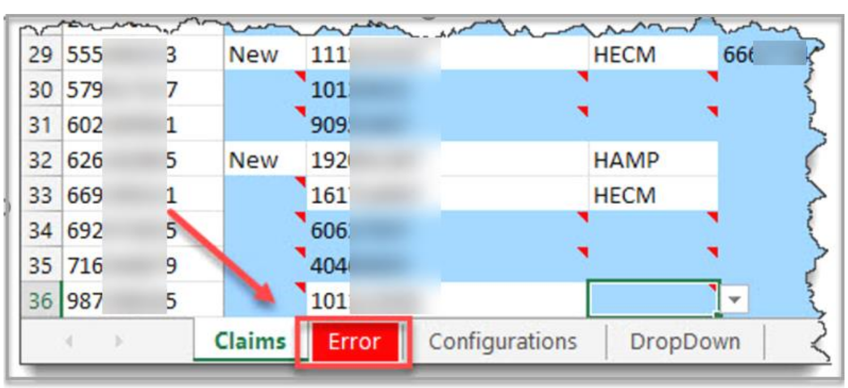
1. Click the **Validate and Export** button in the gray box at the top of the template.

- 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.

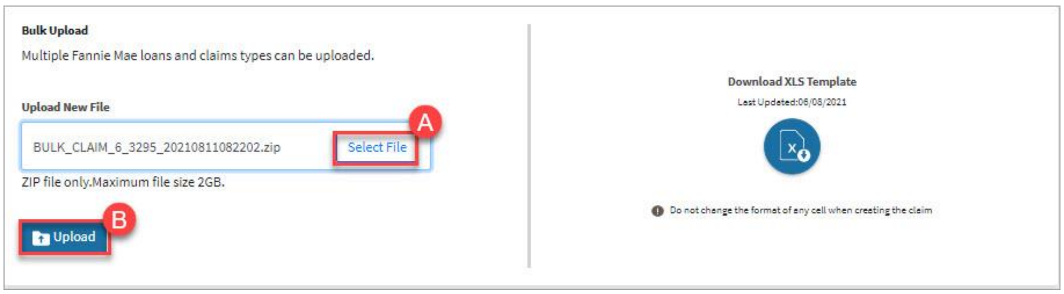


- After re-validating, if all failed items are fixed, the Windows **Save As** box will appear and ask for a location to save the template in a zip file and name it (see **Step 2B** below)**.**
- When the zip file is created, drag, or add the files listed in the **Attachment Names** column to the zip 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**.



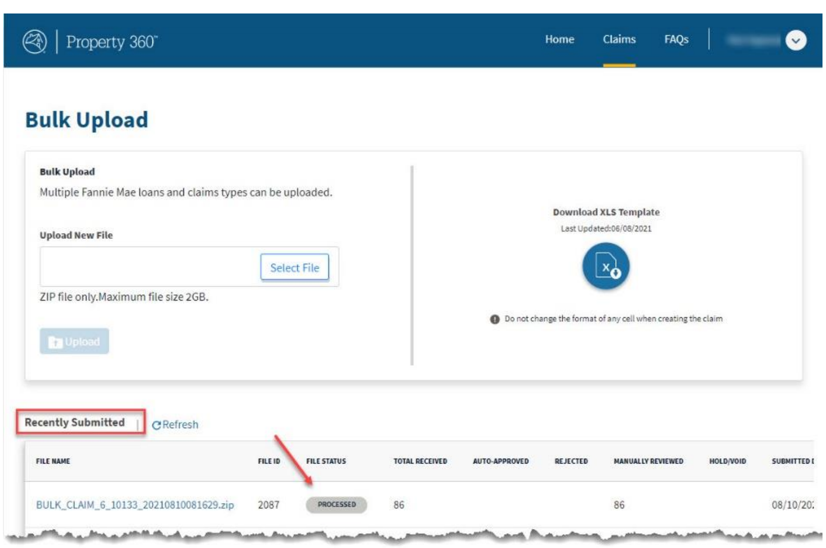
Track upload progress

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.

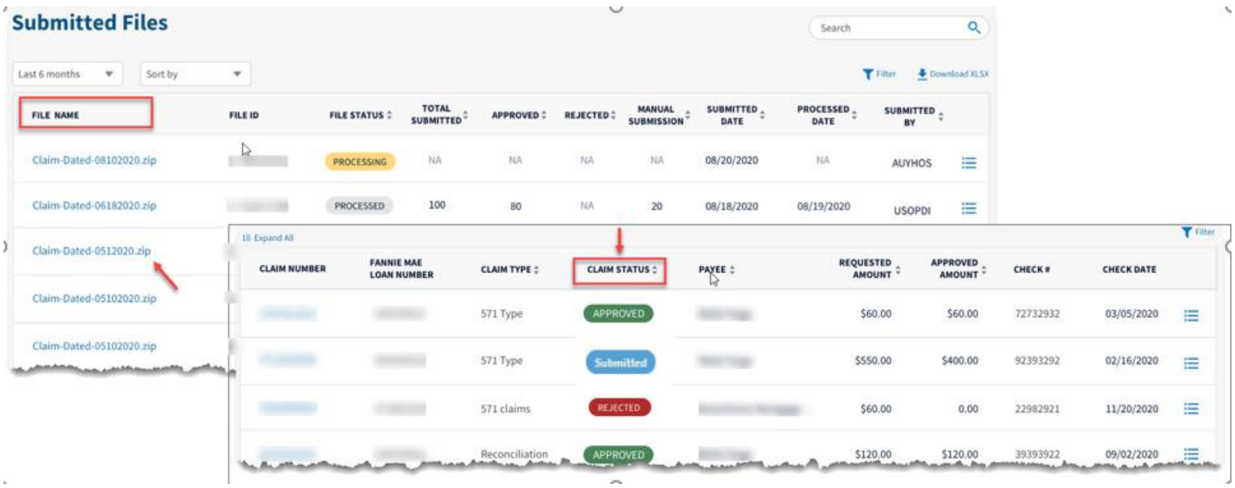
The four different file statuses are defined below:

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**.



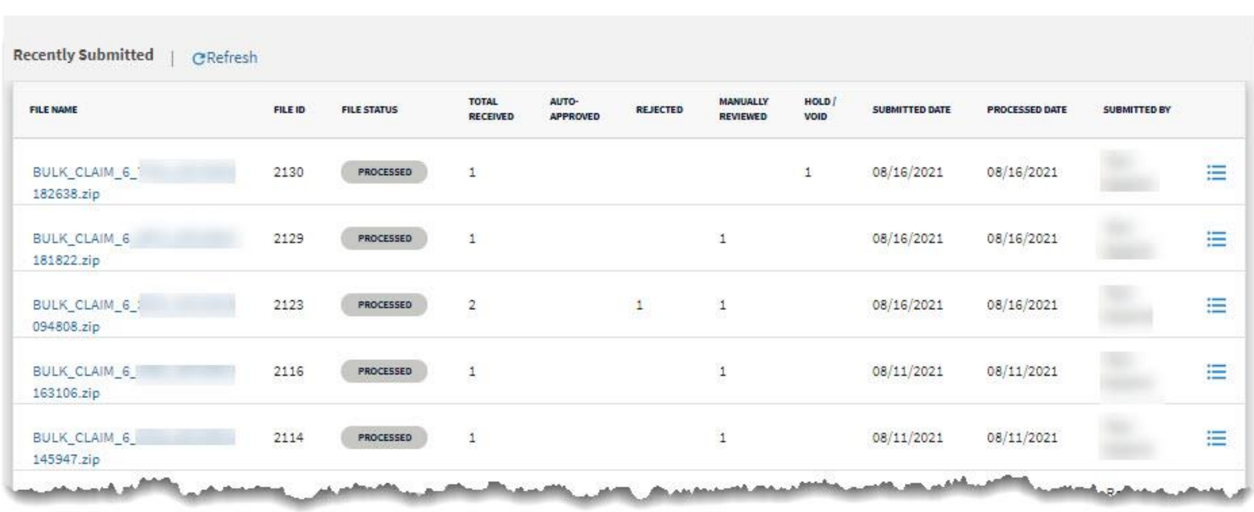
After the file is uploaded, there may be claims that were not auto-paid due to edits that generated on the claim. These claims will then be manually reviewed for reimbursement by being moved to **Submitted** status.

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

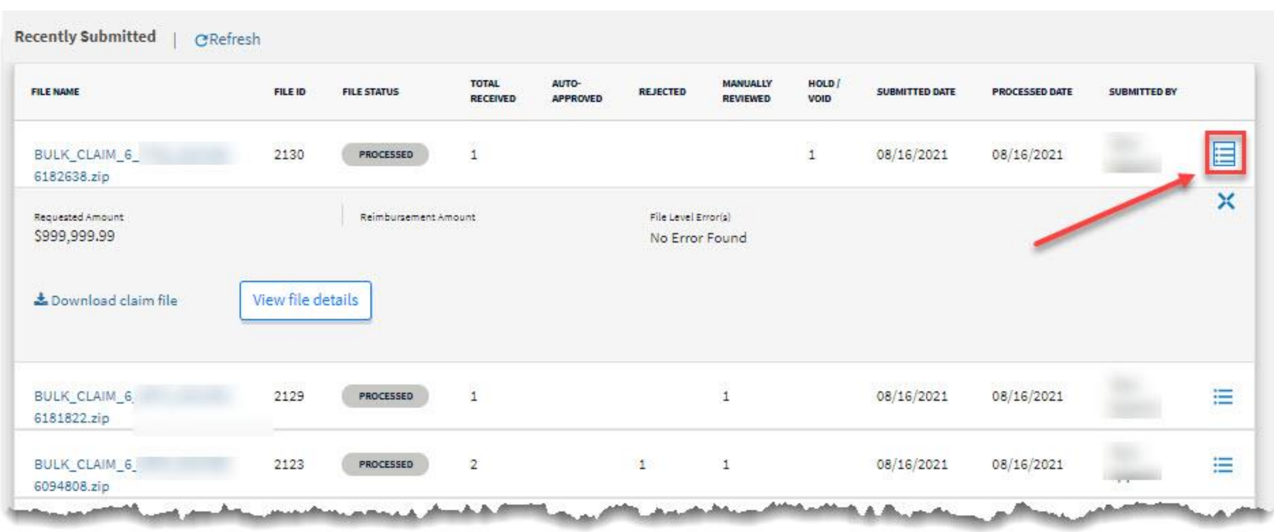
Servicers can locate submitted files by following the subsequent links: Home > Claims > Bulk Import > File Name. This menu lists all zip files uploaded by any users belonging to the servicer.



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.

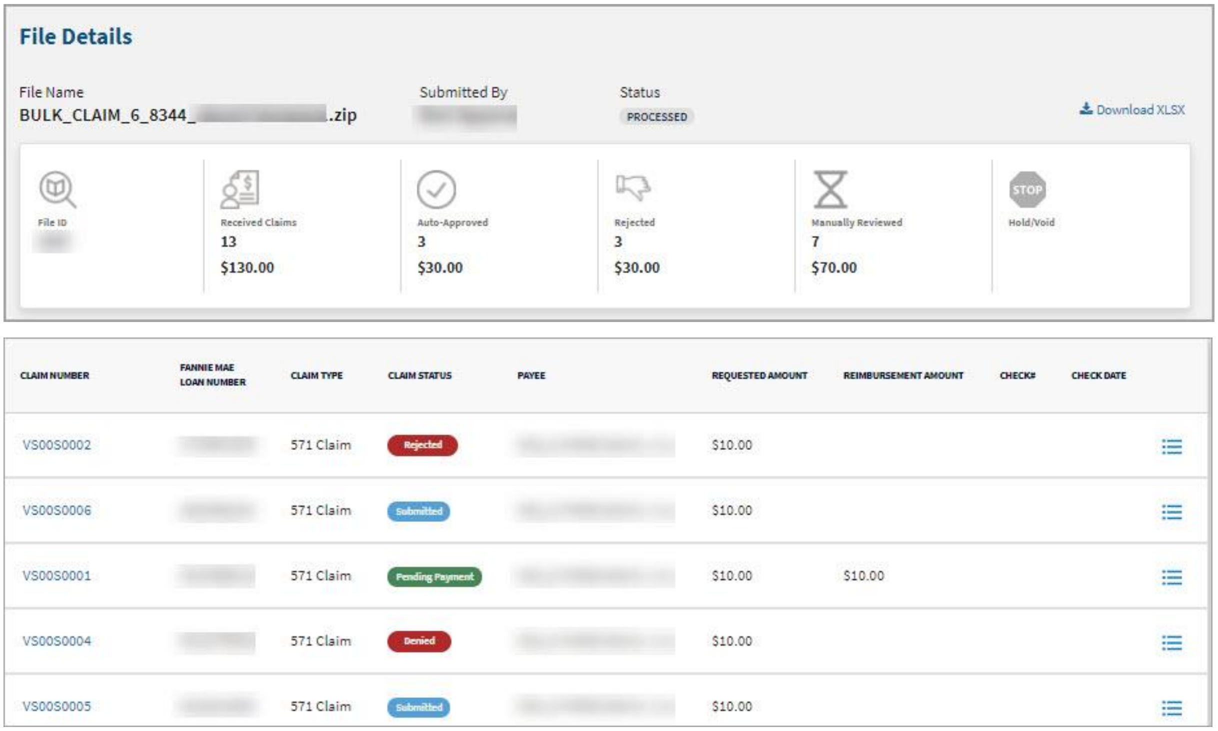
Click on the blue expansion icon to the right of each line, to view the following claim file information:



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.

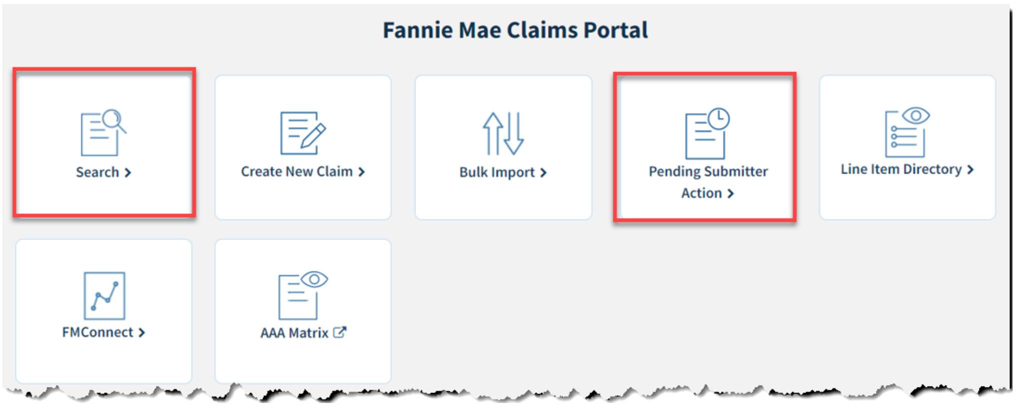


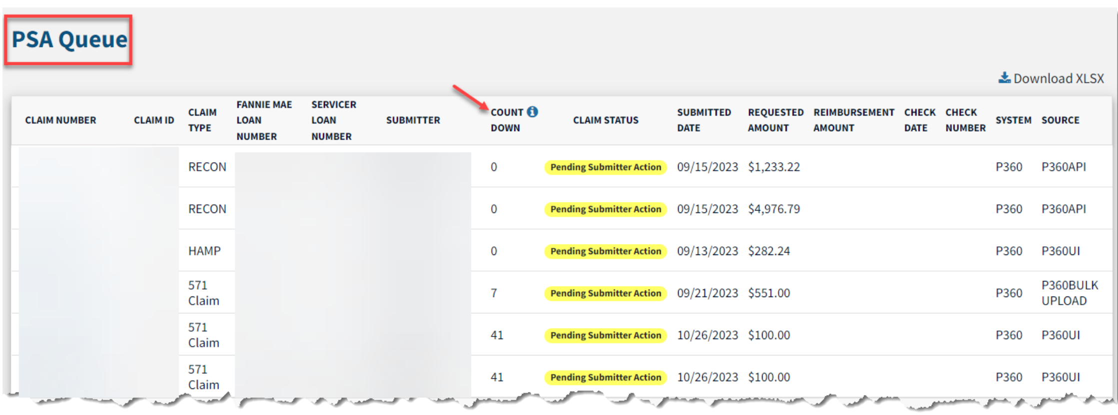
Field	Definition
Claim Number	Unique number that is system generated.
Claim Status	Available statuses are: Approved, Rejected and Submitted.
Reimbursement Amount	Total dollar amount *approved* for reimbursement on the claim.
Check #	Number that is generated for payments and tracking purposes.
Check Date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

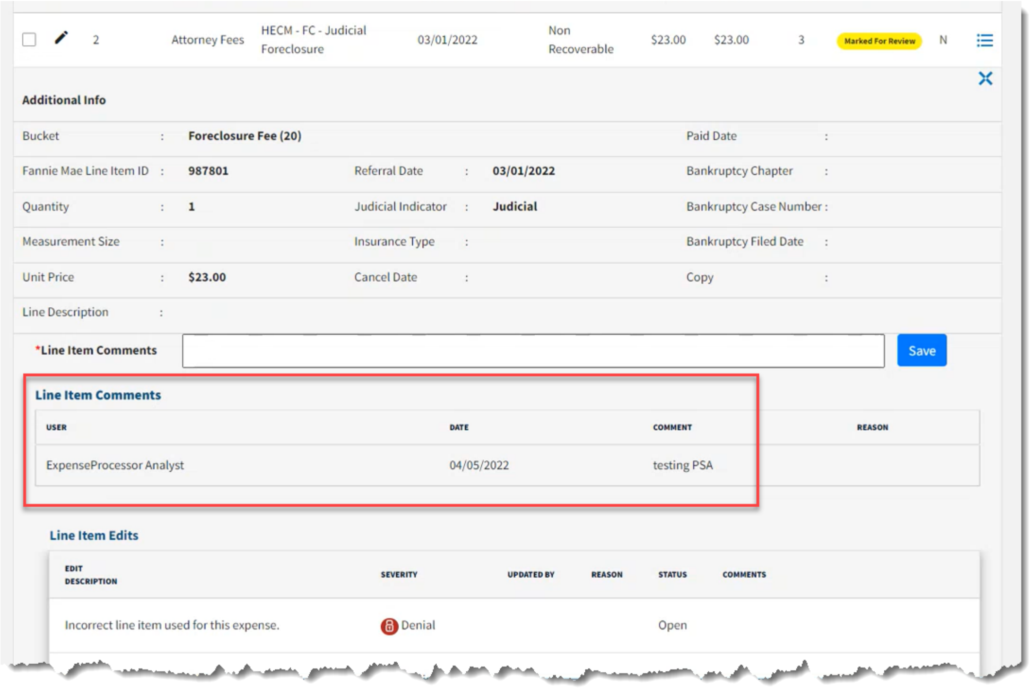
1. Click on the pencil icon to open the line item.

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

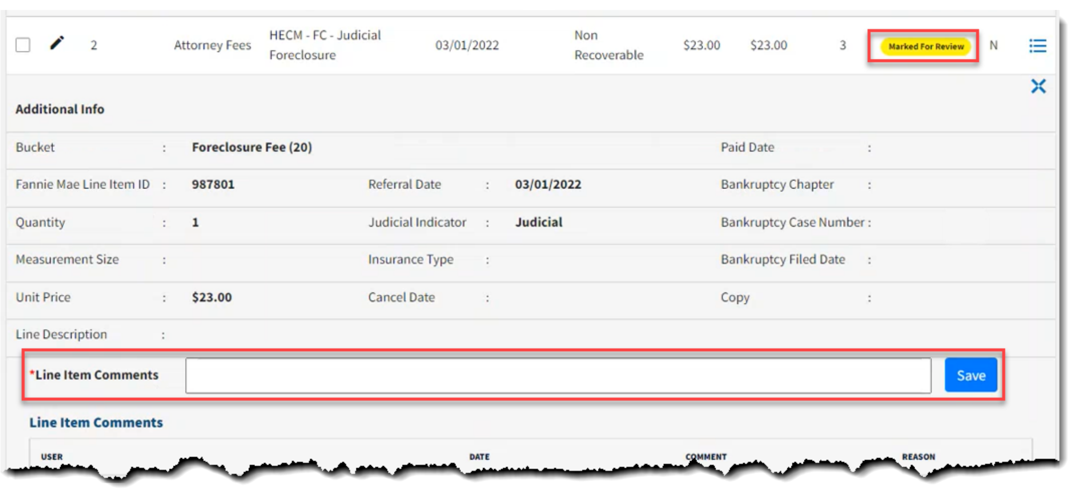
EDIT	TRANSACTION ID	EXPENSE TYPE	EXPENSE SUBTYPE	SERVICE START DATE	SERVICE END DATE	RECOVERABLE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	OPEN EDITS	STATUS	
	1	Property Services	Discoloration	02/09/2021			$100.00	$100.00	4	Marked For Review	N
	2	Property Services	Disaster Inspection	02/09/2021	02/10/2021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

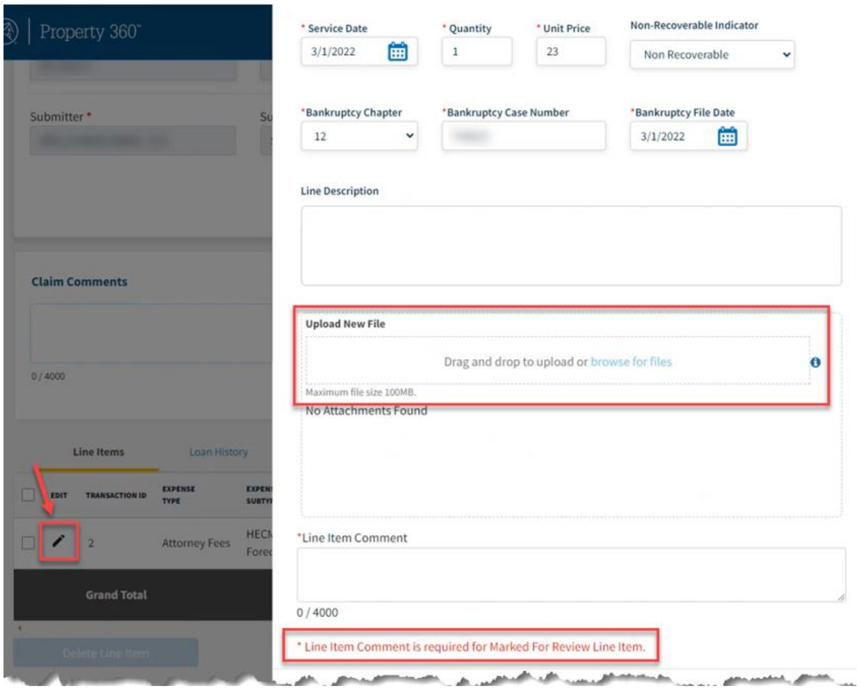
2. Review the **Line Item Comments** entered by the internal processor to determine what additional information or documentation is being requested.



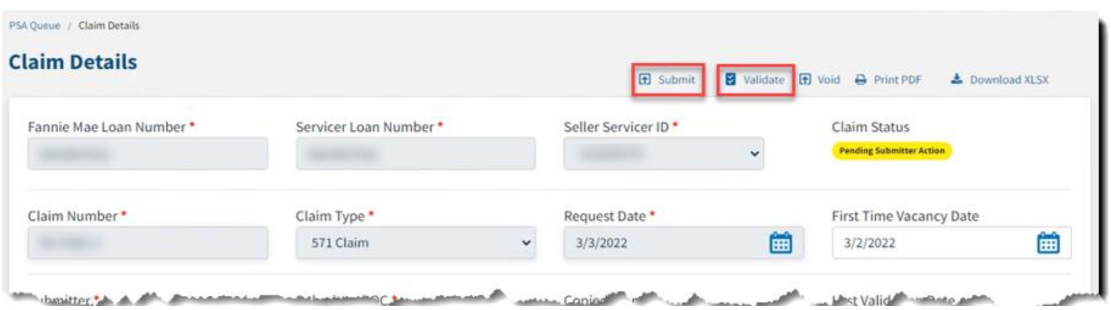
3. Respond to the processor's request by performing the following, as applicable:
   - Update the editable data in the line item details
   - Attach documentation
   - Provide additional context

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





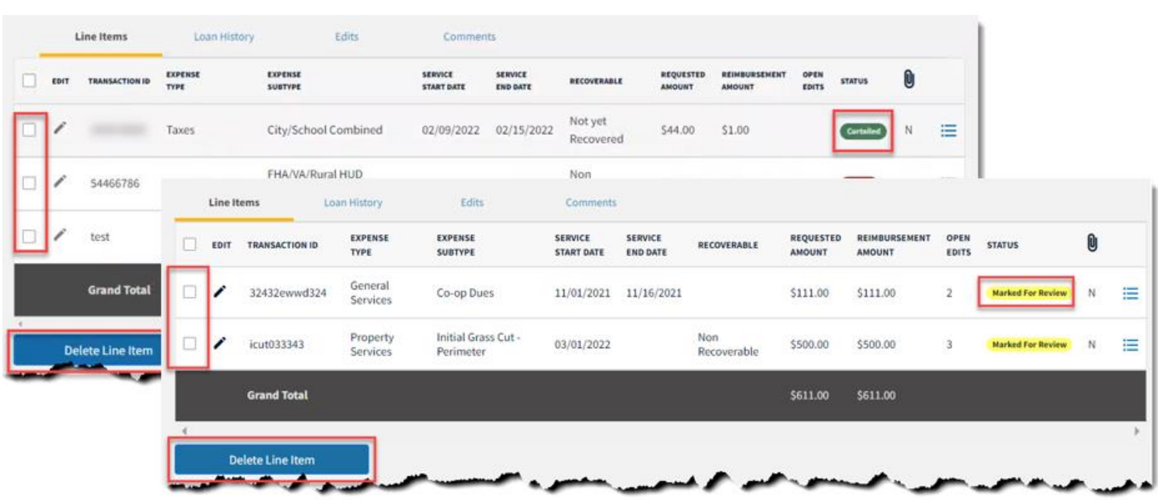
5. Once the claim is updated, click **Validate** to re-validate the claim or click **Submit** for resubmission.



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.

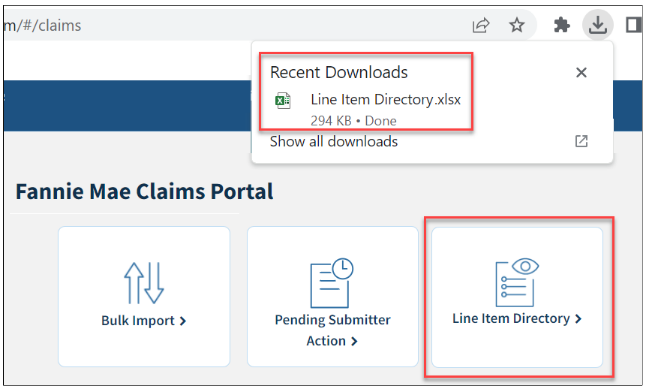
1. Open the applicable line item and check the box to indicate what line(s) needs to be deleted.
2. Click **Delete Line Item**.

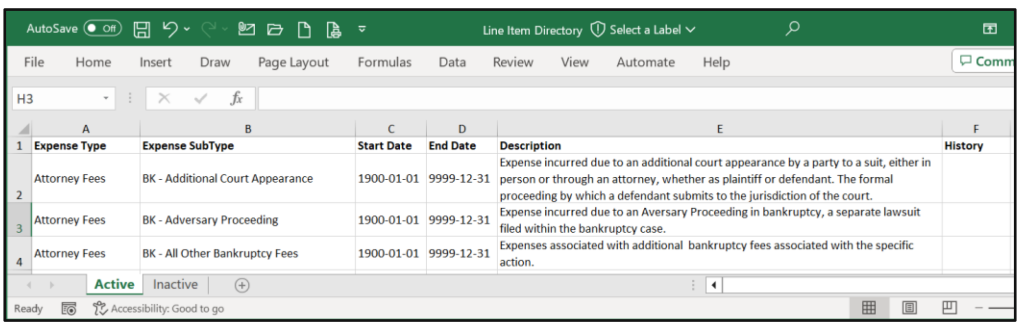


Line Item Directory

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.



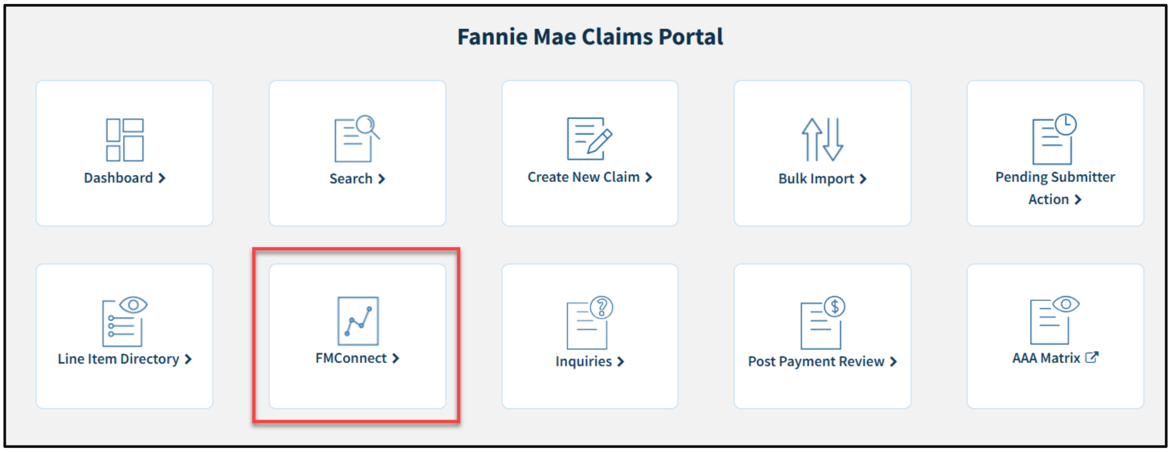


FMConnect

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.

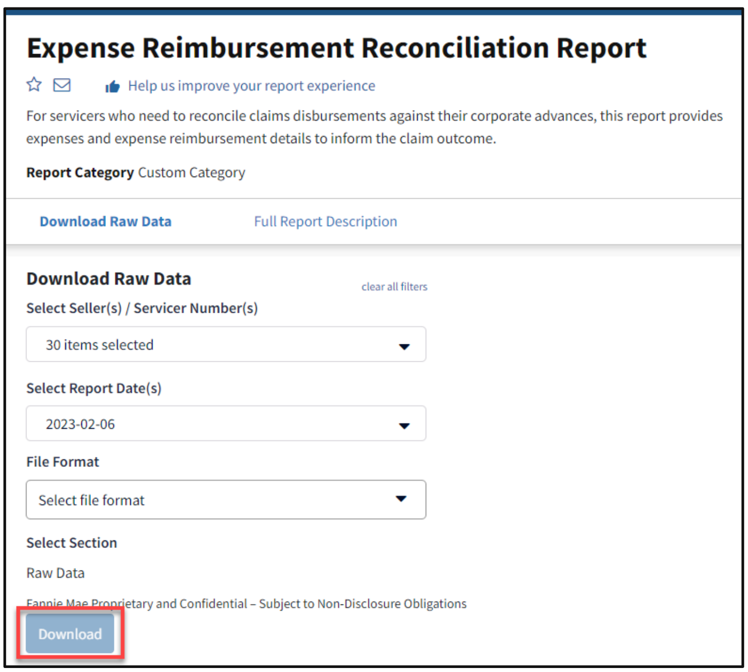
Servicers can also access the Report Center to view their most used reports or favorites.

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



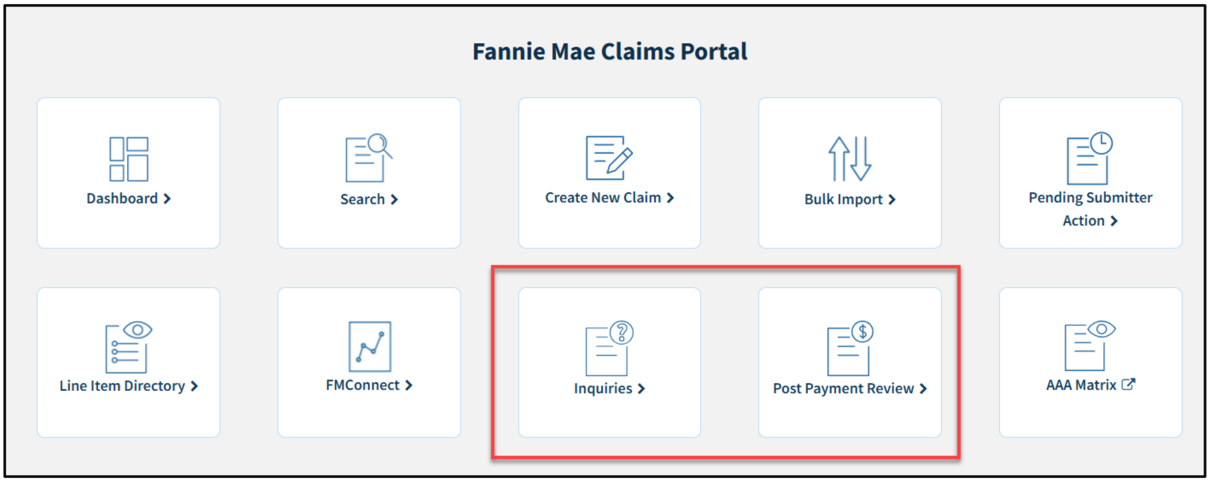
Reconciliation Report

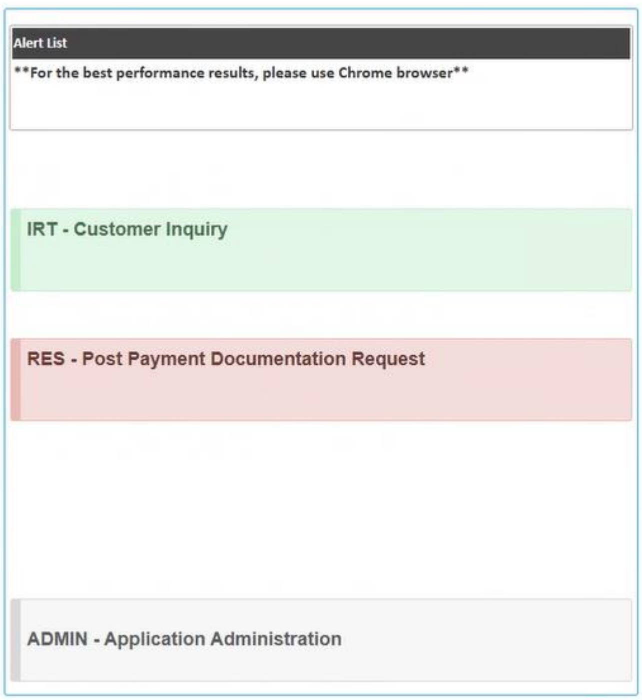
Use the dropdown menus to select the **Seller(s)/Servicer Number(s), Report Date(s), File Format**, and then click **Download**. The report opens in Excel.



Inquiries and Post Payment Review

The Inquiries and Post Payment Review (PPR) tiles link directly to the Inquiry Response Tool (IRT) and the RES – Post Payment Documentation Request, respectively. Users can submit questions to the IRT team or provide any requested documentation to the PPR team.

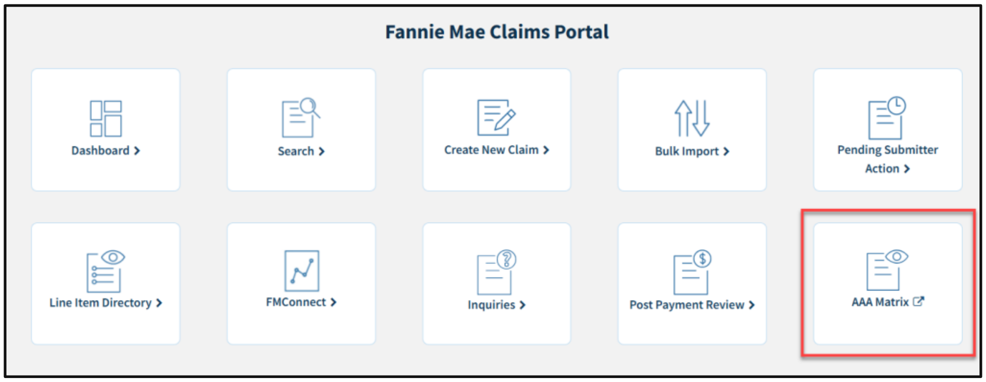


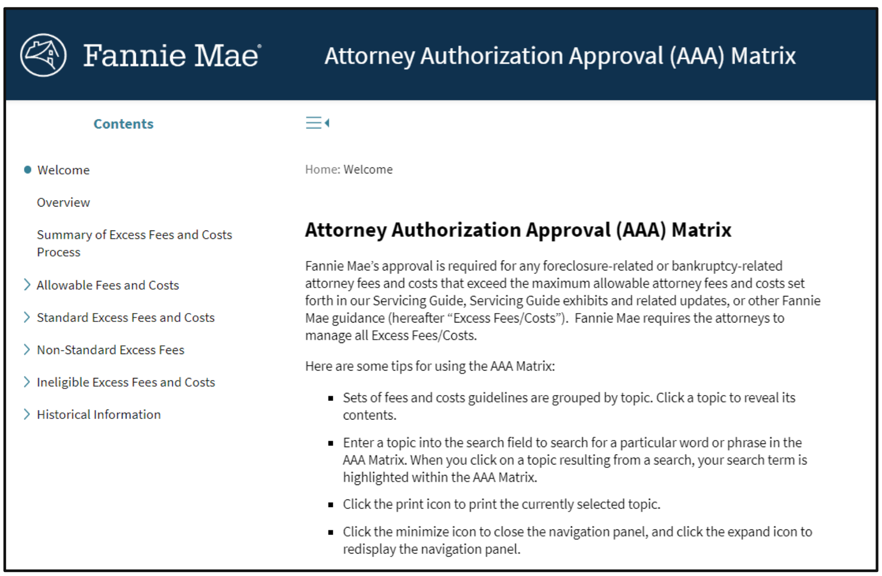


AAA Matrix

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:

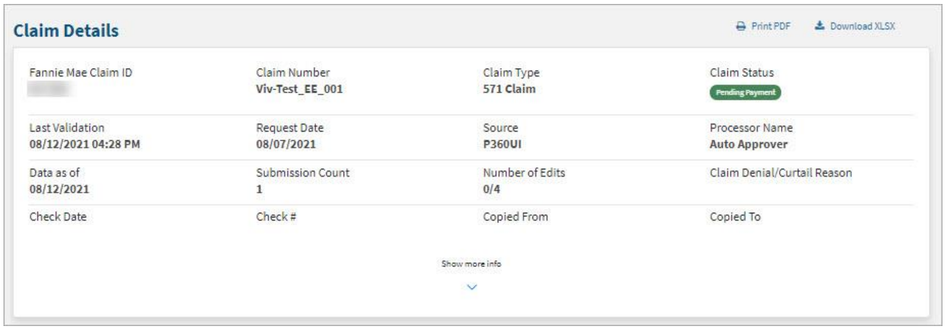
- Claim Details – Includes both system-generated and servicer-provided loan and claim information.
- Claim Level Edits – Shows any claim-level edits preventing the claim for being eligible for auto-payment.
- Line Item and Edit Details – Shows current-claim expenses as well as historical expense information,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

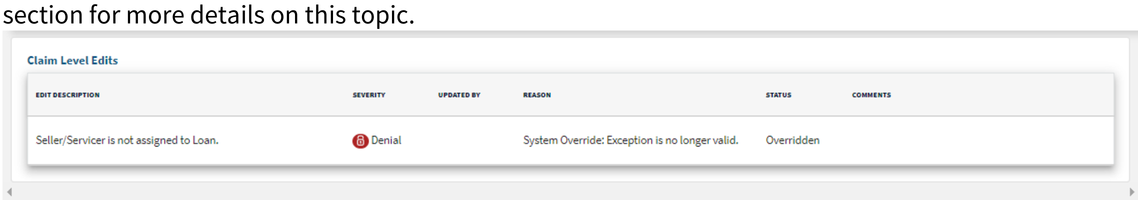
Claims can be **Printed to PDF** or **Downloaded to XLSX** for to meet documentation and reporting needs by clicking the options in the far-right corner of the Claim Details page.



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

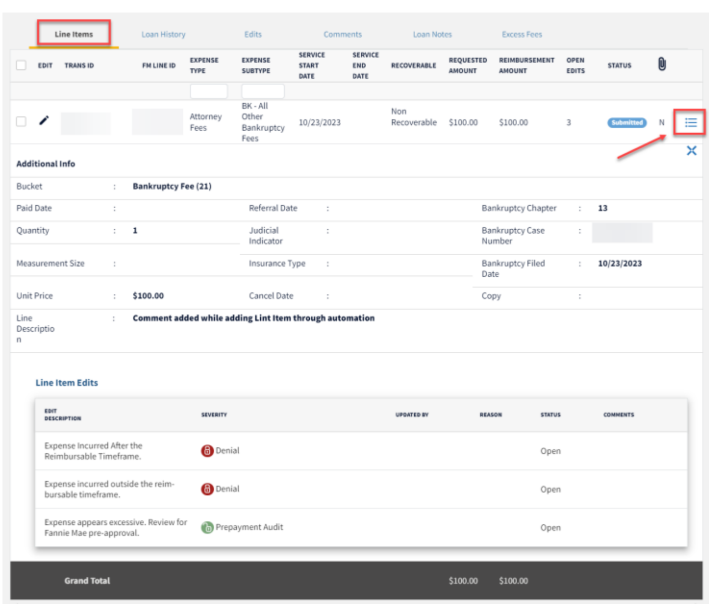
Claim Level Edits show any loan or claim edits preventing the claim from being eligible for autopayment. Review Edits section for more details on this topic.



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.

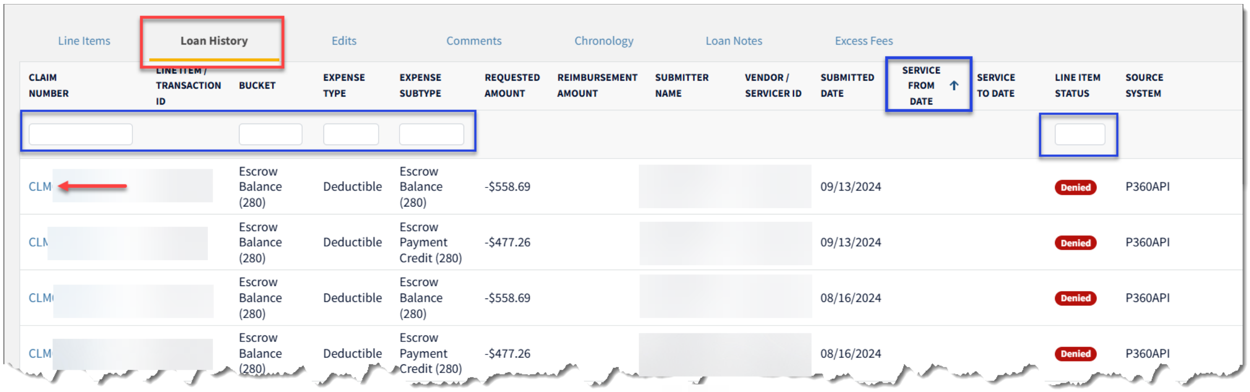
Details about the line item, including servicer-entered, system-generated and Fannie Mae-decisioning details, are visible when the line item is expanded using the expansion icon on the far right.



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).

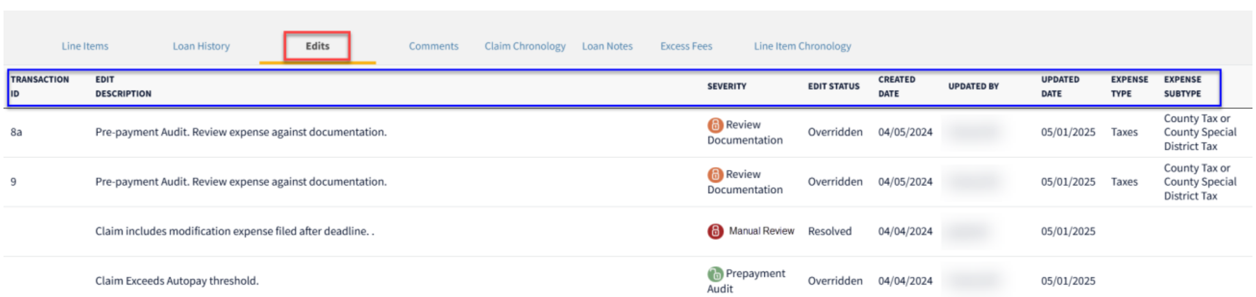
The **Claim Number** is a clickable link that opens the selected claim in a separate tab, which allows users to have multiple claims open at one time. Users can also sort the expense line items using the **Service From Date** or filter using any of the fields with a filter box.



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.



The expense line level headers and definitions are listed below:

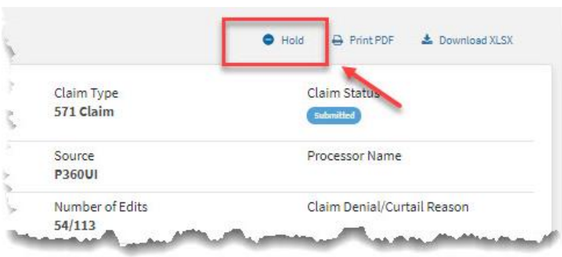
Field Name	Definition
Transaction ID	Displays a servicer-entered identifier assigned to each line item.
Edit Description	Displays the edit preventing a claim or expense from being auto paid.
Severity Indicator	Displays the actions that must be taken when a claim is reviewed; • *Review Documentation* – supporting documentation is required. • *Manual Review* or *Prepayment Audit* – processors will review comments, supporting documentation, and/or relevant Fannie Mae systems. **Note:** If additional information is needed, the claim will be returned to the servicer via PSA with a request for further documentation or clarification.
Edit Status	Displays the current state of the edit, e.g, “Closed,” Denied,” "Open," “Overridden,” or "Resolved," based on review.
Created Date	Displays the date the claim was originally created.

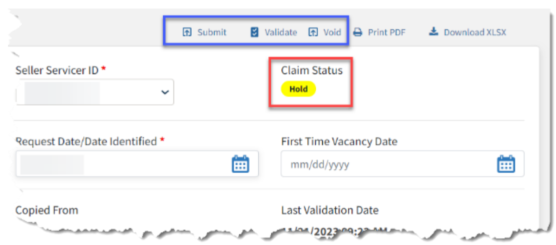
Updated By	Displays the internal processor name or system that last modified the edit.
Update Date	Displays the date when the edit was last modified.
Expense Type	Displays the expense category.
Expense Subtype	Displays the expense subcategory.

To Update the Claim:

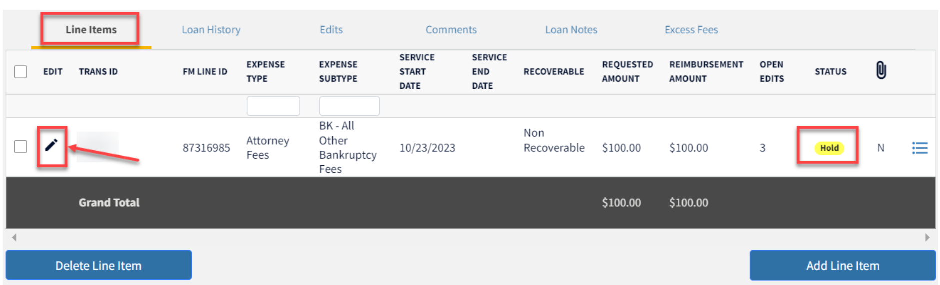
1. Move the claim from **Submitted** to **Hold** status by clicking the Hold button in the top-right corner of the page.

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



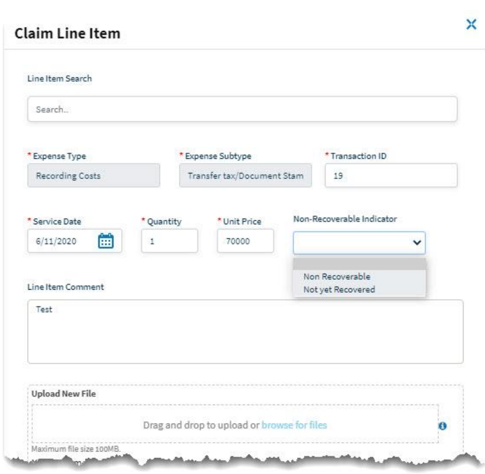


2. Edit the claim data by clicking the pencil icon next to the line item requiring correction. The **Claim Line Item** screen will open.



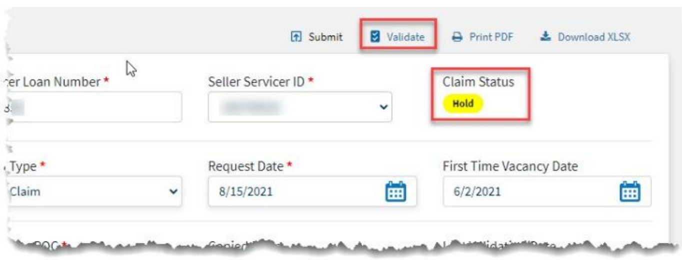
The **Claim Line Item** pop up box will open and display all updatable fields and allow attachments to be added.

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

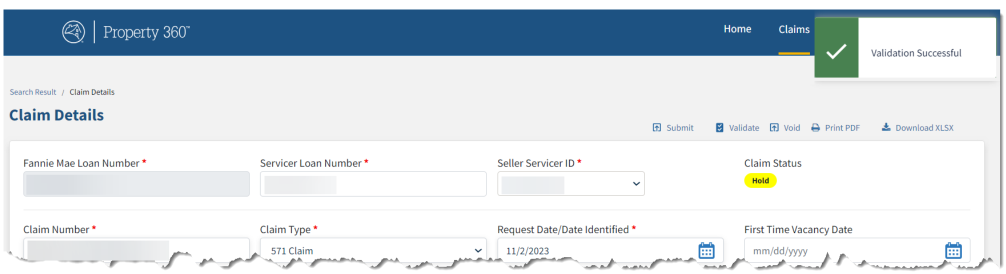


3. Make corrections and leave comments, if necessary.
4. Click **Save**.

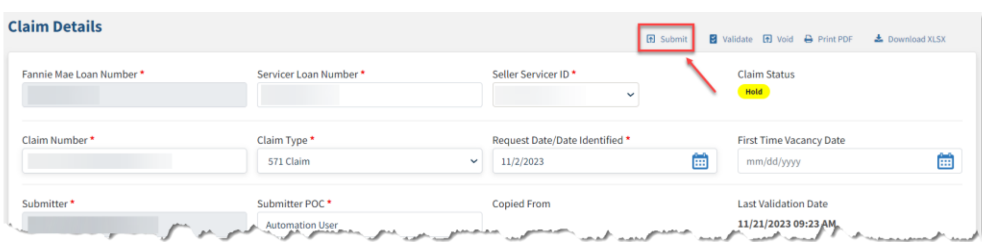
5. Click **Validate**.



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

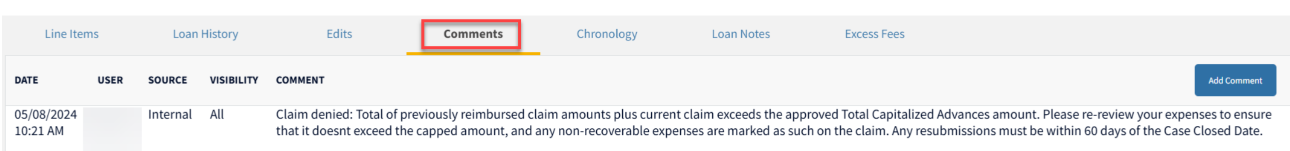


6. Click **Submit**.
   - If the edit is resolved, the **Claim Status** indicator changes to **Approved**.
   - If the claim is not approved, repeat this process, making updates, validating, and submitting until all edits are resolved. If the edits cannot be resolved, the claim will proceed with manual review.



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.



Chronology

The **Chronology** tab displays every claim status from initial creation through claim resolution.

Line Items | Loan History | Edits | Comments | **Chronology** | Loan Notes | Excess Fees

DATE	TYPE	USER	STATUS	USER ASSIGNMENT
08/30/2024 04:01 AM	Claim Status		Paid	
08/28/2024 06:06 PM	Claim Status		Pending Payment	
08/27/2024 07:14 PM	Claim Status		Approved	
08/27/2024 04:59 PM	Claim Status		Acknowledged	
08/27/2024 04:35 PM	User Assignment			
07/31/2024 11:27 AM	Claim Status		Submitted	
07/31/2024 11:24 AM	Claim Status		Hold	

Loan Notes

The **Loan Notes** tab displays additional notes from internal claim submitters when uploading bulk load loan notes.

While this tab is typically used by internal users only, external users can view additional notes on the loan if the **Visibilty** indicator does not show "Internal Only".

Line Items | Loan History | Edits | Comments | Chronology | **Loan Notes** | Excess Fees

DATE	USER	VISIBILITY	EFFECTIVE DATE	EXPIRATION DATE	NOTE
11/15/2024 11:31 AM			11/15/2024	01/15/2025	

Excess Fees

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

Line Items | Loan History | Edits | Comments | Chronology | Loan Notes | **Excess Fees**

REQUEST ID	SUBMITTED DATE	EXPENSE TYPE	EXPENSE SUBTYPE	STATUS	STATUS DATE	REQUESTED AMOUNT	APPROVED AMOUNT
	03/27/2024	Reschedule Sale (Adjournment, Postponement, etc.)	Due to Loss Mitigation	Approved	03/27/2024	$200.00	$200.00
	03/27/2024	Publication of Sale	Due to Loss Mitigation	Approved	03/27/2024	$170.00	$170.00
	02/05/2024	Reschedule Sale (Adjournment, Postponement, etc.)	Due to Loss Mitigation	Denied	02/05/2024	$200.00	
	02/05/2024	Publication of Sale	Due to Loss Mitigation	Denied	02/05/2024	$170.00	

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).

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.

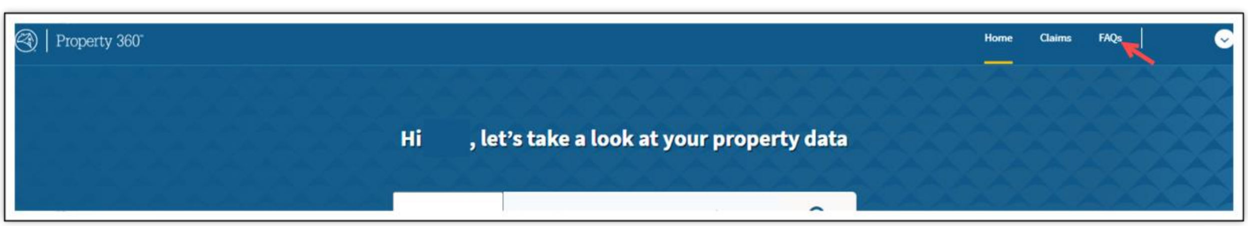
Claim Type Descriptions

Claim Type indicate the type of reimbursement being requested. Below is a list of available claim types and a description of the type.

Claim Type Name	Claim Type Code	Description
571 Claim	571 Claim	Business as usual expense reimbursement claims.
Core Logic Tax Validation Simplify Initiative	CL TAX	Not to be used for claim submissions.
Fannie Mae Expense Automated Processing (EAP) Internal	EAP	Reserved claim type for Fannie Mae internal use only.
Fannie Mae Modification	FNMA Mod	Reimbursement claims for expenses incurred during a loan modification.
Home Equity Conversion Mortgage	HECM	Reimbursement claims for expenses incurred on Home Equity Conversion Mortgage (HECM) loans.
Home Equity Conversion Mortgage Recon	HECM Recon	Reserved for reconciliation projects on expenses incurred on Home Equity Conversion Mortgage (HECM) loans. Do not use for business-as-usual processing.
Non-Performing Loan	NPL	Reimbursement claims for expenses incurred on both Non-Performing and Re-Performing loans.
Reconciliation	RECON	Used for servicer reconciliation.
Statute of Limitations	SOL	Reserved for claims with incurred expenses that predate a statute of limitations.

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 Servicer Expense Reimbursement Job Aid for additional information.

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 menu 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.
Refer to the <u>Claim Type Descriptions</u> section for full list of claim types and definitions.</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. Access the Line Item Directory tile in Property 360 for a list of expenses.</td></tr>
<tr><td>Fannie Mae Loan Number *</td><td>Loan number assigned by Fannie Mae.</td></tr>
</table>

<table>
<tr><td>First Time Vacancy Date *</td><td>Earliest date which property was reported vacant.</td></tr>
<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
8.0	04/30/24	▪ Update to remove link to a retired document ▪ Incorporated Property 360 Onboarding Checklist content
9.0	10/1/24	▪ Removed link to the standalone FAQ document as this is now housed in Property 360.
10.0	03/13/25	▪ Updated System and Access Requirements section with new role for claim submission ▪ Updated Claims Portal section with new tiles and descriptions ▪ Updated New Claim and Glossary sections with link for Claim Types and Definitions ▪ Updated Line Items section with Loan History, Chronology, and Loan notes information
11.0	07/10/25	▪ Update to Line Items - Edits section to add Line Level Header descriptions.