

# SCRA Request Guide -1022 Form Submission

The Soldiers' and Sailors' Civil Relief Act (SSCRA) was enacted to set the maximum mortgage interest rate of 6% during the period of active duty for the service member for obligations incurred before the individual's entrance into the military, whether military service is voluntary or involuntary.

## Before Requesting SCRA Reimbursement:

Validate the military status in Department of Defense (DOD) database

## Submitting 1022 Form for SCRA Reimbursement Request:

Complete the steps below to request SCRA reimbursement:

1. Obtain 1022 Form from the Military Indulgence (SCRA) section towards the bottom of the Learning Center page on Fannie Mae website: [Master Servicing | Fannie Mae](#)

**Military Indulgence  
(SCRA)**

The Servicemembers Civil Relief Act provides various protections to United States military personnel while on active duty. If servicers request SCRA military indulgence for loans, master servicing updates the record to reflect these indulgences.

**Additional Resources**

- [Form 1022 \(SCRA Reporting and Disbursement Request Form\)](#)
- [Form 180 \(Request for Military Indulgence\)](#)

**Applications**

- [Fannie Mae Connect](#)
- [Loan Servicing Data Utility \(LSDU\)](#)

2. 1022 Form should be filled out based on the guidance provided below.

SCRA Disbursement Request Form for Actual/Actual, Scheduled/Actual, Scheduled/Scheduled Cash													
Servicer Information													
Servicer Name:		A					<b>*Legend:</b> Request Type Initial Request = I Continuation = C Early Release = R Service Date Extension = E						
Preparer's Name:													
Preparer's email address:													
Preparer's Phone Number:													
Remittance Type		B											
Actual/Actual		<input checked="" type="checkbox"/>		Scheduled/Actual		<input type="checkbox"/>		Scheduled/Scheduled Cash		<input type="checkbox"/>		DSI	<input type="checkbox"/>
Reimbursement Calculation Method													
Standard		<input checked="" type="checkbox"/>		Interest Subsidy		<input type="checkbox"/>							
D	E	F	G	H	I	J	K	L	M	N			
Request Type*	Fannie Mae Loan Number	Servicer Number	Lender's Loan Number	Special Forbearance Requested?	UPB	Military Start Date	Military End Date	Disbursement Month(s)	Temp. P&I (calc @ 6%)	Shortage/Surplus Adjustment Requested			
1	I	123456789	123450000	001456	No	\$ 100,000.00	2/1/2003	2/1/2004	2/03-4/03	\$ 186.00			
2													
3													
4													
5													
6													



A.	Servicer Information	Enter the Preparer's name, Servicer name and contact information
B.	Remittance Type	Select the loan Remittance Type: Actual/Actual, Schedule/Schedule or Daily Simple Interest
C.	Reimbursement Calculation Method	Select the Calculation Method used to determine the Shortage/Surplus Adjustment Requested: <b>Standard Method or Interest Subsidy Method</b> <ul style="list-style-type: none"><li>• <b>Standard Method:</b> This approach calculates the monthly disbursement based on the prior month actual UPB amount, where the adjustment is the difference between the original interest rate and the SCRA cap of 6%</li><li>• <b>Interest Subsidy:</b> This method calculates the monthly disbursement based on the difference between the temporary SCRA payment and the original payment amount.</li></ul> <p><b>NOTE:</b> Refer to Step N for Formulas</p>
D.	Request Type	Enter Request Type: <ul style="list-style-type: none"><li>• “I” – Initial Request</li><li>• “C” – Continuation (Subsequent Request)</li><li>• “R” – Early Release (Service Member completed the assignment prior to the initial submitted Military End Date)</li><li>• “E” – Servicer Date Extension (Service Member assignment extending beyond the initial submitted Military End Date )</li></ul> <p><b>Note:</b> Start filling in loan information on line 14 of the form. Please do not modify the form.</p>
E.	Fannie Mae Loan Number	Enter Fannie Mae 10-digit loan number
F.	Servicer Number	Enter the 9-digit Seller/Servicer ID that loan currently belong to
G.	Lender's Loan number	The loan number assigned by the servicer/lender
H.	Special Forbearance	Y or N (Y if requesting Deferment is for a property within CA/NJ/DE)
I.	UPB	Enter the ending UPB amount for the month prior to the requested disbursement month (If requesting reimbursement for 12/01/2025, use the ending UPB for 11/2025)
J.	Military Start Date	Enter the date active Military duty began
K.	Military End Date	Enter the date which active Military duty ends <p><b>NOTE:</b> Do not add the 12-month extension for HERA as Fannie Mae will automatically add the extension to the Military End date.</p> <p><b>NOTE:</b> If Military End Date is not known, use a temporary end date of 3 months from the current month and continue to extend the end date every 3 months until you have a known end date in DOD database</p>
L.	Disbursement Month(s)	Enter the requesting SCRA reimbursement month(s)
M.	Temp P&I	Enter the P&I amount at the 6% rate
N.	Shortage/Surplus Adjustment Requested	Enter the interest differential amount for the disbursement month(s) <p><b>Standard Method</b> = [Prior month UPB * Original LPTR]/12] - [(Prior month UPB * SCRA LPTR)/12]</p> <p><b>Interest subsidy</b> = (Original P&amp;I) – (Temporary P&amp;I)</p>



3. Send completed 1022 Form to [sailors\\_and\\_soldiers@fanniemae.com](mailto:sailors_and_soldiers@fanniemae.com)

- **PFP/OOP MBS A/A loans** - 1022 Forms should be submitted monthly, or as the LPI Date advances, by the **14<sup>th</sup> Calendar Day** of the month for request(s) to be processed in the current month. Requests received after this date will be processed the following month.
- **Cash loans (A/A and S/S)** - Requests should be submitted once for the rate to be adjusted to 6% by the **14<sup>th</sup> Calendar Day** of the month. Any changes to the terms of Military Service will need a new 1022 form submission for Fannie Mae to maintain the rate reduction.

**After 1022 Form is Submitted:**

- Results of the request(s) will be available by the last business day of the month via the SCRA Cash 1022 Report in [Fannie Mae Connect](#)
  - If your request is approved, SSA will be processed in our Investor Reporting system, and you will be able to see the adjustments via LSDU
  - If your request is denied, the comment will advise of the denial reason and action to take prior to resubmission if applicable.
  - Search for the report name SCRA Cash 1022 Report in Fannie Mae Connect
- **Upon finding the report, click “View Report”**

The screenshot shows the Fannie Mae Connect homepage with a dark blue header. The header features the Fannie Mae Connect logo and the tagline "Access the information you need to drive your business". Below the header is a search bar with the placeholder "Search by report name". The main content area is titled "Most Used Reports". It displays a list of reports, with the "SCRA Cash 1022 Report" being the first item. This report card includes the report name, a "LAST DATA REFRESH" date of "11/26/2025", a "NEXT DATA REFRESH" date of "01/01/2026", and two small icons (a star and an envelope). To the right of the report card is a "View Report" button, which is highlighted with a red rectangular box.

- **Insert the Seller/Servicer Number(s)**
- **From the drop-down menu, select the most recent 1022 Report**



#### Select Report Date(s)

2025-11-26

<input checked="" type="checkbox"/> 2025-11-26
<input type="checkbox"/> 2025-10-30
<input type="checkbox"/> 2025-09-26
<input type="checkbox"/> 2025-08-28
<input type="checkbox"/> 2025-07-31

- **Select the File Format from the drop-down menu: .txt or .xls**

#### Select Report Date(s)

2025-11-26

**File Format**

- **Then Click Download to view the report**

#### Select Report Date(s)

2025-11-26

#### File Format

#### Select Section

Raw Data

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