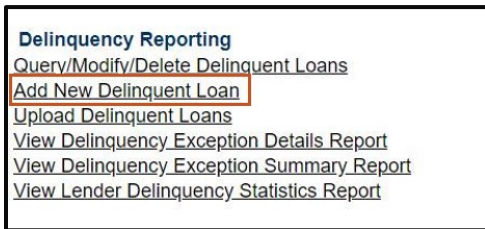


Reporting COVID-19 Related Forbearance as Part of Reporting a Delinquent Mortgage Loan to Fannie Mae

[Fannie Mae Lender Letter LL-2020-02](#) extends the availability of the forbearance mortgage loan modifications to borrowers impacted by COVID-19. While the instructions below are for manually reporting forbearance related to COVID-19 to Fannie Mae using **AMN**, the details also apply to bulk file uploads. The existing **Delinquency Status Code Reporting** processes, reporting timelines and other responsibilities still apply.

1. Select the **Add New Delinquent Loan** link from the **Delinquency Reporting** section.



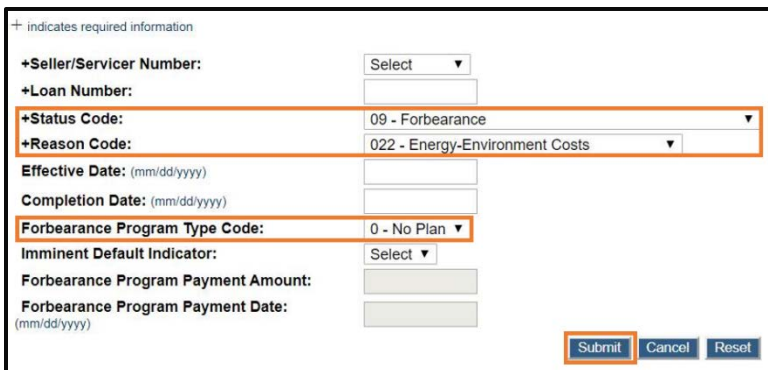
2. Enter the following:

- **Seller/Servicer Number** – Select from the dropdown menu.
- **Loan Number** – Enter the Fannie Mae loan number.
- **Status Code**– Select 09 – Forbearance
- **Reason Code** – Select 022 – Energy – Environment Costs.

NOTE: This **Reason Code** is currently defined as **Energy – Environment Costs**, however, this will be repurposed for COVID-19. For mortgage loans where the servicer would have reported reason for delinquency code **022, Energy-Environment Costs**, the servicer must now use reason for delinquency code **007, Excessive Obligations**.

- **Effective Date** – Enter the 1st day of the month the forbearance is made effective; the 1st payment due date on the forbearance plan.
- **Completion Date** – Enter the 1st day of the month the forbearance is expected to be completed; the last payment due date on the forbearance plan.
- **Forbearance Program Type Code** – Select 0 – No Plan.

3. Click **Submit**.



The image shows a web form for reporting delinquent loans. The form includes several fields:

- +Seller/Servicer Number:** Select (dropdown menu)
- +Loan Number:** Text input field
- +Status Code:** 09 - Forbearance (dropdown menu)
- +Reason Code:** 022 - Energy-Environment Costs (dropdown menu)
- Effective Date:** (mm/dd/yyyy) Text input field
- Completion Date:** (mm/dd/yyyy) Text input field
- Forbearance Program Type Code:** 0 - No Plan (dropdown menu)
- Imminent Default Indicator:** Select (dropdown menu)
- Forbearance Program Payment Amount:** Text input field
- Forbearance Program Payment Date:** (mm/dd/yyyy) Text input field

 At the bottom right of the form, there are three buttons: **Submit** (highlighted with a red box), **Cancel**, and **Reset**. A small note at the top left of the form states "+ indicates required information".