



Servicer Expense Reimbursement Job Aid

May 1, 2026

This Servicer Expense Reimbursement Job Aid supplements the *Servicing Guide*. Servicers remain responsible for following the *Selling* and *Servicing Guides*, *Servicing Guide* Procedures, Announcements, Lender Letters, and Delegations of Authority, collectively, the “*Guides*.”

Reference the [Servicer Job Aid Expense Revisions section](#) of this document for a summary of recent updates.

NOTE: The information contained in this document is not applicable to expenses incurred for Reverse Mortgages.



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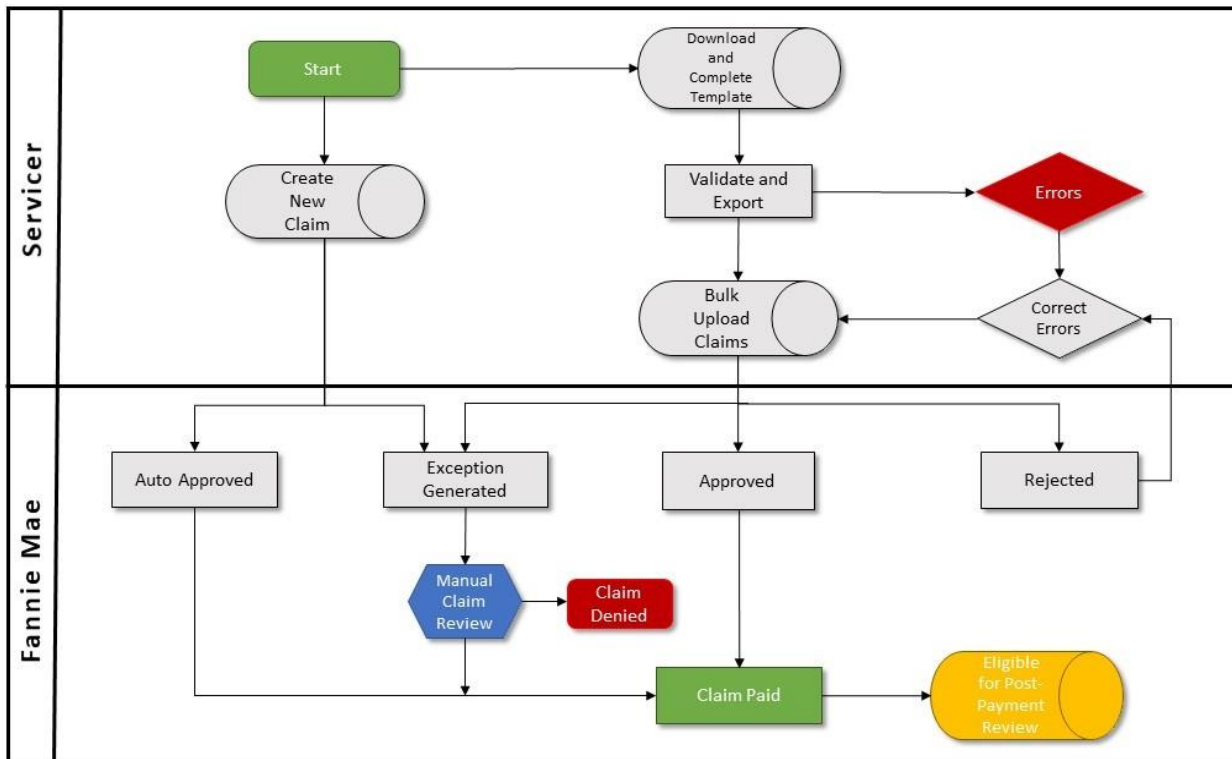


General Information

General information about the submission process for servicer expense reimbursement claims is provided in the Servicer Expense Process Flow section below.

Servicer Expense Process Flow

The flowchart below represents the process flow for servicer expense claims submitted in Property 360™.



When to Submit an Expense Reimbursement Claim

Servicers must be familiar with Fannie Mae’s policies found in the Guides ([Fannie Mae Servicing Guide E-5-01: Requesting Reimbursement for Expenses](#)) before submitting requests for expense reimbursement.

Initial and Supplemental Claims

Fannie Mae will allow the servicer to submit requests for expense reimbursement as soon as the expense is incurred and does not limit the number of supplemental claims.

Final Claim

For conventional mortgage loans, all expense reimbursement claims must be filed within 60 days of the applicable milestone:

- The completion of a workout option (including a mortgage loan modification or short sale),
- The completion of a third-party sale in accordance with [Fannie Mae Servicing Guide E-3.5-02, Handling Third-Party Sales](#),
- The date the mortgage loan is reinstated or paid off (see [Fannie Mae Servicing Guide E-5-05, Prorated Attorney Fees/Reimbursement of Uncollected Fees, Costs or Advances](#)), or
- Fannie Mae disposes of a property acquired through a foreclosure sale or a Fannie Mae Mortgage Release (deed-in-lieu of foreclosure).



For government mortgage loans, the applicable milestone is 60 days after the date that the final FHA, VA, or RD claim proceeds are submitted to Fannie Mae.

Servicers are responsible for monitoring the status of properties using Property 360 for each milestone and ensuring all claims are submitted in a timely manner. The REO Sale Date or Disposition Event Date is the date a property was sold via a direct sale, third party sale or short sale. Information on how to use the Property 360 REOgram Notification can be found [here](#).

NOTE: All claims submitted more than 60 days after the above-described milestones may be denied for late claim filing.

Where to Submit an Expense Reimbursement Claim

Property 360

A servicer may request reimbursement for advances made on behalf of Fannie Mae via bulk claims upload in Property 360. If a claim is ineligible for autopayment (i.e., generates exceptions), the claim will be fully processed via a manual review in Property 360.

Refer to the [Property 360 Expense Reimbursement User Guide](#) for additional information.

Fannie Mae Expense Reimbursement Reviews

Fannie Mae has updated the methodology used for reviewing expenses incurred during loss mitigation and foreclosure activities. Expenses may be reviewed prior to the decisioning of a claim ([pre-payment review](#)) A servicer is required to maintain all invoices and may be asked to provide invoices at any point as outlined in [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

Pre-Payment Review

Claims not eligible for automatic approval are selected for a pre-payment review; however, not all pre-payment reviews require supporting documentation. If Fannie Mae requires additional information, the expense may be sent to Pending Submitter Action (PSA), where the servicer can then provide requested information and/or documentation. The expense may be denied upon review.

Supporting Documentation for Pre-Payment Review Requests

Fannie Mae will request supporting documentation when expenses are selected for a pre-payment review. The expenses that require an additional review against documentation will be clearly indicated in the Investor Comments. Below are commonly reviewed expenses and examples of Fannie Mae’s preferred documentation:

Expense Type	Supporting Documentation
Credit Report Fees	Invoice only (Credit Report is not acceptable supporting documentation)
Homeowners Association/Condo Association Assessments (COA/HOA) Assessments, Dues and/or Other COA/HOA Related Expenses	Include one of the following: <ul style="list-style-type: none"> ▪ Detailed COA/HOA invoice ▪ COA/HOA payment coupon or itemized statement for late fees showing timeframe. ▪ Ledger statement (with payment history) ▪ Invoice from attorney or property management firm ▪ Copy of recorded lien and release of lien



Expense Type	Supporting Documentation
Legal Fees and Costs	Attorneys' Invoices
Liens	Recorded lien
Mortgage Insurance (MI)	Mortgage Insurance Certificate
Municipal Violations	Violation from municipality or third-party vendor
Property Insurance (Flood, Hazard, Wind)	<p>Supporting documentation is considered sufficient when it comes from the insurance company and contains the following data:</p> <ul style="list-style-type: none"> ▪ Insurance company name ▪ Property address or servicer loan number ▪ Coverage period ▪ Premium amount <p>Examples include, but are not limited to, the following:</p> <ul style="list-style-type: none"> ▪ Declaration pages ▪ Evidence of insurance ▪ Notice of insurance ▪ EDI (Electronic Data Interchange)
Recurring (Ongoing) Property Inspections	Invoice from property inspection vendor
Sheriff Fees and Costs	<p>Itemized Sheriff Cost Sheet</p> <p>If the servicer cannot provide a Sheriff's Cost Sheet, a comment on the claim is needed. The servicer must provide alternate documentation as referenced in this Servicing Notice.</p>
Taxes, Tax Penalties, and Interest	<p>Supporting documentation is considered sufficient when it contains the following data:</p> <ul style="list-style-type: none"> ▪ Tax amount itemized to list tax penalties and interest, if applicable. ▪ Type of tax or municipality (city, county, school, etc.). ▪ Due date, service dates or coverage dates. ▪ If applicable, the date the tax discount expires and/or the tax payment date. <p>NOTE: A screen print from the servicer's system is not acceptable supporting documentation.</p>
Utility Bills	Invoices showing utility company name, dates of service, and property address.
Property Registration	Property Registration on official form from municipality or third-party invoice showing property address.

Fannie Mae is committed to identifying and protecting Nonpublic Personal Information (NPI). If documentation is required for expense reimbursement, Servicers should ensure NPI (e.g., social security numbers) is removed from supporting documentation prior to submitting the claim.



Payment Information

Automated Clearinghouse (ACH) is the primary method by which expense reimbursement funds are disbursed.

To confirm that a check or an ACH notification has been sent, locate the claim in Property 360 to view the check number, reimbursement amount, and the date it was issued. This information is in the header of each claim. You may also search the check number on the Reports tab.

Claim Details Actions • Print PDF • Download XLSX

Fannie Mae Claim ID	Claim Number	Claim Type RECON	Claim Status Paid
Last Validation 08/31/2023 02:07 PM	Request Date 08/18/2023	Source P360UI	Actual Processor Name
Data as of 08/16/2023	Submission Count 1	Number of Edits 0/2	Claim Denial/Curtail Reason
Check Date 09/01/2023	Check #	Copied From	Copied To

Show more info

Line Items Loan History Edits Comments Loan Notes Excess Fees

TRANS ID	FM LINE ID	EXPENSE TYPE	EXPENSE SUBTYPE	SERVICE START DATE	SERVICE END DATE	RECOVERABLE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	OPEN EDITS	STATUS
								\$9,092.43	\$3,000.00	

Grand Total

Claims Search Results Download XLSX

CLAIM NUMBER	CLAIM ID	CLAIM TYPE	FANNIE MAE LOAN NUMBER	SERVICER LOAN NUMBER	SUBMITTER	CLAIM AGE	CLAIM STATUS	SUBMITTED DATE	REQUESTED AMOUNT	REIMBURSEMENT AMOUNT	CHECK DATE	CHECK NUMBER	SYSTEM	SOURCE
		RECON				15	Paid	08/16/2023	\$9,092.43	\$3,000.00	09/01/2023		P360	P360UI
		RECON				20	Paid	08/16/2023	\$675.00	\$599.09	09/06/2023		P360	P360UI
		RECON				14	Paid	08/17/2023	\$1,071.88	\$1,071.88	09/01/2023		P360	P360API

If the check or ACH payment has not been received, send an email to the Fannie Mae Accounting Department at FannieMae_REO_Disbursements@fanniemae.com and include the following information:

- Amount of check
- Check date
- Check number (ACH disbursements begin with 6)
- Fannie Mae 10-digit loan number
- Purpose of inquiry

Effective December 1, 2022, servicers must submit ACH Banking Instructions and updates via Cash Remittance System (CRS™). Refer to the [CRS User Guide](#) and resources for servicers on the [CRS page](#). For additional payment information questions, please contact your Fannie Mae Relationship Manager.



Claim Types

Verification of Claim Types

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

Expense Types

Expenses for FHA, VA, or Rural HUD Reimbursement

Effective May 1, 2022, expenses associated with FHA, VA or Rural HUD loans must be submitted on the individual line items associated with each expense. Fannie Mae will reimburse up to the approved amount for Government Claim expense line items. Contact the Fannie Mae Government Claims Team for any questions or additional details.

Expenses for Third Party Sales

Expenses for third party sales must be fully itemized to support reconciliation against recovered amounts and will be reimbursed per the standard reimbursement guidelines for foreclosed loans.

Servicers should contact the Fannie Mae Third Party Sales Team only when additional clarification is needed beyond published guidance. For reimbursement questions related to third-party sale expenses, submit a request through IRT.

Capitalized Advances and Workout Incentives

Servicers are required to submit claims in Property 360 for reimbursement of all outstanding advances, and will be reimbursed in accordance with [F-1-05: Expense Reimbursement](#). Servicers may use the FNMA Mod Claim Type to assist in tracking, if desired. Any advances collected at time of pay off which have not already been reimbursed by Fannie Mae should be requested on the line item below.



Post Payoff Modification Reimbursements should be requested using the **General Services - Post Payoff Modification Reimbursement** line item.

Advances for all modifications must be submitted within 60 days of the modification closed date in SMDU.

Claims for all workout incentives will continue to be generated on the P360AutoGenerated source type and will be visible to servicers through Property 360 searches and reporting. Workout incentives claims will be created daily. To minimize the need for servicers to return funds on cancelled workouts, most claims will be created following a 15-day hold between the workout case closed date and claim creation date. Refer to the following table for claim, line, and hold times for each disbursement type.

Disbursement Type	Category	Subcategory	Claim # Prefix	Hold Time
Modification Incentive	General Services	Workout Incentive	MODINC	15 Days
Repayment Plan Incentive	General Services	Workout Incentive	RPYINC	30 to 60 Days
Pre-FCL Sale Incentive	General Services	Workout Incentive	PFSINC	15 Days
DIL Incentives	General Services	Workout Incentive	DILINC	15 Days
Payment Deferral Incentives	General Services	Workout Incentive	PDFINC	15 Days

As cases are now being created daily, servicers may see an increase in ACH transactions, rather than one large lump sum at month end. Review [Fannie Mae Servicing Guide F-2-02: Incentive Fees for Workout Options](#) for eligibility requirements and disbursement amounts. With additional transparency into claims for workout incentives, servicers may see an increase in denied or curtailed claims; however, there is not an actual increase in denied claims. Rather, there will now be visibility into all claims where previously, claims were only created when a payment was applicable. For additional information on denial reasons, review the [Property 360 Capitalized Advances and Workout Incentives Job Aid](#).

Servicers should submit inquiries about claim denials or curtailments to the Inquiry Response Tool (IRT) or contact their Servicing Management representative. Denied or curtailed system-generated claims cannot be resubmitted manually and will result in an automatic denial of the claim.

Claims auto created in Property 360 will be available for reporting immediately (review the Capitalized Advances and Workout Incentives Job Aid for reporting instructions).

NOTE: In accordance with the Servicing Guide, servicers must still refund Fannie Mae within 60 days of the cancellation date for any requested amounts paid by Fannie Mae to the servicer in connection with the cancelled mortgage loan modification. See [Reimbursing Fannie Mae for a Cancelled Mortgage Loan Modification](#) for additional information.

Attorney’s Fees and Costs

Attorney fees and costs associated with bankruptcy or foreclosure are paid up to the published allowable as outlined in the Attorney Authorization Approval (AAA) Matrix. Excess fee/cost approval is required for expenses not covered by or exceeding the allowable. The AAA Matrix can be accessed from the Claims module in Property 360 or the Fannie Mae business portal. Servicers needing access to the AAA Matrix on the Fannie Mae business portal must contact their Fannie Mae Technology Manager and request legal document access. Attorney’s costs associated with bankruptcy, foreclosure or other legal proceedings are requested on separate line items from attorney’s fees. Additional information about these is provided below.

As set forth in the AAA Matrix, excess fee/cost approval should not be sought from Fannie Mae for ineligible fees and costs or allowable fees and costs. Submitting these requests to obtain a denial from Fannie Mae creates unnecessary work for Mortgage Default Counsel (MDC) firms and Fannie Mae staff.

- Refer to the Ineligible Excess Fees and Costs section in the AAA Matrix for a list of fee types and examples that are ineligible for reimbursement by Fannie Mae.

NOTE: Examples of ineligible fees and costs include defending allegations of servicing or origination error, regardless of the merit of the borrower’s allegations, servicer error/delay, servicer functions, and title curative work.

- Refer to the Allowable Fees and Costs section in the AAA Matrix for a list of fee types reimbursable by Fannie Mae, but that do not require excess fee/cost approval.

NOTE: Examples of allowable fees and costs include amending the foreclosure complaint, dismissing the foreclosure action, and all steps necessary to obtain service of process or judgment foreclosure, including the first hearing attendance.



Attorney Transfers

When Fannie Mae instructs servicers to transfer any legal matter from one attorney to another, an attorney file review fee is reimbursable. The servicer should clearly indicate the specific firms involved in the transfer within the expense details. All other attorney transfers require excess fee approval to be reimbursed by Fannie Mae.

Attorney Transfer File Reviews should be submitted using the **Attorney Fees – FC – Transfer File Review Fee** line item.

Bankruptcy Fees

Access the current [Fannie Mae Allowable Bankruptcy Attorney Fees Exhibit](#).

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable bankruptcy attorney's fees not covered by an allowable bankruptcy fee. Attorneys must follow Fannie Mae's established excess fee request process using the Property 360 Excess Fees and Costs portal. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

All bankruptcy claims must include the following information in the line item detail:

- Case Number
- Chapter Number
- Filing Date

Court Costs

Court costs may include a court-appointed representative as well as court transcripts or hearings. Documentation may be requested to support the expense.

Deed-in-Lieu (DIL) Doc Prep Fees

An attorney may charge an additional cost to prepare documentation specifically for Deed-in-Lieu of Foreclosures. This cost is reimbursable once during the life of the loan and only if there is a closed Deed-in-Lieu.

Deed-in-Lieu Documentation Preparation Fees should be submitted using the Default Services Fee – Deed-in-Lieu Doc Prep Fee line item.

Filing Costs

Filing costs may be required for both bankruptcy and foreclosure filings. Documentation may be requested to support the expense.

Foreclosure Fees

Fannie Mae posts the current Life of Default allowable foreclosure attorney's fees in the [Allowable Foreclosure Attorney Fees Exhibit](#).

The allowable foreclosure attorney's fees are dependent on the date the loan was referred to foreclosure and/or the actual foreclosure date. To ensure the accurate reimbursement of foreclosure attorney's fees, servicers must populate the foreclosure referral date within the Referral Date field in the expense line item details.

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable foreclosure attorney's fees not covered by an allowable foreclosure fee. Attorneys must follow Fannie Mae's established excess fee request process using the Property 360 Excess Fees and Costs portal. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

Reimbursement of the fees required to dismiss a foreclosure action before or after entering a judgment should be submitted using the **Attorney Fees – FC – Foreclosure Dismissal Fee** line item. Hearing attendance is also included in the fee, when required.



Mediation

The current Fannie Mae mediation fees are available in the Attorney Authorization Approval (AAA) Matrix. Servicers needing access to the AAA Matrix must contact their Fannie Mae Technology Manager and request Legal Document access to the Fannie Mae business portal.

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable mediation fees not covered by the allowable amount. Attorneys must follow Fannie Mae's established excess fee request process using the Property 360 Excess Fees and Costs portal. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

Post-Sale Bid Process Fees

California law established a post-sale bid process requiring the trustee to review all Notices of Intent to Bid (NIB) and upset bids received. Fannie Mae will reimburse California servicers for these expenses at the conclusion of the bid process. All other states will require Excess Fee Approval.

Effective July 25, 2022, Post-Sale Bid Process Fee reimbursement should be requested using the **Attorney Fees – Post Sale Bid Process** line item.

Publication Costs

In accordance with [Servicing Guide Announcement SVC-2017-09](#) Fannie Mae will reimburse one publication sale cost per sale. If multiple publication costs are incurred for the same foreclosure sale, servicers should aggregate the expenses into one request for reimbursement. In the event a foreclosure sale is rescheduled, or the foreclosure is restarted, excess costs approval is required for expenses associated with additional foreclosure sale publication costs. Servicers should send inquiries about the excess costs process via the Inquiry Response Tool (IRT) or directly to their Servicing Management representative.

Documentation may be requested to support the expense.

Recording Costs

Recording costs may include discharges/dismissals, foreclosure registrations, notices of default or sale, deed-in-lieu (DIL) or foreclosure deed recordings, and e-recordings. Documentation may be requested to support the expense.

Recording costs may also include transfer taxes, also known as document stamps, and mortgage taxes. Transfer taxes are always reimbursable if there is a closed DIL for the loan. If there is no closed DIL, transfer taxes are reimbursed on a case-by-case basis. Documentation may be requested to support the expense. Mortgage taxes may be required in some states as part of a modification. They are only reimbursable in Alabama, Florida, Kansas, Oklahoma, Minnesota, New York, and Tennessee.

Documentation may be requested to support these expenses.

Recording Costs for Charge Off – Lien Release

Recording costs associated with a Lien Release are reimbursable on Fannie Mae pre-approved Charge-off loans via a completed SMDU case; however, they must be submitted within 120 days of satisfaction. Refer to the [Reimbursement for Recording Costs Associated with a Mortgage Loan Satisfaction or Charge-Off section](#) of the Fannie Mae Servicing Guide. Documentation may be requested to support the expense. Charge off – Lien Release expenses should be requested using the **Recording Cost - Lien Release – Recording Fee** line item.

Recording Costs for Foreclosure Prevention Fee

The State Home Foreclosure Prevention Project (SHFPP) in North Carolina aims to reduce unnecessary foreclosures by facilitating communication between homeowners, servicers, and housing counselors before foreclosure filings. The project is administered by the North Carolina Housing Finance Agency (NCHFA) and provides free resources such as housing counseling and legal services.

The Pre-Foreclosure Notice has a filing fee that is associated with the administrative costs of processing the foreclosure prevention notification. The expense, in the amount of \$75.00, is reimbursable once per life of the loan in the state of North



Carolina and must be submitted using the **Recording Costs – Foreclosure Registration** line item, along with an itemized or bulk invoice.

Recording Fees for Loans Paid in Full

Servicers unable to legally charge the borrower for recording fees in connection with a paid off loan should request reimbursement using the **Recording cost - Lien Release – Recording Fee** line item. Reimbursement requests must be submitted within 120 days of satisfaction, and documentation may be requested to support the expense.

Sales Tax on Legal Fees

Sales tax on legal fees is reimbursable only for the sales tax incurred on the attorney’s general excise taxes in Hawaii and attorney’s gross receipts tax in New Mexico. Sales taxes incurred on other costs (legal or otherwise) are not reimbursable under this line item. Documentation may be requested to support this expense.

Legal Sales Tax should be submitted using the **Attorney Fees – Legal Sales Tax** line item.

Service Costs

Service costs may include mailing expenses, notary costs, service of process costs, and borrower locating services such as skip traces or private investigator services. Notary costs are only reimbursable when related to a modification or if they were incurred in Puerto Rico. Documentation may be requested to support the expense.

Sheriff Fees & Costs

Sheriff fees and costs are expenses incurred by the sheriff’s department as part of a foreclosure sale. Sheriff deposits are not reimbursable unless the cost sheet clearly indicates that the deposit has been credited to the outstanding balance. If the Sheriff’s cost sheet includes taxes, the taxes should be filed using tax line items. Documentation may be requested to support the expense.

Title Costs

In accordance with [Servicing Guide Announcement SVC-2016-05](#), foreclosure title costs are reimbursable up to the published allowable amount. Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable title costs not covered by an allowable title cost. Attorneys must follow Fannie Mae’s established excess fee request process using the Property 360 Excess Fees and Costs portal. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

The allowable foreclosure title costs are dependent on the date the loan was referred for foreclosure. To ensure the accurate reimbursement of foreclosure title costs, servicers must populate the foreclosure referral date within the **Referral Date** field in the expense line-item details.

Title costs associated with bankruptcy, deed-in-lieu, or modifications are also eligible for reimbursement. Documentation may be requested to support the expense.

Cash for Keys/DIL Relocation Expense

Cash for Keys allows homeowners to receive cash in exchange for turning in their keys and vacating the property. Fannie Mae will reimburse this expense up to the pre-authorized amount found in SMDU once the DIL case is closed. This expense should be submitted using the **Eviction Costs - FNMA DIL Relocation Expense** line item. Instructions for SMDU can be found [here](#).

Condominium Owner’s Association (COA)/Homeowner’s Association (HOA) Dues and Other Expenses

Fannie Mae is responsible for the payment of HOA and COA fees and assessments for all acquired properties regardless of foreclosure sale or Mortgage Release date. Servicers are not required to keep HOA/COAs current on Fannie Mae properties, unless specifically instructed to do so.

Reimbursement of COA/HOA expenses will be decisioned per the applicable state’s statute. State statutes also govern when other COA/HOA expenses such as attorney fees and other fees (interest, late fees, and fines/penalties) should be reimbursed. If the



other expenses are permitted by the applicable state, Fannie Mae will reimburse these expenses with supporting documentation. If COA/HOA dues are paid annually, bi-annually, or quarterly, the servicer must indicate how often the dues are paid in the Property 360 **Line Item Comments** field.

To ensure the accurate reimbursement of COA/HOA fees and assessments, servicers must populate the paid date within the **Paid Date** field in the expense line-item details.

Late fees, attorney fees, penalties and interest, or any other COA/HOA-related fees should not be included in the dues amount. These expenses are reimbursable per each state statute but must be submitted separately. For information regarding guidelines per state statute, contact the attorney handling the foreclosure.

Estoppel Fees are fees charged for an Estoppel Certification. Estoppel Fees are reimbursable. Documentation may be requested to support the expense.

Cooperative Corporation (Co-Op) Expenses

Fannie Mae is responsible for the payment of Co-Op corporation fees and assessments for all acquired properties regardless of foreclosure sale or Mortgage release date. Servicers are not required to keep Co-Op dues current on Fannie Mae properties, unless specifically instructed to do so.

For pre-foreclosure timeframes, Fannie Mae will reimburse Co-op dues as well as other associated legal fees and costs. Documentation may be requested to support the expense.

Servicers must populate the paid date within the **Paid Date** field in the expense line item details to ensure the accurate reimbursement of Co-Op fees and assessments.

Escrow Expenses

Fannie Mae will reimburse real estate taxes, flood, and property insurance premiums that the servicer advances to protect our interest in the property when funds in the escrow account are not sufficient to cover these payments. This also applies to non-escrowed mortgage loans. These advances will be eligible for reimbursement without regard to when it was paid in conjunction with the last paid installment.

Escrow advances are reimbursable even if the expenses were incurred prior to the mortgage loan becoming delinquent. However, for the servicer to request reimbursement for the expenses, the mortgage loan must have subsequently become delinquent.

For more information, reference the [Servicing Guide Announcement SVC-2018-04](#).

If a loan is escrowed, the last positive **escrow balance** must be credited to Fannie Mae before taxes and/or insurance will be reimbursed. This credit should be submitted using the **Deductible – Escrow Balance** line item. Effective Sept. 15, 2022, additional escrow payments must be submitted using the **Deductible – Escrow Payment Credit** line item. Servicers can no longer use the investor credit line item to submit additional escrow payments.

If an escrow was provided to Fannie Mae in error, the servicer may request for it to be returned, using the **General Services – Escrow/Refund Provided in Error** line item.

Property insurance premiums and their associated refunds are reimbursable until 14 days after the property is reported vacant. Documentation may be requested to support the expense. When submitting expenses for insurance premiums, the servicer should indicate if the loan was escrowed or non-escrowed in the **Line Item Comments** field in Property 360. The servicer should also indicate whether the policy is homeowner-placed or lender-placed.

The servicer must cancel a property insurance policy and flood insurance policy, if applicable, within 14 days of the foreclosure sale or the acceptance of an executed Mortgage Release™, regardless of whether there is an applicable waiting period, such as redemption or court confirmation or ratification. Refer to [Servicing Guide Announcement SVC-2019-07](#).

NOTE: For properties foreclosed prior to February 2020, policies must be cancelled within 14 days after the property appears on the **Vacancy Report** in HomeTracker®.

All lender-placed policies must be cancelled or expired prior to requesting reimbursement. A refund credit is required for all lender-placed policies cancelled prior to the expiration date. If no refund is provided, the insurance premium is not reimbursable.



Fannie Mae generally requires flood insurance for any property that is in a Special Flood Zone. Lender placed flood premiums will only be reimbursed if the property is located in a Special Flood Zone. A flood certificate is required to validate the property is in a Special Flood Zone.

If insurance types such as wind, hurricane, earthquake, etc. are requested, servicers should document the type of insurance being requested in the **Line Item Comments** field in Property 360.

If an insurance refund was provided to Fannie Mae in error, the servicer may request for it to be returned using the **General Services – Escrow/Refund Provided in Error** line item.

Taxes are reimbursable post-origination as long as the property was reported delinquent. Documentation may be requested to support the expense. When submitting expenses for taxes, the servicer should indicate if the loan was escrowed or non-escrowed in the **Line Item Comments** filed in Property 360.

In some instances, taxing authorities will require pro-rated taxes to be paid through liquidation to record the foreclosure deed. To be eligible for reimbursement, supporting documentation may be requested and the expense must be submitted using the **Taxes – Property Tax – Deed Recording** line item.

NOTE: To avoid erroneous denials, the Non-Recoverable selection is no longer accepted for Escrow Expenses. This selection will be available in the Bulk Upload Template; however, it will not be shown on claims once created from the Bulk Import tool.

Ground Rent

Ground Rents are not the responsibility of the servicer for any Fannie Mae acquired properties.

Liens

Liens are reimbursable on a case-by-case basis depending on the type of lien. Liens will often require supporting documentation to support the expense. Fannie Mae may also require a copy of the recorded lien and a copy of the release of the lien. Fannie Mae will not reimburse liens that are a result of servicer negligence. Additional information about specific lien types is outlined below.

COA/HOA Liens are reimbursable based on the state statute or Fannie Mae's pre-approval. For information regarding guidelines per state statute, contact the attorney handling the foreclosure.

Property Preservation Code Violations/Liens, Municipality Liens and **Mechanic's Liens** are reimbursable if the code violation or the lien was not due to servicer negligence. For additional guidelines regarding property preservation, refer to the [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

DIL Lien and **Second Lien Considerations** are reimbursed to a pre-authorized amount included in the closed SMDU case.

Tax Liens can be placed due to unpaid taxes or unpaid utilities eventually added to the tax bill. The **Tax Lien** line item should only be used if the lien is related to unpaid taxes. Unpaid utilities should be requested to be reimbursed using the **Delinquent Utility** line item.

Mortgage Insurance

Mortgage Insurance (MI) is reimbursable from last paid installment through the foreclosure month. Future dated MI is not reimbursable. Documentation may be requested to support the expense.

Non-Recoverable Advances

Expenses incurred in connection with a reinstatement, payoff, or modification should be paid by the borrower. Fannie Mae will only reimburse servicers if the expense is determined to be legally non-recoverable. Fannie Mae does not reimburse servicers for recoverable advances a servicer fails to collect. Documentation may be requested to support the expense.

Expenses incurred in connection to a third-party sale should follow remittance guidelines referenced in [Fannie Mae Servicing Guide E-3.5-02, Handling Third Party Sales](#). Fannie Mae will reimburse allowable recovered and non-recovered expenses. Fannie Mae does not reimburse servicers if the expense was not properly included in the third-party sale.

Property 360 includes a **non-Recoverable** drop-down option on every line item. Servicers must select **Non-Recoverable** from the drop-down when requesting reimbursement for any legally non-recoverable expense. Fannie Mae technology fees, disaster



inspections on current properties, and administrative costs associated with modifications are all non-recoverable and the **non-Recoverable** drop-down should be selected.

Also included in Property 360 is the **Not Yet Recovered** drop-down option for applicable line items. Servicers may select **Not Yet Recovered** from the drop-down when requesting reimbursement for any advance that is recoverable at any applicable milestone.

Payment Deferrals

When a loan enters a payment deferral, the servicer must identify the deferred amount within the SMDU case and pay any necessary out-of-pocket expenses. Refer to the [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#) to learn about expenses eligible for reimbursement. Any advances collected at time of pay off which have not already been reimbursed by Fannie Mae should be requested on the line item below.

Post Payoff Payment Deferral Reimbursements should be requested using the **General Services - Post Payoff PD Reimbursement** line item.

NOTE: Please review Lender Letters ([LL-2020-05](#)), ([LL-2020-07](#)) and ([LL-2020-11](#)) for additional payment deferral information.

Property Inspections

Recurring property inspections are required for all delinquent properties. The line items require a **Service From** and **Service To** date and require the total cost of all property inspections performed within the time frame.

For example: If three (3) exterior inspections were performed for \$20.00 each, between January and March 2016, servicers should submit a claim using the subcategory *Exterior Property Inspections*, with a **Service From** date of March 1, 2016, and a **Service To** date of March 31, 2016. The requested expense should have a quantity of three (3) for \$20 equaling a total requested amount of \$60.00.

NOTE: Quantity should always be a whole number.

The applicable interior/exterior property inspection line item(s) should be utilized for court-ordered inspections in the territory of Puerto Rico. Expenses must be submitted using the **Property Services – Exterior Property Inspection** or **Property Services – Interior Property Inspection** line items.

In addition to the recurring (ongoing) property inspections, a one-time reimbursement will be allowed for Attorney Initiated Property Inspections for expedited foreclosure actions in the State of New Jersey, provided the inspection was conducted to confirm a property is vacant or abandoned. All of the following are or may be required for reimbursement of Attorney Initiated Property Inspections:

- The expense was incurred on or after April 1, 2013
- The property is in the State of New Jersey
- The invoice for the inspection must be provided to support the dollar amount.
- A copy of the vacancy certification or a copy of the inspection report must be provided.
- Explanation and/or documentation that the inspection was conducted in connection with an expedited foreclosure.

Expense submission must be made using the **Property Services – Attorney Initiated Property Inspection** line item.

NOTE: Court-ordered inspections in the territory of Puerto Rico should be requested using the **Recurring (Ongoing) Property Inspection** line item.

Disaster Inspections are performed to verify the integrity of the property after a disaster event. Disaster inspections are only eligible for reimbursement consideration when:

- The expense was incurred on or after August 25, 2017
- If the expense was incurred on a current mortgage loan, the expense must be submitted for reimbursement within one year of the invoice date.

NOTE: Claim filing deadlines still apply.

- The disaster inspection was performed using the property inspection report ([Form 30](#)) or the equivalent.
- If performed on a current loan, the non-recoverable-drop-down should be selected.



This property inspection expense should be submitted using the **Property Services – Disaster Inspection** line item.

Hazard Loss Repair Inspections are performed to verify the completion of repair work due to a hazard loss and are only eligible for reimbursement consideration when:

- A comment is included if the hazard loss inspection is related to a loss from the 2017 hurricane season and the inspection was incurred on or after August 25, 2017.
- All other hazard loss inspections are only reimbursable if incurred on or after December 13, 2017.
- If the expense was incurred on a current mortgage loan, the expense must be submitted for reimbursement within one year of the invoice date.

NOTE: Claim filing deadlines still apply.

This property inspection expense should be submitted using the **Property Services – Hazard Loss Repair Inspection** line item.

Special Inspections may include electrical inspections, plumbing inspections and/or system checks. Fannie Mae HomeTracker® approval is required for reimbursement of all Specialty Inspections.

This property inspection expense should be submitted using the **Property Services – Specialty Inspection** line item.

Property Preservation

Property Preservation expenses are paid up to the published Fannie Mae allowable. If the available allowable will not be sufficient, pre-approval for the total requested amount is required and must be submitted in HomeTracker®. Claims submitted for property preservation expenses, such as cleaning, landscaping, and maintenance, must have a completion date that represents the date the expense was incurred. Recurring expenses should not be aggregated without using the **Quantity** field. If reimbursement is requested for recurring or frequent expenses within similar time frames, supporting invoices may be required to validate the expense.

Property preservation expenses, except for property inspections, will not be reimbursed until the property is confirmed to be vacant. Servicers must populate the **First Time Vacancy (FTV) Date** field with the property's vacancy date.

For additional guidelines regarding property preservation, refer to the [Fannie Mae Servicing Guide E-3.2-12: Performing Property Preservation During Foreclosure Proceedings](#), as well as, [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

Property Registration

Property Registration may require documentation to support the expense. Servicers may be required to pay a refundable bond to the city in addition to the registration. Since the bond is refundable by the city, Fannie Mae will not reimburse bond funds.

Property Registration Administration Fees are required by some cities and municipalities to ensure an asset is maintained if the property is vacated by the owner. Property Registration Administration Fees are separate from Property Registration Bonds and are reimbursable; however, vendor processing fees, late fees, and mailing fees on property registrations are not reimbursable. Documentation may be requested to support the expense.

Technology Fees

Technology Fees include the BK and FC Electronic Invoice Submissions and the Process Management Technology Usage Fee. The BK and FC Electronic Invoice Submissions are reimbursable up to \$10 for the life of the loan. The Process Management Technology Usage Fee is reimbursable up to \$25 per each reported delinquency. Use the **Non-Recoverable** drop-down when requesting reimbursement for any of these expenses.

Utilities

There are three expense types that may be associated with the reimbursement of utilities.

Delinquent Utilities are the utilities that were not paid by the homeowner prior to vacating the property. These are expenses inherited by the servicer that must be paid to prevent liens on the property and include the expenses incurred prior to foreclosure action and before the property is vacant. Unpaid utilities may eventually be added to the tax bill. The **Tax Lien** line item should



only be used if the lien is related to unpaid taxes. Unpaid utilities should be requested to be reimbursed using the **Delinquent Utility** line item.

This expense is paid up to the allowable outlined in the Property Preservation Matrix, but documentation may also be requested to support the expense. This type of expense should be submitted using the **Property Services - Delinquent Utilities – Electricity, Property Services - Delinquent Utilities – Gas, or Property Services - Delinquent Utilities – Water** line items.

Monthly Utilities are the recurring utility expenses necessary to maintain the property during delinquency. These expenses are incurred after the property is vacant through the foreclosure month. This expense is paid up to the allowable outlined in the Property Preservation Matrix, but documentation may also be requested to support the expense.

Utility expenses incurred more than 30 days after the foreclosure date are the responsibility of the REO vendor. If the REO vendor has not assumed the responsibility of these expenses, send the utility bills to: servicing_solutions@fanniemae.com. The sales representative will request payment from the REO vendor.

Servicers may be asked to reimburse pre-foreclosure expenses by title/closing department on claims submitted post foreclosure. The Title/Closing department may request the servicer to pay a utility bill of an excessive amount. In these instances, the servicer can be reimbursed if the servicer submits the following two documentation requirements:

- The Title/Closing department's written request to the servicer requesting they pay the bill, **AND**
- A copy of the original bill where the statement amount matches the amount paid by the servicer.

This type of expense should be submitted using the **Property Services - Utilities – Electricity, Property Services - Utilities – Gas, or Property Services - Utilities – Water** line items.

Utility Transfer/Shut-off expenses are incurred when cancelling a utility or transitioning the responsibility of this expense to the REO vendor. This expense is paid up to the allowable outlined in the Property Preservation Matrix. This type of expense should be submitted using the **Property Services – Utility Transfer/Shut-off** line item.

Valuations

Valuation expenses include **Appraisals, Automated Valuation Models (AVMs), and Broker Price Opinions (BPOs)**. Valuations for liquidations are ordered through Fannie Mae directly. Valuation expenses related to workout attempts, or court-ordered by a judge during foreclosure, are reimbursable on expense reimbursement claims submitted via Property 360. Since each valuation is valid for up to 90 days, valuation costs will only be reimbursed up to four (4) instances per calendar year. Documentation may be requested to support the expense.

Helpful Information

The information below is provided as helpful tools for servicers.

Common Edits in Claims

Claim decisioning, including determining if a claim is eligible for auto-approval, is based on whether there are edits triggered for review. If no edits are triggered, the claim is eligible for auto-approval. A claim with one or more edits requires manual intervention prior to decisioning.

Expense Reimbursement Reporting

Reporting capabilities are available within Property 360.

For additional reporting needs or questions, please submit an inquiry through the [Inquiry Response Tool \(IRT\)](#).

Fannie Mae Learning Center

The [Fannie Mae Learning Center](#) offers training information on the single-family business portal designed with the user in mind.



Fannie Mae Servicing Solutions

For general servicing or loss mitigation questions, send an email to: servicing_solutions@fanniemae.com or call 1-800-2FANNIE (1-800-232-6643). [Click here](#) for a guide to the menu selections on 1-800-2FANNIE.

Inquiry Response Tool (IRT)

The Inquiry Response Tool (IRT) portal is used to respond and track inquiries related to expense reimbursement claims.

This tool is used for questions related to:

- Expenses: denied, curtailed, or pending
- Unclear instructions around a claim submission
- Property 360 system issues

Link to the tool: <https://fanniemae.decisionreadysolutions.com/>

Frequently Asked Questions

General Submission Q&As

Q1 What are the expected service levels for claim processing?

Generally, claims are processed within 30 days of submission.

Q2 How does adding or changing something on a claim after I submit it impact how long it will take to pay the claim?

Claims are processed based on claim age. The age of a claim is determined by the submission date. Updating a claim after it has been submitted changes the submission date. As a result, the age of the claim starts over, based on the new submission date. Continuing to make updates to a claim may cause the claim to exceed the timely submission deadline, which may result in a claim being denied for late submission.

Q3 What if circumstances beyond my control results in a late claim submission

Escalate using the Inquiry Response Tool (IRT).

Q4 How long should I expect to wait for an inquiry response?

Generally, a response should be received within 5 business days of submission.

Q5 When should I expect to get funds?

If receiving checks, you should expect to receive funds within 10 days of the claim showing a **Paid** status in the expense reimbursement system.

If receiving ACH, you should expect to receive funds within 3 business days of the claim showing a “Paid” status in the expense reimbursement system.

Q6 What if we receive money that is not ours?

Submit a request using the Inquiry Response Tool (IRT) for further instructions.

Q7 How do I cancel a submitted claim?

Servicers can pull a claim back from **Submitted** status to make updates to the claim or void (cancel) a submission. See the Expense Reimbursement [Property 360 User Guide](#) for additional information.

If funds for the claim have already been sent out and/or received, the servicer will need to utilize the [Cash Remittance System \(CRS\)](#) to issue a refund to Fannie Mae. Click “Launch App” to access the application.

Q8 What is Fannie Mae’s expectation for reporting delinquency status on properties?

The servicer must report delinquency history by the 2nd business day of every month for loans 30+ days delinquent as of the last day of the preceding month, or if any action was taken to cure the delinquency during the preceding month, even if the loan is less than 30 days delinquent. See [Fannie Mae Servicing Guide F-1-21](#).

Q9 How can I ensure that Fannie Mae knows a loan has been in bankruptcy if I’m not specifically requesting reimbursement of bankruptcy fees?



If the loan has ever been in bankruptcy, the servicer should include a comment on the claim with the case number, chapter type, and bankruptcy filed date.

Q10 What expenses capitalized in a modification can be reimbursed?

Only incurred, allowable, out-of-pocket expenses incurred in accordance with [F-1-05: Expense Reimbursement](#) are eligible for reimbursement.

Q11 When should I expect to see reimbursement funds for expenses capitalized in a modification? What should I do if I haven't received it?

For modifications closed on or after October 1, 2023, Capitalized Advances will no longer be automatically generated in Property 360. Servicers will be required to submit claims in Property 360 for reimbursement of expenses included in the capitalized advance.

Expense Q&As

Q12 How are utility liens following a foreclosure action handled?

They are reviewed on a case-by-case basis. Submit an inquiry through the IRT and include a copy of the required documentation.

Q13 Is the servicer responsible for water/sewer charges during the foreclosure process?

Refer to the Servicing Guide for servicer obligations: [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

Q14 How do I obtain approval for property preservation expenses exceeding allowable tolerances?

The servicer must follow the guidelines set forth by the Property Preservation group for reimbursement of amounts over tolerance and provide the date the work was completed.

When reimbursement for preservation work is requested, verify the amounts requested on the Property Maintenance and Management: Property Preservation Matrix and Reference Guide, based on the date the work was completed.

All preservation work is expected to be completed within the allowable tolerances. When work cannot be completed within the allowable tolerances, a bid must be submitted via HomeTracker with a detailed description, reason for the bid request, and photos to support the bid. Approval must be obtained for all bids over the allowable tolerances prior to initiating work.

Q15 How do I get reimbursed for expenses related to Bankruptcy Cramdowns?

Once the cramdown has been approved by bky_mail@fanniemae.com, expenses are reimbursed like any other expenses.

Q16 Are Servicemembers' Civil Relief Act (SCRA)/Military Indulgence expenses reimbursable?

SCRA/Military Indulgence expenses are not individually reimbursable; those expenses are included as part of the overall amount of foreclosure allowable attorney fees.

Q17 What expenses should always be itemized? What expenses can be aggregated?

Landscaping, Taxes, Insurance, and Attorney's fees and costs should always be itemized.

When a date range can be provided, the quantity field may be used to aggregate recurring monthly expenses that are always the same amount (examples: COA/HOA dues, recurring property inspections). The quantity field may also be used to aggregate expenses if the same expense is incurred on the same day for the same expense type (examples: Capping Wires, Cleaning – Toilets). Quantity should always be a whole number; do not use decimals.

Q18 How do I get reimbursement for expenses related to a payment deferral?

The servicer must pay any necessary actual out-of-pocket expenses in compliance with the Servicing Guide, associated with the execution of a payment deferral. We will reimburse the servicer for allowable out-of-pocket expenses in accordance with [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#); however, servicers will not be automatically reimbursed for these expenses upon completion. The servicer must submit a request for reimbursement



(including of advanced expenses included in the non-interest-bearing balance), within 60 days of the completion of the payment deferral.

Please review Lender Letters ([LL-2020-05](#)), ([LL-2020-07](#)), ([LL-2020-11](#)) and ([LL-2021-07](#)) for additional payment deferral information.

Q19 Which claim type should be used to claim expenses included in a loan modification?

These claims can be submitted using the **571 Claim**, **FNMA Mod**, or **RECON** claim types; however, Fannie Mae recommends that submitting under the **FNMA Mod** claim type is best practice and assists with servicer reporting and/or reconciliation.

Q20 Is there any reporting we can pull from Property 360 for the capitalized advances?

There is no reporting at this time in Property 360 for claims closed after Oct. 1, 2023; however, the Reconciliation Report (accessible through FM Connect and through Property 360) will be enhanced to include loan modification data. This report will include both modifications and payment deferrals, as they both follow the same reimbursement process. No ETA currently for this update.

Q21 Can we submit a claim for expenses that are not reimbursable per Fannie Mae guidelines but were capitalized in the loan modification?

These expenses are only reimbursable when the loan is paid in full. These expenses should be submitted under the Post Payoff Modification Reimbursement line item after the loan is paid off.

System Q&As

Q22 Can adjustments be made to a decisioned claim and then resubmitted?

Servicers have the ability to copy claim and loan information from a previously submitted claim that has been *Denied*, *Submitter Voided*, *Void*, or *Paid with Curtailed Line Items*. Other information, such as chronology and history, will be displayed as a new claim.

Q23 How many different expenses can I submit for COA/HOA expenses?

Property 360 allows three (3) separate line-item entries for COA/HOA expenses. If the service dates are sequential for multiple expenses, servicers can combine expenses using the same line item.

Q24 How can I access HomeTracker® to comply with guidelines regarding insurance cancellation after a property is foreclosed?

The servicer must cancel any property insurance policy and flood insurance policy, if applicable, within 14 days of the foreclosure sale or the acceptance of an executed Mortgage Release™, regardless of whether there is an applicable waiting period, such as a redemption or court confirmation or ratification. Refer to [Servicing Guide Announcement SVC-2019-07](#). For properties foreclosed prior to February 2020, policies must be cancelled within 14 days after the property appears on the Vacancy Report in HomeTracker®.

Q25 I have questions about Property 360 or would like to begin the onboarding process. How do I get more details?

If you have further questions about this platform, would like to get started with onboarding, or need technical support, please visit the [Property 360 page](#).



Servicer Expense Reimbursement Job Aid Revisions

The Servicer Expense Reimbursement Job Aid provides operational instructions based on servicing policies. Specific updates to the Job Aid, from the previous year to present, are listed in the table below.

Revision Date	Page Number	Revision
04/22/2024	Multiple	<ul style="list-style-type: none">▪ Updated broken hyperlinks▪ Updated FAQs
05/31/2024	Multiple	Updates made to the following sections: <ul style="list-style-type: none">▪ Capitalized Advances and Workout Incentives▪ Escrow Expenses▪ Post-Sale Bid Process Fees▪ Title Costs▪ FAQs
09/30/2024	17	<ul style="list-style-type: none">▪ Added the Property Registration section▪ Removed Vacant Property Registration (VPR) section▪ Added FAQ related to Property 360 eLearning
03/13/2025	8	<ul style="list-style-type: none">▪ Added Claim Types section
05/08/2025	Multiple	Updates made to the following sections: <ul style="list-style-type: none">▪ Pre-Payment Review▪ Supporting Documentation for Pre-Payment Review Requests▪ Removed duplicate payment info in Capitalized Advances section▪ Removed LoanSphere Invoicing section
08/14/2025	12	Added information regarding the NC State Home Foreclosure Prevention Project to the Attorney's Fees and Costs section.
12/1/2025	Multiple	Replaced HSSN references with SMDU, as HSSN is retiring on December 1, 2025.
12/31/2025	Multiple	Removed all references to the post-payment review process, as servicers will no longer receive post-payment documentation requests through the RES application effective October 1, 2025.
5/1/2026	8	Removed references to the Third Party Sales Reimbursement line item as it is retired effective May 1, 2026.