

Transaction Set 820 - Payment Order/Remittance Advice

HUD uses TS 820 for Advice of Payment notification in response to mortgage insurance claims submitted via TS 260. Within HUD's Single Family Claims trading group, HUD is always the **sender** of TS 820; HUD's trading partners are the **receivers**.

Transmission Notes for Transaction Set 820

To successfully receive transaction set 820, the following data format should be reviewed.

Data Element	Format
Servicing Mortgagee No.	9999999999
Holding Mortgagee No.	9999999999
FHA Case No.	999-9999999
Monetary Amounts	Digits only. Implied decimal of 2.
Interest Rate	Digits only. Implied decimal of 6.
Adjustment Codes	XXXX,XXXX=9999999,XXXX....

Business Scenario

A business scenario is provided below to illustrate the construct of a transaction set 820 transmission. It provides a remittance advice from HUD to a lender/servicer for a single family mortgage insurance benefit claim, and the corresponding information contained in the EDI transmission.

The following business scenario shows the use of transaction set 820 to transmit payment order/remittance advice information on a single claim for mortgage insurance benefits. HUD is advising Sunnyside Mortgage Corp. of Birmingham, AL about the items that will be paid on its claim in connection with FHA Case No. 011-1000000. The FHA Cash Payment amount for the claim is \$16,256.75; the payment type is Final. Relevant dates and reference numbers are transmitted, together with codes indicating the reasons for adjustments to amounts claimed. The individual line items claimed are also transmitted and identified as deduction, expense, or interest amounts; interest rates are also provided.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as a part of the table.

EDI Transmission Data	Explanation
ST*820*0001~	820 indicates Transaction Set 820; 0001 is the Control Number and the Segment Terminator is a tilde (~).
BPR*E*1625675*C*FEW~	E indicates a Debit/Credit Advice with Remittance Detail; \$16,256.75 is the monetary amount; C indicates a credit; FEW indicates that the payment method is electronic funds transfer.
	The optional NTE, TRN, CUR and REF segments are not used.
DTM*007*19930624~	007 indicates the effective; 19930624 indicates that the date is 06/24/1993.
N1*MH*US DEPT. OF HUD~	MH indicates the entity is a mortgage insurer; the mortgage insurer is HUD.
	Optional segment N2 is skipped.
N3*PO BOX 44807~	The mortgage insurer address is P.O. Box 44807.
N4*WASHINGTON*DC*20026~	The mortgage insurer geographic location is Washington, D.C. 20026.
	The optional REF segment at this position is not used by HUD.
PER*CN*Sf CLAIMS SUPPORT SERVICE CENTER*WP*(703) 235-9102~ Reserved for Future Use: PER*CN*CLAIMS EMAIL ADDRESS: *EM*FHA_SFCLAIMS@HUD.GOV~	CN indicates that the administrative communications contact is a General Contact; the name is SF CLAIMS SUPPORT SERVICE CENTER. WP indicates that the communication number is a work phone number; the number is (703) 235-9102 . Reserved for Future Use: CN indicates that the administrative communications contact is a General Contact; the name is CLAIMS EMAIL ADDRESS; EM indicates the contact information is an email address; the email address is FHA_SFCLAIMS@HUD.GOV.
N1*LV*SUNNYSIDE MORTGAGE CORP*62*1234567899~	LV indicates that the entity is a mortgage servicer; the name of the mortgage servicer is Sunnyside Mortgage Corp.; 62 indicates that the entity number is a servicing mortgagee number; the number is 1234567899 .
	Optional N2 segment is skipped.
N3*PO BOX 500000~	The mortgage company address is P.O. Box 500000 .
N4*BIRMINGHAM*AL*35253~	The mortgage company geographic location is Birmingham, AL 35253 .

EDI Transmission Data	Explanation
	The optional REF segment at this position is not used by HUD.
PER*CN*S/F CLAIMS - AOP~	CN indicates that the administrative communications contact is a general contact; the contact is the S/F Claims - Advice of Payment .
ENT*12345~	12345 indicates the assigned number for the entity.
N1*BW*AA SMITH~	BW indicates that the entity identification of the named individual is borrower (mortgagor); the borrower's name is A. A. Smith .
	Optional segment N2 is skipped.
N3*5200 MOSS DR~	The property address is 5200 Moss Drive .
N4*MOBILE*AL*36609~	The geographic location of the property is Mobile, AL 36609 .
REF*Z8*011-1000000~	Z8 indicates that the reference number is the Insurance Certificate No. (FHA Case No.); 011-1000000 is the FHA Case No.
REF*3A*0270~	3A indicates that the reference number is the Section of the Act Code; the code is 0270 .
REF*33*333~	33 indicates that the reference number is the Lender Case No. (Mortgagee Reference No.); 333 is the Lender Case No.
REF*Y4*06~	Y4 indicates that the reference number is an Agency Claim No.; the claim type identifying number is 06 .
REF*72*00441~	72 indicates that the reference number is a schedule reference number; the number is 00441 .
	The optional PER segment is skipped. All optional loops prior to the RMR loop are skipped.
RMR*ZZ*X*AI~	ZZ in the reference number qualifier position and X in the reference number position flag the first iteration of the RMR loop and the first use of the RMR segment in that loop. AI indicates full type payment. The remaining optional data elements of the RMR segment are skipped in this initial usage. The first iteration of the RMR loop is reserved to transmit adjustment message codes (NTE segment) and dates (DTM segment) related to the individual claim identified in the REF segment above carrying the FHA Case No.
NTE**1AU3,1AVA~	The optional Note Reference Code is skipped. 1AU3 is an adjustment message code indicating: CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10. 1AVA is an adjustment message code indicating: INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED

EDI Transmission Data	Explanation
	IN ITEM 31 OR THE DEFAULT DATE.
DTM*234*19930412~	234 indicates settlement date; the settlement date is 04/12/1993 .
DTM*050*19911030~	050 indicates date claim received; received date is 10/30/1991 .
DTM*147*19900101~	147 indicates due date last complete installment paid; the due date is 01/01/1990 .
RMR*IX*108A**400000~	IX indicates that the reference number is an item number; 108A is the number. Payment type is skipped; the monetary amount is \$40,000 .
RMR*IX*017B*FL*5118407~	IX indicates that the reference number is an item number; the item number is 017B . FL indicates that the payment type is Final; the monetary amount is \$51,184.07 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*110B**10000~	IX indicates that the reference number is an item number; 110B is the number. Payment type is skipped; the monetary amount is \$100.00 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*111B**20000~	IX indicates that the reference number is an item number; 111B is the number. Payment type is skipped; the monetary amount is \$200.00 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*112B**6666~	IX indicates that the reference number is an item number; 112B is the number. Payment type is skipped; the monetary amount is \$66.66 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*113B**13333~	IX indicates that the reference number is an item number; 113B is the number. Payment type is skipped; the monetary amount is \$133.33 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*120B**35000~	IX indicates that the reference number is an item number; 120B is the number. Payment type is skipped; the monetary amount is \$350.00 .
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.

EDI Transmission Data	Explanation
RMR*IX*1000**422269~	IX indicates that the reference number is an item number; 1000 is the number for the interest amount. Payment type is skipped; the monetary amount is \$4,222.69 .
NTE**082500~	The first data element position of the NTE segment is skipped. The free form text data element is used to indicate the interest rate of .082500 .
	The optional REF segment is omitted.
DTM*196*19900301~	196 indicates Start Date (Interest From...); the date is 03/01/1990 .
DTM*197*19910301~	197 indicates End Date (Interest To...); the date is 03/01/1991 .
SE*36*0001~	36 indicates the number of segments transmitted in this Transaction Set; 0001 is the Transaction Set Control Number.

Transaction Set 820 Outline

The following pages contain the 820 transaction set outline.

820 Payment Order/Remittance Advice for TS 260

Outline

Functional Group ID=**RA**

Introduction:

This standard contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Notes:

This Transaction Set 820, Payment Order/Remittance Advice, is formatted for use in conjunction with Transaction Set 260.

Heading:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
Not Used	030	NTE	Note/Special Instruction	O	>1		
Not Used	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
			LOOP ID - N1			>1	
	070	N1	Name	O	1		c3
	080	N2	Additional Name Information	O	>1		
	090	N3	Address Information	O	>1		
	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Identification	O	>1		
	120	PER	Administrative Communications Contact	O	>1		
Not Used	130	RDM	Remittance Delivery Method	O	1		
Not Used	140	DTM	Date/Time Reference	O	1		

Detail:

<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
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		LOOP ID - ENT			>1
010	ENT	Entity	O	1	n1, c4
		LOOP ID - NM1			>1
020	NM1	Individual or Organizational Name	O	1	c5
Not Used	030	N2	Additional Name Information	O	>1
	040	N3	Address Information	O	>1
	050	N4	Geographic Location	O	1
	060	REF	Reference Identification	O	>1
Not Used	070	PER	Administrative Communications Contact	O	>1
		LOOP ID - ADX			>1
Not Used	080	ADX	Adjustment	O	1
Not Used	090	NTE	Note/Special Instruction	O	>1
Not Used	100	PER	Administrative Communications Contact	O	>1
Not Used	105	DTM	Date/Time Reference	O	1
		LOOP ID - REF			>1
Not Used	110	REF	Reference Identification	O	1
Not Used	120	DTM	Date/Time Reference	O	>1
		LOOP ID - IT1			>1
Not Used	130	IT1	Baseline Item Data (Invoice)	O	1
		LOOP ID - REF			>1
Not Used	140	REF	Reference Identification	O	1
Not Used	141	DTM	Date/Time Reference	O	1
		LOOP ID - SAC			>1
Not Used	142	SAC	Service, Promotion, Allowance, or Charge Information	O	1
Not Used	143	TXI	Tax Information	O	>1
		LOOP ID - SLN			>1
Not Used	144	SLN	Subline Item Detail	O	1
		LOOP ID - REF			>1
Not Used	145	REF	Reference Identification	O	1
Not Used	146	DTM	Date/Time Reference	O	>1
		LOOP ID - SAC			>1
Not Used	147	SAC	Service, Promotion, Allowance, or Charge Information	O	1
Not Used	148	TXI	Tax Information	O	>1
		LOOP ID - RMR			>1
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1
	160	NTE	Note/Special Instruction	O	>1
Not Used	170	REF	Reference Identification	O	>1
	180	DTM	Date/Time Reference	O	>1
		LOOP ID - IT1			>1
Not Used	190	IT1	Baseline Item Data (Invoice)	O	1
		LOOP ID - REF			>1
Not Used	200	REF	Reference Identification	O	1
Not Used	201	DTM	Date/Time Reference	O	1
		LOOP ID - SAC			>1
Not Used	202	SAC	Service, Promotion, Allowance, or	O	1

			Charge Information			
Not Used	203	TXI	Tax Information	O	>1	
			LOOP ID - SLN		>1	
Not Used	204	SLN	Subline Item Detail	O	1	
			LOOP ID - REF		>1	
Not Used	205	REF	Reference Identification	O	1	
Not Used	206	DTM	Date/Time Reference	O	>1	
			LOOP ID - SAC		>1	
Not Used	207	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	208	TXI	Tax Information	O	>1	
			LOOP ID - ADX		>1	
Not Used	210	ADX	Adjustment	O	1	c10
Not Used	220	NTE	Note/Special Instruction	O	>1	
Not Used	230	PER	Administrative Communications Contact	O	>1	
			LOOP ID - REF		>1	
Not Used	240	REF	Reference Identification	O	1	
Not Used	250	DTM	Date/Time Reference	O	>1	
			LOOP ID - IT1		>1	
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1	c11
			LOOP ID - REF		>1	
Not Used	270	REF	Reference Identification	O	1	
Not Used	271	DTM	Date/Time Reference	O	1	
			LOOP ID - SAC		>1	
Not Used	272	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	273	TXI	Tax Information	O	>1	
			LOOP ID - SLN		>1	
Not Used	274	SLN	Subline Item Detail	O	1	
			LOOP ID - REF		>1	
Not Used	275	REF	Reference Identification	O	1	
Not Used	276	DTM	Date/Time Reference	O	>1	
			LOOP ID - SAC		>1	
Not Used	277	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	278	TXI	Tax Information	O	>1	
			LOOP ID - TXP		>1	
Not Used	280	TXP	Tax Payment	O	1	n2
Not Used	285	TXI	Tax Information	O	>1	
			LOOP ID - DED		>1	
Not Used	287	DED	Deductions	O	1	n3
			LOOP ID - LX		>1	
Not Used	290	LX	Assigned Number	O	1	n4
Not Used	295	REF	Reference Identification	O	>1	
Not Used	300	TRN	Trace	O	>1	
			LOOP ID - NM1		>1	
Not Used	305	NM1	Individual or Organizational Name	O	1	
Not Used	310	REF	Reference Identification	O	>1	

Not Used	315	G53	Maintenance Type	O	1		
LOOP ID - AIN							>1
Not Used	320	AIN	Income	O	1		
Not Used	325	QTY	Quantity	O	>1		
Not Used	330	DTP	Date or Time or Period	O	>1		
LOOP ID - PEN							>1
Not Used	335	PEN	Pension Information	O	1		
Not Used	340	AMT	Monetary Amount	O	>1		
Not Used	345	DTP	Date or Time or Period	O	>1		
LOOP ID - INV							>1
Not Used	350	INV	Investment Vehicle Selection	O	1		
Not Used	355	DTP	Date or Time or Period	O	>1		
LOOP ID - N9							1
Not Used	360	N9	Reference Identification	O	1		n5
LOOP ID - AMT							>1
Not Used	370	AMT	Monetary Amount	O	1		c12
Not Used	380	REF	Reference Identification	O	>1		
LOOP ID - N1							>1
Not Used	390	N1	Name	O	1		
Not Used	400	REF	Reference Identification	O	>1		
LOOP ID - EMS							>1
Not Used	410	EMS	Employment Position	O	1		
Not Used	420	ATN	Attendance	O	>1		
Not Used	430	AIN	Income	O	>1		
Not Used	440	PYD	Payroll Deduction	O	>1		
LOOP ID - RYL							>1
Not Used	450	RYL	Royalty Payment	O	1		n6
LOOP ID - NM1							>1
Not Used	460	NM1	Individual or Organizational Name	O	1		
LOOP ID - LOC							>1
Not Used	470	LOC	Location	O	1		
LOOP ID - PID							>1
Not Used	480	PID	Product/Item Description	O	1		
Not Used	490	DTM	Date/Time Reference	O	1		
LOOP ID - PCT							>1
Not Used	500	PCT	Percent Amounts	O	1		
Not Used	510	QTY	Quantity	O	1		
LOOP ID - AMT							>1
Not Used	520	AMT	Monetary Amount	O	1		
Not Used	530	ADX	Adjustment	O	>1		
LOOP ID - ASM							1
Not Used	540	ASM	Amount and Settlement Method	O	1		
Not Used	550	ADX	Adjustment	O	1		

Summary:

<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	SE	Transaction Set Trailer	M	1	

Transaction Set Notes

1. The ENT loop is for vendor or consumer third party consolidated payments.
2. The TXP loop is for tax payments.
3. The DED loop is for child support payments.
4. The LX loop is for pension payments.
5. The N9 loop is for payroll payments.
6. The RYL loop is for royalty payments.

Transaction Set Comments

1. The TRN segment is used to uniquely identify a payment order/remittance advice.
2. The CUR segment does not initiate a foreign exchange transaction.
3. The N1 loop allows for name/address information for the payer and payee, which would be utilized to address remittance(s) for delivery.
4. ENT09 may contain the payee's accounts receivable customer number.
5. Allowing the NM1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).
6. This ADX loop contains adjustment items, which are not netted to an RMR segment in this transaction set.
7. Loop IT1 within the ADX loop is the adjustment line item detail loop.
8. Loop RMR is for open items being referenced or for payment on account.
9. Loop IT1 within the RMR loop is the remittance line item detail loop.
10. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.
12. The AMT segment can be used to provide information about allocation or distribution of gross pay that is split across multiple payment orders.

Data Mapping Guide

The following data mapping guide for TS 820 for TS 260 is based on version 004040 of TS 820 as defined by the X12 standard. The guide presents essential information for each of the segments and the constituent data elements.

**Data Mapping Guide
Transaction Set 820
Application Advice**

Segment: **ST** Transaction Set Header
Position: 010
Loop:
Level: Heading:
Usage: Mandatory
Max Use: 1
Purpose: To indicate the start of a transaction set and to assign a control number
Syntax Notes:
Semantic Notes: 1 The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).

Comments:

Notes: The ST segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref.	Data	Attributes
	<u>Des.</u>	<u>Element</u> <u>Name</u>	
Must Use	ST01	143 Transaction Set Identifier Code Code uniquely identifying a Transaction Set 820 Payment Order/Remittance Advice	M ID 3/3
Must Use	ST02	329 Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set NOTE: The control number is assigned by the sender (HUD). It should be sequential within the functional group to aid in error recovery and research. The control number in the ST segment (ST02) must be identical to the control number in the SE segment (SE02) for each transaction.	M AN 4/9

Segment: **BPR** Beginning Segment for Payment Order/Remittance Advice
Position: 020
Loop:
Level: Heading:
Usage: Mandatory
Max Use: 1
Purpose: To indicate the beginning of a Payment Order/Remittance Advice Transaction Set and total payment amount, or to enable related transfer of funds and/or information from payer to payee to occur

- Syntax Notes:**
- 1 If either BPR06 or BPR07 is present, then the other is required.
 - 2 If BPR08 is present, then BPR09 is required.
 - 3 If either BPR12 or BPR13 is present, then the other is required.
 - 4 If BPR14 is present, then BPR15 is required.
 - 5 If either BPR18 or BPR19 is present, then the other is required.
 - 6 If BPR20 is present, then BPR21 is required.

- Semantic Notes:**
- 1 BPR02 specifies the payment amount.
 - 2 When using this transaction set to initiate a payment, all or some of BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used.
 BPR06 and BPR07 relate to the originating depository financial institution (ODFI).
 - 3 BPR08 is a code identifying the type of bank account or other financial asset.
 - 4 BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
 - 5 BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
 - 6 BPR14 is a code identifying the type of bank account or other financial asset.
 - 7 BPR15 is the account number of the receiving company to be debited or credited with the payment order.
 - 8 BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).
 - 9 BPR17 is a code identifying the business reason for this payment.
 - 10 BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.
 - 11 BPR20 is a code identifying the type of bank account or other financial asset.

Comments:

Notes: The BPR segment is required each time a Transaction Set is sent.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	BPR01	305	Transaction Handling Code Code designating the action to be taken by all parties E Debit/Credit Advice with Remittance Detail	M ID 1/2
Must Use	BPR02	782	Monetary Amount Monetary amount Specifies payment amount for entire transaction set. The FHA Total Payment is entered here.	M R 1/18
Must Use	BPR03	478	Credit/Debit Flag Code Code indicating whether amount is a credit or debit C Credit	M ID 1/1
Must Use	BPR04	591	Payment Method Code Code identifying the method for the movement of payment instructions	M ID 3/3

		FEW Electronic Funds Transfer	
		NON Non-payment for amounts less than \$1 or Non-payment because the mortgagee is not enrolled with HUD for EFT.	
		ZZZ Debenture (including cash adjustment)	
		ACH	Automated Clearing House (ACH)
		BKW	Book Entry
		CHK	Check
		FEW	Federal Reserve Funds/Wire Transfer - Repetitive
		NON	Non-Payment Data
		ZZZ	Mutually Defined
	BPR05	812	Payment Format Code O ID 1/10
			Code identifying the payment format to be used
			Reserved for Future Use
		CCP	Cash Concentration/Disbursement plus Addenda (CCD+) (ACH)
Not Used	BPR06	506	(DFI) ID Number Qualifier X ID 2/2
			Code identifying the type of identification number of Depository Financial Institution (DFI)
			Refer to 004040 Data Element Dictionary for acceptable code values.
Not Used	BPR07	507	(DFI) Identification Number X AN 3/12
			Depository Financial Institution (DFI) identification number
Not Used	BPR08	569	Account Number Qualifier O ID 1/3
			Code indicating the type of account
			Refer to 004040 Data Element Dictionary for acceptable code values.
Not Used	BPR09	508	Account Number X AN 1/35
			Account number assigned
Not Used	BPR10	509	Originating Company Identifier O AN 10/10
			A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9
Not Used	BPR11	510	Originating Company Supplemental Code O AN 9/9
			A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies the company initiating the transfer instructions
Not Used	BPR12	506	(DFI) ID Number Qualifier X ID 2/2
			Code identifying the type of identification number of Depository Financial Institution (DFI)
			Refer to 004040 Data Element Dictionary for acceptable code values.
Not Used	BPR13	507	(DFI) Identification Number X AN 3/12
			Depository Financial Institution (DFI) identification number
Not Used	BPR14	569	Account Number Qualifier O ID 1/3
			Code indicating the type of account
			Refer to 004040 Data Element Dictionary for acceptable code values.
Not Used	BPR15	508	Account Number X AN 1/35
			Account number assigned
Not Used	BPR16	373	Date O DT 8/8
			Date expressed as CCYYMMDD

Not Used	BPR17	1048	Business Function Code Code identifying the business reason for this payment Refer to 004040 Data Element Dictionary for acceptable code values.	O	ID 1/3
Not Used	BPR18	506	(DFI) ID Number Qualifier Code identifying the type of identification number of Depository Financial Institution (DFI) Refer to 004040 Data Element Dictionary for acceptable code values.	X	ID 2/2
Not Used	BPR19	507	(DFI) Identification Number Depository Financial Institution (DFI) identification number	X	AN 3/12
Not Used	BPR20	569	Account Number Qualifier Code indicating the type of account Refer to 004040 Data Element Dictionary for acceptable code values.	O	ID 1/3
Not Used	BPR21	508	Account Number Account number assigned	X	AN 1/35

Segment:	REF Reference Identification
Position:	050
Loop:	
Level:	Heading:
Usage:	Optional
Max Use:	>1
Purpose:	To specify identifying information
Syntax Notes:	<ol style="list-style-type: none"> 1 At least one of REF02 or REF03 is required. 2 If either C04003 or C04004 is present, then the other is required. 3 If either C04005 or C04006 is present, then the other is required.
Semantic Notes:	<ol style="list-style-type: none"> 1 REF04 contains data relating to the value cited in REF02.
Comments:	
Notes:	This REF segment may be used for a Reference Number that applies to ALL cases referred to in the Transaction Set. (At present, no use is assigned to this segment.)

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	REF01	128	Reference Identification Qualifier Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.	M ID 2/3
	REF02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN 1/30
Not Used	REF03	352	Description A free-form description to clarify the related data elements and their content	X AN 1/80
Not Used	REF04	C040	Reference Identifier To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier	O
Not Used	C04001	128	Reference Identification Qualifier Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.	M ID 2/3
Not Used	C04002	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	M AN 1/30
Not Used	C04003	128	Reference Identification Qualifier Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 2/3
Not Used	C04004	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN 1/30
Not Used	C04005	128	Reference Identification Qualifier Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 2/3
Not Used	C04006	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN 1/30

Segment: **DTM** Date/Time Reference
Position: 060
Loop:
Level: Heading:
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes:

- 1 At least one of DTM02 DTM03 or DTM05 is required.
- 2 If DTM04 is present, then DTM03 is required.
- 3 If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:
Comments:

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	DTM01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time 007 Effective	M ID 3/3
	DTM02	373	Date Date expressed as CCYYMMDD Advice of Payment Date	X DT 8/8
Not Used	DTM03	337	Time Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)	X TM 4/8
Not Used	DTM04	623	Time Code Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow Refer to 004040 Data Element Dictionary for acceptable code values.	O ID 2/2
Not Used	DTM05	1250	Date Time Period Format Qualifier Code indicating the date format, time format, or date and time format D8 Date Expressed in Format CCYYMMDD	X ID 2/3
Not Used	DTM06	1251	Date Time Period Expression of a date, a time, or range of dates, times or dates and times	X AN 1/35

Segment:	N1 Name
Position:	070
Loop:	N1 Optional
Level:	Heading:
Usage:	Optional
Max Use:	1
Purpose:	To identify a party by type of organization, name, and code
Syntax Notes:	<ol style="list-style-type: none"> 1 At least one of N102 or N103 is required. 2 If either N103 or N104 is present, then the other is required.
Semantic Notes:	
Comments:	<ol style="list-style-type: none"> 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party. 2 N105 and N106 further define the type of entity in N101.
Notes:	THIS N1 SEGMENT IDENTIFIES THE SENDER (HUD) AND RECEIVER (TRADING PARTNER).

Data Element Summary

Ref.	Data	Name	Attributes
Des.	Element		
Must Use	N101	98 Entity Identifier Code	M ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual	
		Servicing Mortgagee: LV HUD - MH Holding Mortgagee: MM	
		LV Loan Servicer MH Mortgage Insurer MM Mortgage Company	
		A business entity that is responsible for originating and servicing mortgage loans	
	N102	93 Name	X AN 1/60
		Free-form name	
	N103	66 Identification Code Qualifier	X ID 1/2
		Code designating the system/method of code structure used for Identification Code (67)	
		61 Holding Mortgagee Number	
		62 Servicing Mortgagee Number	
	N104	67 Identification Code	X AN 2/80
		Code identifying a party or other code	
		For mortgagee, HUD-assigned mortgagee number is shown. For HUD, no number is necessary.	
Not Used	N105	706 Entity Relationship Code	O ID 2/2
		Code describing entity relationship	
		Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	N106	98 Entity Identifier Code	O ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual	
		Refer to 004040 Data Element Dictionary for acceptable code values.	

Segment: **N2** Additional Name Information
Position: 080
Loop: N1 Optional
Level: Heading:
Usage: Optional
Max Use: >1
Purpose: To specify additional names or those longer than 35 characters in length
Syntax Notes:
Semantic Notes:
Comments:
Notes: This N2 segment accommodates additional name information for the sending party (HUD) and receiving party (Trading Partner).

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	N201	93	Name Free-form name Used if additional characters are required.	M AN 1/60
	N202	93	Name Free-form name	O AN 1/60

Segment: **N3** Address Information
Position: 090
Loop: N1 Optional
Level: Heading:
Usage: Optional
Max Use: >1
Purpose: To specify the location of the named party
Syntax Notes:
Semantic Notes:
Comments:
Notes: This segment is used to provide address information for the sending party (HUD) and the receiving party (Trading Partner).

Data Element Summary

	<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	N301	166	Address Information Address information	M AN 1/55
	N302	166	Address Information Address information	O AN 1/55

Segment: **N4 Geographic Location**
Position: 100
Loop: N1 Optional
Level: Heading:
Usage: Optional
Max Use: 1
Purpose: To specify the geographic place of the named party
Syntax Notes: 1 If N406 is present, then N405 is required.
Semantic Notes:
Comments: 1 A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
 2 N402 is required only if city name (N401) is in the U.S. or Canada.
Notes: This segment is used to provide the geographical location for the sending party (HUD) and the receiving party (Trading Partner).

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
N401	19	City Name Free-form text for city name	O AN 2/30
N402	156	State or Province Code Code (Standard State/Province) as defined by appropriate government agency	O ID 2/2
N403	116	Postal Code Code defining international postal zone code excluding punctuation and blanks (zip code for United States)	O ID 3/15
Not Used	N404	Country Code Code identifying the country	O ID 2/3
Not Used	N405	Location Qualifier Code identifying type of location Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 1/2
Not Used	N406	Location Identifier Code which identifies a specific location	O AN 1/30

Segment: **PER** Administrative Communications Contact
Position: 120
Loop: N1 Optional
Level: Heading:
Usage: Optional
Max Use: >1
Purpose: To identify a person or office to whom administrative communications should be directed
Syntax Notes:

- 1 If either PER03 or PER04 is present, then the other is required.
- 2 If either PER05 or PER06 is present, then the other is required.
- 3 If either PER07 or PER08 is present, then the other is required.

Semantic Notes:**Comments:**

Notes: This PER segment is used for sender (HUD) and receiver (Trading Partner) contact names.

Data Element Summary

Ref.	Data			Attributes
<u>Des.</u>	<u>Element</u>	<u>Name</u>		
Must Use	PER01	366	Contact Function Code	M ID 2/2
			Code identifying the major duty or responsibility of the person or group named CN General Contact	
	PER02	93	Name	O AN 1/60
			Free-form name Trading Partner Contact Name is SF CLAIMS SUPPORT SERVICE CENTER. CLAIMS EMAIL ADDRESS: is Reserved For Future Use.	
	PER03	365	Communication Number Qualifier	X ID 2/2
			Code identifying the type of communication number WP is used to qualify HUD's communications number. EM is used to qualify HUD's communications email address (Reserved For Future Use).	
			WP Work Phone Number EM Electronic Mail (Reserved for Future Use)	
	PER04	364	Communication Number	X AN 1/80
			Complete communications number including country or area code when applicable In the PER segment describing HUD (703) 235-9102 is entered. Reserved for Future Use is the Email Address: FHA_SFCLAIMS@HUD.GOV Note: In the PER segment describing HUD In the PER segment describing the mortgagee both PER03 and PER04 are skipped.	
Not Used	PER05	365	Communication Number Qualifier	X ID 2/2
			Code identifying the type of communication number Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	PER06	364	Communication Number	X AN 1/80
			Complete communications number including country or area code when applicable	
Not Used	PER07	365	Communication Number Qualifier	X ID 2/2
			Code identifying the type of communication number Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	PER08	364	Communication Number	X AN 1/80

Not Used	PER09	443	Complete communications number including country or area code when applicable Contact Inquiry Reference Additional reference number or description to clarify a contact number	O	AN 1/20
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Segment:	ENT Entity
Position:	010
Loop:	ENT Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To designate the entities which are parties to a transaction and specify a reference meaningful to those entities
Syntax Notes:	<ol style="list-style-type: none"> 1 If any of ENT02 ENT03 or ENT04 is present, then all are required. 2 If any of ENT05 ENT06 or ENT07 is present, then all are required. 3 If either ENT08 or ENT09 is present, then the other is required.
Semantic Notes:	
Comments:	<ol style="list-style-type: none"> 1 This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization), which is comprised of one or more entities. Groupings are as follows: <ol style="list-style-type: none"> (1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master). (2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used. (3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used. (4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. <p>This segment also allows for the transmission of a unique reference number that is meaningful between the entities.</p>
Notes:	This ENT segment identifies the payee.

Data Element Summary

Ref.	Data	Name	Attributes
Des.	Element		
	554	Assigned Number	O N0 1/6
		Number assigned for differentiation within a transaction set	
		Will contain the first five digits of mortgagee number assigned by HUD.	
Not Used	ENT02	98 Entity Identifier Code	X ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual	
		Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	ENT03	66 Identification Code Qualifier	X ID 1/2
		Code designating the system/method of code structure used for Identification Code (67)	
		Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	ENT04	67 Identification Code	X AN 2/80
		Code identifying a party or other code	
Not Used	ENT05	98 Entity Identifier Code	X ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual	

			Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	ENT06	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67)	X	ID 1/2
			Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	ENT07	67	Identification Code Code identifying a party or other code	X	AN 2/80
Not Used	ENT08	128	Reference Identification Qualifier Code qualifying the Reference Identification	X	ID 2/3
			Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	ENT09	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X	AN 1/30

Segment: **NM1** Individual or Organizational Name
Position: 020
Loop: NM1 Optional
Level: Detail:
Usage: Optional
Max Use: 1
Purpose: To supply the full name of an individual or organizational entity
Syntax Notes: 1 If either NM108 or NM109 is present, then the other is required.
 2 If NM111 is present, then NM110 is required.
Semantic Notes: 1 NM102 qualifies NM103.
Comments: 1 NM110 and NM111 further define the type of entity in NM101.
Notes: This N1 segment identifies the mortgagor.

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
Must Use	NM101	98	Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual BW Borrower	M ID 2/3
Must Use	NM102	1065	Entity Type Qualifier Code qualifying the type of entity Refer to 004040 Data Element Dictionary for acceptable code values.	M ID 1/1
	NM103	1035	Name Last or Organization Name Individual last name or organizational name Mortgagor's last name.	O AN 1/35
	NM104	1036	Name First Individual first name Mortgagor's first name.	O AN 1/25
Not Used	NM105	1037	Name Middle Individual middle name or initial	O AN 1/25
Not Used	NM106	1038	Name Prefix Prefix to individual name	O AN 1/10
Not Used	NM107	1039	Name Suffix Suffix to individual name	O AN 1/10
Not Used	NM108	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 1/2
Not Used	NM109	67	Identification Code Code identifying a party or other code	X AN 2/80
Not Used	NM110	706	Entity Relationship Code Code describing entity relationship Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 2/2
Not Used	NM111	98	Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual Refer to 004040 Data Element Dictionary for acceptable code values.	O ID 2/3

Segment: **N3** Address Information
Position: 040
Loop: NM1 Optional
Level: Detail:
Usage: Optional
Max Use: >1
Purpose: To specify the location of the named party
Syntax Notes:
Semantic Notes:
Comments:
Notes: This N3 segment is used for the real estate property address.

Data Element Summary

	Ref.	Data	Name	Attributes
	Des.	Element		
Must Use	N301	166	Address Information Address information	M AN 1/55
	N302	166	Address Information Address information	O AN 1/55

Segment:	N4 Geographic Location
Position:	050
Loop:	NM1 Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To specify the geographic place of the named party
Syntax Notes:	1 If N406 is present, then N405 is required.
Semantic Notes:	
Comments:	1 A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location. 2 N402 is required only if city name (N401) is in the U.S. or Canada.
Notes:	This N4 segment is used for the geographic location of the real estate property.

Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
N401	19	City Name	O AN 2/30
		Free-form text for city name	
N402	156	State or Province Code	O ID 2/2
		Code (Standard State/Province) as defined by appropriate government agency	
N403	116	Postal Code	O ID 3/15
		Code defining international postal zone code excluding punctuation and blanks (zip code for United States)	
Not Used	N404	26 Country Code	O ID 2/3
		Code identifying the country	
Not Used	N405	309 Location Qualifier	X ID 1/2
		Code identifying type of location	
		Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	N406	310 Location Identifier	O AN 1/30
		Code which identifies a specific location	

Segment: **REF** Reference Identification
Position: 060
Loop: NM1 Optional
Level: Detail:
Usage: Optional
Max Use: >1
Purpose: To specify identifying information
Syntax Notes: 1 At least one of REF02 or REF03 is required.
 2 If either C04003 or C04004 is present, then the other is required.
 3 If either C04005 or C04006 is present, then the other is required.
Semantic Notes: 1 REF04 contains data relating to the value cited in REF02.
Comments:
Notes: This REF segment is used to provide individual case level identifying numbers such as FHA Case Number, Section of the Act Code, Mortgagee Reference Number, and Schedule Number. It will also be used to indicate claim type.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	REF01	128	Reference Identification Qualifier Code qualifying the Reference Identification Mortgagee Reference No.: 33 Claim Type: Y4 Schedule No.: 72 33 Lender Case Number 3A Section of the National Housing Act Code A code taken from the Mortgage Insurance Certificate indicating the specific National Housing Act Program under which the mortgage is insured 72 Schedule Reference Number Identifies a number for a program schedule (for example, a logic type of network) or working schedule to complete a specific task or set of tasks Y4 Agency Claim Type Z8 Federal Housing Administration Case Number The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan	M ID 2/3
	REF02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Reference numbers shown here, (claim type number) 01, 02, 03, 04, 06, 07, will be two digits.	X AN 1/30
	REF03	352	Description COVID - If Claim Type 01 or 07 is applicable to the COVID-19 Recovery Option, then 'COVID' is mapped to the REF03.	X AN 1/80
Not Used	REF04	C040	A free-form description to clarify the related data elements and their content Reference Identifier To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier	O
Not Used	C04001	128	Reference Identification Qualifier	M ID 2/3

			Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	C04002	127	Reference Identification	M	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
Not Used	C04003	128	Reference Identification Qualifier	X	ID 2/3
			Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	C04004	127	Reference Identification	X	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
Not Used	C04005	128	Reference Identification Qualifier	X	ID 2/3
			Code qualifying the Reference Identification Refer to 004040 Data Element Dictionary for acceptable code values.		
Not Used	C04006	127	Reference Identification	X	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		

Segment:	RMR Remittance Advice Accounts Receivable Open Item Reference
Position:	150
Loop:	RMR Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail
Syntax Notes:	<ol style="list-style-type: none"> 1 If either RMR01 or RMR02 is present, then the other is required. 2 If either RMR07 or RMR08 is present, then the other is required.
Semantic Notes:	<ol style="list-style-type: none"> 1 If RMR03 is present, it specifies how the cash is to be applied. 2 RMR04 is the amount paid. 3 RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items. 4 RMR06 is the amount of discount taken. 5 RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.
Comments:	<ol style="list-style-type: none"> 1 Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication. 2 If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present. 3 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.
Notes:	The first iteration of the RMR loop is used to transmit information pertinent to the entire claim. This includes the Payment Action Code (RMR segment), claim level dates (DTM segment), and Adjustment Reason Codes (NTE segment). The first iteration of the RMR loop is flagged for the recipient by using ZZ in RMR01 and X in RMR02.

Data Element Summary

<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
RMR01	128	Reference Identification Qualifier Code qualifying the Reference Identification NOTE: For the first iteration of RMR loop, ZZ appears in RMR01 and X in RMR02. No line items are transmitted in the first iteration. IX Item Number	X ID 2/3
RMR02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Subsequent iterations of the RMR loop are used to send line item data for values greater than zero. IX is used in RMR01. For the Reference Number in RMR02, a combination of the referenced line item number plus the letter A for Deduction, B for Expense, or C for interest is used (e.g., 109A indicates an Escrow Balance deduction). A list of line item numbers is provided at the end of this Mapping Document. In the FIRST RMR segment for a case ONLY, the payment action type is shown for all RMR segments of that case.	X AN 1/30
RMR03	482	Payment Action Code Code specifying the accounts receivable open item(s), if any, to be included in the cash application.	O ID 2/2

Code AI indicates FULL RESERVE (paid from Reserve Account).

Code AJ indicates SUPPLEMENTAL.

AI	Amount Paid Inclusive of Discounts and Adjustments
AJ	Adjustment
FL	Final
PI	Pay Item
PP	Partial Payment

	RMR04	782	Monetary Amount	O R 1/18
			Monetary amount	
			For the first iteration of the RMR loop RMR04 is not used; in subsequent iterations RMR04 contains the monetary amount identified in RMR01 and RMR02.	
			If the sum of all RMR credits and debits is greater than \$1.00 and BPR04 is "NON," your organization has not enrolled with HUD for EFT. If the sum of all RMR credits and debits is less than \$1.00, HUD will not make a payment.	
Not Used	RMR05	782	Monetary Amount	O R 1/18
			Monetary amount	
Not Used	RMR06	782	Monetary Amount	O R 1/18
			Monetary amount	
Not Used	RMR07	426	Adjustment Reason Code	X ID 2/2
			Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment	
			Refer to 004040 Data Element Dictionary for acceptable code values.	
Not Used	RMR08	782	Monetary Amount	X R 1/18
			Monetary amount	

Segment: **NTE** Note/Special Instruction
Position: 160
Loop: RMR Optional
Level: Detail:
Usage: Optional
Max Use: >1
Purpose: To transmit information in a free-form format, if necessary, for comment or special instruction

Syntax Notes:

Semantic Notes:

Comments: 1 The NTE segment permits free-form information/data, which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

Notes: In the first iteration of the RMR loop, this NTE segment is used to transmit Adjustment Reason Codes. In subsequent iterations of the RMR loop, this segment is used to transmit the interest rate for a line item in the preceding RMR segment. A list of Adjustment Reason Codes is provided at the end of this Mapping Document.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Not Used	NTE01	363	Note Reference Code Code identifying the functional area or purpose for which the note applies Not used by HUD. Refer to 004040 Data Element Dictionary for acceptable code values.	O ID 3/3
Must Use	NTE02	352	Description A free-form description to clarify the related data elements and their content Interest rates are shown in NTE segment for each RMR segment containing a line item to which an interest rate applies. NTE01 is omitted, and for NTE02 the rate is entered: e.g. 107500.	M AN 1/80

Segment: **DTM** Date/Time Reference
Position: 180
Loop: RMR Optional
Level: Detail:
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes:

- 1 At least one of DTM02 DTM03 or DTM05 is required.
- 2 If DTM04 is present, then DTM03 is required.
- 3 If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:**Comments:****Notes:**

In the first iteration of the RMR loop ONLY, this DTM segment is used to indicate dates related to the individual case.
This segment is also used to transmit the "From-To" dates associated with an interest amount.

Data Element Summary

	<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	DTM01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time Date Claim Received (050) Interest From (196) Interest To (197) 050 Received 147 Due Date Last Complete Installment Paid The date last complete principal and interest mortgage payment made was due 196 Start 197 End 234 Settlement Date	M ID 3/3
	DTM02	373	Date Date expressed as CCYYMMDD	X DT 8/8
Not Used	DTM03	337	Time Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)	X TM 4/8
Not Used	DTM04	623	Time Code Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow Refer to 004040 Data Element Dictionary for acceptable code values.	O ID 2/2
Not Used	DTM05	1250	Date Time Period Format Qualifier Code indicating the date format, time format, or date and time format Refer to 004040 Data Element Dictionary for acceptable code values.	X ID 2/3
Not Used	DTM06	1251	Date Time Period Expression of a date, a time, or range of dates, times or dates and times	X AN 1/35

Segment: **SE** Transaction Set Trailer
Position: 010
Loop:
Level: Summary:
Usage: Mandatory
Max Use: 1
Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)

Syntax Notes:

Semantic Notes:

Comments: 1 SE is the last segment of each transaction set.

Notes: The SE segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref.	Data	Attributes
	Des.	Element Name	
Must Use	SE01	96 Number of Included Segments	M N0 1/10
		Total number of segments included in a transaction set including ST and SE segments	
Must Use	SE02	329 Transaction Set Control Number	M AN 4/9
		Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
		NOTE: The control number is assigned by the sender. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction.	

ADVICE OF PAYMENT - LINE

The table below lists line items that are transmitted by HUD in the RMR segment of Transaction Set 820. For line items 017 through 999 an alpha character (A, B or C) is appended to the line item number to indicate a Deduction (A), an Expense (B) or Interest (C). Line items 1000 through 1013 have no alpha characters appended.

<u>Line Item No.</u>	<u>Description</u>
017	Unpaid Principal Balance
107	Adjusted Loan Balance
108	Sale/Bid/Appraisal Value
109	Escrow Balance
110	Total Disbursements P&P
111	Total Disbursements
112	Attorney/Trustee Fees Pd
113	Forecl., Acquis., Convy.
114	Bankruptcy Fee
115	Rental Income
116	Rental Expense
117	Total Taxes on Deed
118 (or Block 27)	Amount of Damage
119	Adjusted Damage
120	Special Assessments
121	Mortgage Note Interest
122	Mort. Insurance Premium
123	Unapplied 235 Assistance
124	Overpaid 235 Subsidy
125	Overhead Cost
126	Uncollected Interest
127	Amount Due From Buyer
128	Amount Owed to Buyer
129	Closing Costs/Admin Fee
130	Appraisal Fee
131	Def. Judgmt Cost & Fees
500	Forbearance (Coins. only)
999	Coinsurance Reserve Amt
1000	Interest
1003	Offset Amount (MIP)
1004	Offset Amount (ARS)
1005	Reserve Amount (Coinsurance)
1006	FHA Debenture Amount
1007	FHA Cash Payment
1008	FHA EFT Payment
1009	Variable Reimbursement Attorney Amount Difference Amount, Incentivized Rate, and Standard Rate
1010	Variable Reimbursement F-A-C-O Amount Difference Amount, Incentivized Rate, and Standard Rate
1011	Variable Reimbursement Bankruptcy Amount Difference Amount, Incentivized Rate, and Standard Rate
1012	Short Refinance Treasury Balance Owed and Applied Rate
1013	Short Refinance FHA Balance Paid and Applied Rate

Single Family Claims

Advice of Payment (AOP) Letter - Adjustment Messages

AOP ADJUSTMENT CODE COMPONENTS:

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+-----■ Claim Type (i.e., "01" = 1, "07" = 7)
| +-----■ Case Part (A or B) - not used
| | +-----■ Soft Edit Error Code (e.g., "U1")
| | |
■ ■ ■ _
1 A U1
    
```

AOP	FORM 27011
CODES BLOCK NO.	ADJUSTMENT MESSAGE

- | | |
|------|--|
| 1AJA | ENDORSED UNDER ADP CODE 821, 822, 831, OR 832, THIS CLAIM PAYMENT IS ELIGIBLE FOR EMERGENCY ECONOMIC STABILIZATION ACT (EESA) FUNDING THROUGH THE DEPT OF TREASURY. MORTGAGEES ARE REQUIRED TO SUBMIT A SEPARATE CLAIM TO TREASURY FOR THE PORTION THAT IS PAYABLE FROM THE PAYMENT ABOVE. REQUEST PAYMENT OF \$ Z,ZZZ,ZZZ.99 (ZZ.99%) FROM THE TREASURY CLAIMS PROCESSOR (WELLS FARGO). TO REGISTER, CONTACT CTSCLAIMSPROCESSOR@WELLSFARGO.COM . REFER TO ML 2011-06 FOR MORE DETAILS AND CONTACT INFORMATION. |
| 1AQ5 | THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL |
| 1AQ6 | \$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD. |
| 1AQ7 | THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION. |
| 1AU1 | 10. DATE DEED FILED IS LESS THAN DATE PREPARED OR NOT WITHIN 10 DAYS OF THE DATE RECEIVED. INTEREST IS CURTAILED TO THE DATE DEED FILED. |
| 1AU2 | 9. THERE ARE MORE THAN 30 DAYS BETWEEN THE DATES IN ITEMS 9 AND 10, AND NO EXTENSION WAS INDICATED IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 9 PLUS 30 DAYS. |
| 1AU3 | 6/10. CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10. |

1AU4 11. THE DATE IN ITEM 11 IS MORE THAN 6 MONTHS (9 MONTHS IF DEFAULT IS BETWEEN 12/1/92 AND 1/31/98) FROM THE DATE OF DEFAULT AND NO EXTENSION DATE WAS INDICATED IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS 6 MONTHS (9 MONTHS IF DEFAULT IS BETWEEN 12/1/92 AND 1/31/98).

1AU5 19. THE DATE IN ITEM 11 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19.

1AU6 21. THE DATE IN ITEM 11 MUST BE WITHIN 60 DAYS OF THE DATE IN ITEM 21 OR NO LATER THAN THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 21 PLUS 60 DAYS OR THE DATE IN ITEM 19, WHICHEVER IS LATER.

1AUB MIC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.

1AUD MRC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.

1AV1 20. THE DATE IN ITEM 10 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION TO CONVEY IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 20.

1AVA 31. INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.

1AW3 17. THE UNPAID LOAN BALANCE CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCULATED AMOUNT.

1AWA THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.

1BIA INTEREST WAS CURTAILED ON PART A. NO ADDITIONAL INTEREST PAID ON PART B.

1BIB 107. AN OVERPAYMENT OF DEBENTURE INTEREST RESULTED FROM THE OVERSTATEMENT OF THE UNPAID LOAN BALANCE. THE OVERPAYMENT INTEREST HAS BEEN DEDUCTED FROM YOUR FINAL PAYMENT.

1BK4 109. NEGATIVE ESCROW IS NOT PERMISSIBLE. AMOUNT HAS BEEN DISALLOWED.

1BK7 110. INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BL2 111. COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BL3 111. INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BL4 FORECLOSURE AND ACQUISITION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY _____. THIS RESULTS IN THE FOLLOWING ADDITIONAL REIMBURSEMENT:
LINE 112 \$ Z,ZZZ,ZZZ.99
LINE 113 \$ Z,ZZZ,ZZZ.99

		LINE 114 \$ Z,ZZZ,ZZZ.99
1BL6	112.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BL8	112.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BL9	112.	COLUMN B EXCEEDS ALLOWABLE ATTORNEY FEE LIMIT FOR ONE ROUTINE FORECLOSURE ACTION. YOUR AUDIT FILE MUST SUBSTANTIATE CLAIM FOR HIGHER AMOUNT BASED ON MULTIPLE OR CONTESTED FORECLOSURES.
1BM2	113.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BM3	113.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BM6	114.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BM7	114.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BM8	114.	COLUMN B EXCEEDS ALLOWABLE BANKRUPTCY FEE LIMIT FOR ONE BANKRUPTCY. YOUR AUDIT FILE MUST SUBSTANTIATE CLAIM FOR HIGHER AMOUNT BASED ON MULTIPLE BANKRUPTCIES.
1BN1	116.	RENTAL EXPENSE HAS BEEN CLAIMED, BUT RENTAL INCOME WAS NOT DECLARED. RENTAL EXPENSE HAS BEEN DISALLOWED.
1BN6	117.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BP2	120.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BP3	120.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BP8	121.	MORTGAGE NOTE INTEREST CALCULATION WAS INCORRECT. INTEREST HAS BEEN REDUCED.
1BR3	122.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BR4	122.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BR5	122.	MORTGAGE INSURANCE PREMIUM WAS PAID "UP-FRONT". AMOUNT IN COLUMN B IS DISALLOWED.
1BR6	123.	AMOUNT IN COLUMN A DISALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE FOR 235 ASSISTANCE PAYMENTS.
1BR8	124.	AMOUNT IN COLUMN B DISALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE FOR 235 ASSISTANCE PAYMENTS.
1BV2		TITLE EVIDENCE WAS RECEIVED MORE THAN 55 DAYS FROM THE DATE

IN ITEM 10 OR MORE THAN 10 DAYS FROM THE DATE IN ITEM 105 (IF ANY) WHICHEVER WAS LATER. INTEREST IS CURTAILED TO THE LATER DATE.

1BV3 PART B WAS RECEIVED MORE THAN 45 DAYS FROM THE DATE IN ITEM 10 OR MORE THAN 15 DAYS FROM THE DATE OF THE TITLE APPROVAL LETTER, WHICHEVER WAS LATER. INTEREST IS CURTAILED TO THE LATER DATE.

1BWA THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.

2AQ5 THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

2AQ6 \$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.

2AQ7 THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

2AU1 10. CLAIM FORM WAS RECEIVED MORE THAN 10 DAYS FROM THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10.

2AU3 10. CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10.

2AU5 19. THE DATE IN ITEM 10 EXCEEDS THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19.

2AU7 20. THE DATE IN ITEM 10 IS MORE THAN 30 DAYS AFTER THE DATE IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 20 PLUS 30 DAYS.

2AUB MIC RECEIVED LATE. INTEREST CURTAILED TO DATE ASSIGNMENT FILED.

2AUD MRC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.

2AVA 31. INTEREST IS CURTAILED TO THE MORTGAGE CURTAILMENT DATE SUBMITTED ON THE CLAIM.

2AV4 TITLE WAS RECEIVED IN THE LOCAL OFFICE MORE THAN 10 DAYS AFTER THE DATE IN ITEM 10. INTEREST HAS BEEN CURTAILED TO 10 DAYS AFTER THE DATE IN ITEM 20.

2AV5 TITLE PARTS A AND B WERE RECEIVED IN HEADQUARTERS MORE THAN 15 DAYS AFTER THE DATE OF THE TITLE APPROVAL LETTER OR THE EXPIRATION DATE OF THE EXTENSION, IF ANY. INTEREST IS CURTAILED AS OF THE 15TH DAY.

2AW3 17. THE UNPAID LOAN BALANCE CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCULATED AMOUNT.

2AWA		THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.
2BK4	109.	NEGATIVE ESCROW IS NOT PERMISSIBLE. AMOUNT HAS BEEN DISALLOWED.
2BL2	111.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
2BL6	112.	ATTORNEY/TRUSTEE FEES/INTEREST EXCEED(S) ALLOWABLE LIMIT. FEES ARE REDUCED.
2BM2	113.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
2BM6	114.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
2BP8	121.	MORTGAGE NOTE INTEREST WAS CALCULATED AUTOMATICALLY AND MAY DIFFER FROM YOUR CALCULATED AMOUNT.
2BQ1		IF YOU ENTERED DEBENTURE INTEREST IN COLUMN C, IT HAS BEEN DISALLOWED. HUD HAS CALCULATED THE DEBENTURE INTEREST YOU ARE DUE. IF YOU CLAIMED AMOUNTS IN COLUMNS A OR B, WHICH WERE NOT PAID, THE COSTS WERE NOT ALLOWABLE FOR ASSIGNMENTS.
3APA	000.	THERE ARE NO MESSAGES FOR "03" PART A.
3AQ5		THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DEIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.
3AQ6		\$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.
3AQ7		THIS CLAIM WAS PAID BY AN ELECTRONIC FUND TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITIED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.
3AWA		THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.
3BP8	121.	MORTGAGE NOTE INTEREST HAS BEEN CALCULATED AUTOMATICALLY AND MAY DIFFER FROM YOUR CALCULATED AMOUNT.
3BQ2		IF YOU ENTERED FIGURES IN COLUMNS A OR B OR YOU CALCULATED DEBENTURE INTEREST IN COLUMN C, IT IS NOT ALLOWABLE AND HAS BEEN DELETED.
4AQ5		THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.
4AQ6		\$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A

DELINQUENT AMOUNT DUE TO HUD.

4AQ7 THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

4AU4 11. ITEM 11 FORECLOSURE WAS NOT INSTITUTED WITHIN 9 MONTHS (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92) OF DATE OF DEFAULT. INTEREST IS CURTAILED TO 9 MONTHS FROM THE DATE OF DEFAULT (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92).

4AU5 11. ITEM 11 FORECLOSURE WAS NOT INSTITUTED AS OF THE EXPIRATION DATE OF THE HUD FIELD OFFICE APPROVED EXTENSION. INTEREST IS CURTAILED AS OF THE DATE OF THE EXPIRATION OF THE EXTENSION.

4AU6 11. ITEM 11 FORECLOSURE WAS NOT INSTITUTED WITHIN 60 DAYS OF THE DATE OF RELEASE OF BANKRUPTCY. INTEREST IS CURTAILED 60 DAYS AFTER THE DATE OF RELEASE OF BANKRUPTCY.

4AU9 10. ITEM 10 SALE OR APPRAISAL DATE IS MORE THAN 6 MONTHS FROM DATE OF ACQUISITION OF MARKETABLE TITLE. INTEREST IS CURTAILED MONTHS AFTER THE DATE OF ACQUISITION OF MARKETABLE TITLE.

4AUB MIC RECEIVED LATE. INTEREST CURTAILED TO DATE FORM PREPARED.

4AUD MRC RECEIVED LATE. INTEREST CURTAILED TO DATE FORM PREPARED.

4AVA 31. INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.

4AW9 ITEM 6 CLAIM WAS PREPARED MORE THAN 15 DAYS AFTER THE DATE OF SALE OR HUD APPROVED APPRAISAL. INTEREST IS CURTAILED TO 15 DAYS AFTER THE DATE OF THE SALE OR APPRAISAL.

4AWA THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

4BL4 FORECLOSURE AND ACQUISITION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY _____. THIS RESULTS IN THE FOLLOWING ADDITIONAL REIMBURSEMENT:
 LINE 112 \$ Z,ZZZ,ZZZ.99
 LINE 113 \$ Z,ZZZ,ZZZ.99
 LINE 114 \$ Z,ZZZ,ZZZ.99

4BL6 112. AMOUNT CLAIMED IN COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

4BM6 114. AMOUNT CLAIMED IN COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

4BN1 116. RENTAL EXPENSE EXCEEDS RENTAL INCOME, AND HAS BEEN REDUCED.

4BN2 116. RENTAL EXPENSE REDUCED TO AMOUNT OF RENTAL INCOME.

4BQ3		TEN PERCENT OF THE CLAIM PAYMENT HAS BEEN WITHHELD PENDING ADJUSTMENT OF THE COINSURANCE RESERVE ACCOUNT. IF THERE ARE SUFFICIENT FUNDS IN THE RESERVE ACCOUNT, WE WILL PAY THE REMAINING AMOUNT AFTER THE RESERVE ACCOUNT ADJUSTMENT.
4BS2	125.	OVERHEAD COSTS EXCEED MAXIMUM LIMITS AND HAVE BEEN REDUCED.
4BU1	6.	CLAIM WAS RECEIVED MORE THAN 10 DAYS AFTER THE DATE THE FORM WAS PREPARED. INTEREST IS CURTAILED TO THE DATE THE FORM WAS PREPARED.
6AQ5		THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.
6AQ6		\$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.
6AQ7		THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.
6AU2		THERE ARE MORE THAN 30 DAYS BETWEEN THE DATES IN ITEMS 9 AND 6, AND NO EXTENSION WAS SHOWN IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 9 PLUS 30 DAYS.
6AU4		THE DATE IN ITEM 11 IS MORE THAN 9 MONTHS FROM THE DATE OF DEFAULT (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92) AND NO EXTENSION WAS SHOWN IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS 9 MONTHS (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92).
6AU5		THE DATE IN ITEM 11 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19 OR THE DATE OF DEFAULT PLUS ONE YEAR, WHICHEVER IS LATER.
6AU6		THE DATE IN ITEM 11 MUST BE WITHIN 60 DAYS OF THE DATE IN ITEM 21 OR NO LATER THAN THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS ONE YEAR, WHICHEVER IS LATER.
6AVA	31.	INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.
6AW3		THE UNPAID LOAN BALANCE (ULB) CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCULATED AMOUNT.
6AW7		CLAIM OR MIC WAS RECEIVED MORE THAN 10 DAYS AFTER THE DATE THE FORM WAS PREPARED. INTEREST IS CURTAILED TO THE DATE IN ITEM 6.
6AWA		THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B),

APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

6BIA INTEREST WAS CURTAILED ON PART A. NO ADDITIONAL INTEREST IS CALCULATED AFTER THAT DATE ON PART B.

6BK6 110. DISBURSEMENTS FOR P&P EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED.

6BK7 110. INTEREST ON DISBURSEMENTS FOR P&P IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BL3 111. INTEREST ON TOTAL DISBURSEMENTS IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BL4 FORECLOSURE AND ACQUISITION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY _____. THIS RESULTS IN THE FOLLOWING ADDITIONAL REIMBURSEMENT:
LINE 112 \$ Z,ZZZ,ZZZ.99
LINE 113 \$ Z,ZZZ,ZZZ.99
LINE 114 \$ Z,ZZZ,ZZZ.99

6BL6 112. AMOUNT CLAIMED FOR ATTORNEY/TRUSTEE FEES/INTEREST EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

6BL8 112. INTEREST ON ATTORNEY/TRUSTEE FEES IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BM2 113. F,A,C,O COSTS EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED.

6BM3 113. INTEREST ON F,A,C,O COSTS IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BM6 114. BANKRUPTCY FEES EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED.

6BM7 114. INTEREST ON BANKRUPTCY FEES IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BM9 115. RENTAL INCOME CANNOT BE A NEGATIVE AMOUNT SO IT HAS BEEN DISALLOWED.

6BN1 116. RENTAL EXPENSE HAS BEEN CLAIMED, BUT RENTAL INCOME WAS NOT DECLARED. RENTAL EXPENSE HAS BEEN DISALLOWED.

6BN6 117. INTEREST ON TOTAL TAXES ON DEED IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BP2 120. SPECIAL ASSESSMENTS EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED.

6BP3 120. INTEREST ON SPECIAL ASSESSMENTS IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BP8 121. MORTGAGE NOTE INTEREST CALCULATION WAS INCORRECT SO IT HAS BEEN REDUCED.

6BR3	122.	MIP REFUND EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
6BR4	122.	INTEREST IN MIP REFUND IS EXCESSIVE AND HAS BEEN DISALLOWED.
6BR5	122.	MIP WAS PAID "UP-FRONT" SO THE AMOUNT CLAIMED HAS BEEN DISALLOWED.
6BR6	123.	SECTION 235 ASSISTANCE PAYMENTS ARE NOT ALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE.
6BR7	123.	SECTION 235 ASSISTANCE PAYMENTS HAVE BEEN REDUCED.
6BR8	124.	OVERPAYMENT OF ASSISTANCE PAYMENTS IS NOT ALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE.
6BTA	109.	NEGATIVE ESCROWS ARE NOT PERMISSABLE. AMOUNT HAS BEEN DISALLOWED.
6BV6	130.	INTEREST ON APPRAISAL FEE IS EXCESSIVE AND HAS BEEN DISALLOWED.
6BV7	131.	INTEREST ON DEFICIENCY JUDGMENT COSTS/FEE IS EXCESSIVE, AND HAS BEEN DISALLOWED.
7AQ5		THIS CLAIM HAS BEEN REDUCED BY \$ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD 7AQ5 INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.
7AQ6		\$ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.
7AQ7		THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT).IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.
7AUA		DATE FORM PREPARED OR DATE FORM OR MIC RECEIVED GREATER THAN DATE OF PFS CLOSING PLUS 30 DAYS. INTEREST CURTAILED TO DATE OF PFS CLOSING PLUS 30 DAYS.
7AUC		DATE FORM PREPARED OR DATE FORM OR MRC RECEIVED GREATER THAN DATE OF PFS CLOSING PLUS 30 DAYS. INTEREST CURTAILED TO DATE OF PFS CLOSING PLUS 30 DAYS
7AV1	20.	EXTENSION DATE TO SUBMIT PFS CLAIM GREATER THAN PFS CLOSING PLUS 30 DAYS OR DATE FORM PREPARED PLUS 10 DAYS. INTEREST IS CURTAILED TO EXTENSION DATE TO SUBMIT PFS CLAIM.
7AW7	6.	DATE FORM RECEIVED GREATER THAN DATE FORM PREPARED PLUS 10 DAYS. INTEREST IS CURTAILED TO DATE FORM PREPARED.
7AWA		THIS CLAIM IS SUBJECT TO A \$100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

7BL4 FORECLOSURE AND ACQUISITION COSTS HAVE BEEN REIMBURSED AT ____%
RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S
SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY ____ THIS RESULTS
IN THE FOLLOWING ADDITIONAL REIMBURSEMENT:
LINE 112 \$ Z,ZZZ,ZZZ.99
LINE 113 \$ Z,ZZZ,ZZZ.99
LINE 114 \$ Z,ZZZ,ZZZ.99

7BL6 112. COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

7BM6 114. COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.