FHA Catalyst Claims Bulk XML Instructions for ML 2025-12 and ML 2025-14 (New Loss Mitigation Waterfall)

NOTICE: Starting October 1, 2025, the New Permanent Loss Mitigation Options will be required per ML 2025-12 and ML 2025-14. The new XML Version 1.9 Bulk Claim Input 1.9.xsd will be needed to submit claims for these new loss mitigation options. The current production XML schema (version 1.8) will still be compatible for some submissions.

Home retention options for the claims below should no longer be approved on/after October 1, 2025
- o Claim Type 32-Loan Modification with Claim Designation HAMP
- o Claim Type 32-Loan Modification with Claim Designation COVID
- o Claim Type 33-Non-HAMP Partial Claim with Claim Designation COVID
- o Claim Type 33-HAMP Partial Claim
- o Claim Type 33-National Emergency Partial Claim

Incentives cannot be claimed for Special Forbearances offered on/after October 1, 2025

Starting October 1, 2025, Claim Type 33-Natural Disaster Partial Claim
- o Will be replaced by Claim Type 33-Non-HAMP Partial Claim with Claim Designation PDDA
- o Will require Default Reason Code (DRC) 43, 45, or 46

New Claim Designations
- o Claim Type 32-Loan Modification
  - ▪ **None** for Standalone Loan Modification (**replaces COVID & HAMP**)
  - ▪ **OWL** for Outside of the Waterfall Loan Modification
  - ▪ **PDDA** for Presidentially Declared Major Disaster Area Loan Modification
- o Claim Type 33-Non-HAMP Partial Claim - **All Partial Claims will be Claim Type 33-Non-HAMP**
  - ▪ **None** for Standalone Partial Claim (**replaces COVID & HAMP**)
  - ▪ **PDDA** for Presidentially Declared Major Disaster Area Partial Claim (**replaces Claim Type 33-Natural Disaster Partial Claim**)
  - ▪ **PDPS** for Presidentially Declared Major Disaster Area Supplemental Claim
- o **DILS** for Deed-in-Lieu for Servicemembers for claim types 01A, 01B, 41A, and 41B
- o **PFSS** for Pre-foreclosure Sale for Servicemembers for claim types 07 and 47

New Default Reason Code (DRC) 46 - Unable to Contact Borrower Disaster for Block 4

New Fields Added after Block 20 on the Claim Form for Claim Types 32 and 33-Non-HAMP
- o "Has Mortgagor Completed a TPP?" "Yes" or "No" is required.
- o "Is Mortgagor in Imminent Default?" "Yes" or "No" is required.
- o "Is this claim part of a Combo Loan Mod and Partial Claim?" This field is optional.

For example:
```
<DATE_OF_EXTENSION>2025-08-08</DATE_OF_EXTENSION>
<MORTGAGOR_COMPLETED_TPP>Yes</MORTGAGOR_COMPLETED_TPP>
<MORTGAGOR_IN_IMMINENT_DEFAULT>No</MORTGAGOR_IN_IMMINENT_DEFAULT>
<COMBO_LOAN_MOD_AND_PARTIAL_CLAIM></COMBO_LOAN_MOD_AND_PARTIAL_CLAIM>
```