

# SINGLE FAMILY DEFAULT MONITORING SYSTEM (SFDMS)

## REPORTING CODES AND REPORTING DATA ELEMENTS

- Changes highlighted in yellow are effective October 1, 2025, for the October 2025 Reporting Cycle beginning October 8, 2025, except for those in the Default Reporting Elements section.
  - Changes highlighted in yellow in the Default Reporting Elements section must be implemented on February 2, 2026. Default Reporting Elements highlighted in gray must not be used after February 1, 2026.
  - Additional Default Reporting Error Codes were added to explain why reporting transactions are not accepted in SFDMS.
  - Additional changes have been made to the Default Reporting Elements to remove the requirement for placeholder data and to only require Name of Mortgagee or Submitting Organization and Period Ending.
- Delinquency Workout DDS Codes highlighted in gray must only be used after October 1, 2025, if the Mortgagee has sent out the final documents to the Borrower to complete a COVID-19 Advance Loan Modification (ALM), COVID-19 Recovery Loss Mitigation Option, or FHA-Home Affordable Modification Program (HAMP), as of September 30, 2025.
  - For Borrowers on a TPP due to Imminent Default or non-borrowers who acquired title through an exempted transfer, the Delinquency Workout DDS Codes highlighted in gray may only be used after October 1, 2025, if the Mortgagee approved the Borrower for a COVID-19 ALM, COVID-19 Recovery Loss Mitigation Option, or FHA-HAMP, as of September 30, 2025.
- Where the Mortgagee has reported a DDS Code of 34, 06, 09, or 12 prior to October 1, 2025, that code can continue to be reported for that Borrower for that Natural Disaster (for 34), or through the duration of that Formal Forbearance (06), Special Forbearance – Unemployment (09), or Informal Forbearance (12).

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**DELINQUENCY/DEFAULT STATUS CODES (DDS)****General Account Delinquency (AD) – further reporting is required**

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
42	Delinquent	The account is Delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code.
24	Government Seizure	There has been a government seizure, including eminent domain.
31	Probate	The Property is subject to probate (often a reason for foreclosure delay).
32	Military Indulgence	The Mortgagee has granted a Delinquent servicemember Forbearance or foreclosure proceedings have been stayed under the provisions of the Servicemembers Civil Relief Act (SCRA) or any similar state law.
34	Natural Disaster	The Property is in a Presidentially-Declared Major Disaster Area (PDMDA) (as defined by the Federal Emergency Management Agency (FEMA)).
78	Borrower Program Assistance Received	The Borrower applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLPP), the Hardest Hit Fund, and Homeowner Assistance Funds (HAF) utilized in connection with reinstating the Mortgage).

**Delinquency Workouts (AL) – further reporting is required**

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
06	Formal Forbearance Plan	The Borrower has been approved for a formal Forbearance Plan, which is a written agreement that is designed to bring the Mortgage current within six months.
80	Borrower Declined Interview	The Borrower declined an interview for Borrowers in Default.
81	Borrower Participated in Interview	The Borrower participated in an interview for Borrowers in Default.
07	Forbearance	The Borrower has been approved for Forbearance.
23	Disaster Forbearance	The Borrower has been approved for Forbearance due to a PDMDA.
05	Repayment Plan	The Borrower has been approved for a Repayment Plan.
08	Trial Payment Plan	The Borrower has been approved for a Trial Payment Plan.

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
3C	Trial Payment Plan Standalone Partial Claim	The Borrower has been approved for a Trial Payment Plan for a Standalone Partial Claim.
3D	Trial Payment Plan Standalone Loan Modification	The Borrower has been approved for a Trial Payment Plan for a Standalone Loan Modification, for a term of either up to 30 years or 40 years.
3E	Trial Payment Plan Combination Loan Modification/Partial Claim	The Borrower has been approved for a Trial Payment Plan for a Combination Loan Modification and Partial Claim with a term of either 30 years or 40 years.
3F	Trial Payment Plan Payment Supplement	The Borrower has been approved for a Trial Payment Plan for a Payment Supplement.
3G	Trial Payment Plan – Exempted Transfer	A Non-Borrower Who Acquired Title through an Exempted Transfer has been approved for a Trial Payment Plan for a Standalone Partial Claim, a Standalone Loan Modification, a Combination Loan Modification and Partial Claim, or a Payment Supplement.
3H	Trial Payment Plan Outside of the Waterfall Loan Modification (OWL)	The Borrower has been approved for a Trial Payment Plan for an OWL, for a term of either up to 30 years or 40 years.
09	Special Forbearance	The Borrower has been approved for a Special Forbearance due to unemployment.
10	Partial Claim Started	The Borrower has been approved for a Partial Claim.
11	Promise to Pay	The Borrower advises that the Mortgage will be brought current by making a one-time payment. This code can only be reported if the Mortgage has already been reported as in Default.
12	Repayment/Informal Forbearance Plan	The Borrower has been approved for an informal Forbearance Plan, which is an oral agreement to bring the Mortgage current within three months or less.
15	Pre-foreclosure Acceptance Plan Available	The Borrower has been approved to participate in the Pre-Foreclosure Sale (PFS) program.
26	Refinance Started	The Borrower has been approved for a refinance.
28	Modification Started	The Borrower has been approved for a Standalone Loan Modification with a term of up to 30 years.
40	Modification Started 40 Year	The Borrower has been approved for a Standalone Loan Modification with a term of 40 years.
36	FHA-HAMP Standalone Partial Claim Started	The Borrower has been approved for an FHA-Home Affordable Modification Program (HAMP) Standalone Partial Claim, after successful completion of the FHA-HAMP Trial Payment Plan.
37	FHA-HAMP Standalone Modification Started	The Borrower has been approved for an FHA-HAMP Standalone Loan Modification, after successful completion of the FHA-HAMP Trial Payment Plan.
38	Recovery Modification Started without a Partial Claim	The Borrower has been approved for a Recovery Modification without the use of a Partial Claim.

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
39	FHA-HAMP Trial Payment Plan	The Borrower has been approved for a Trial Payment Plan under FHA-HAMP.
41	FHA-HAMP Modification/Partial Claim Started	The Borrower has been approved for an FHA-HAMP Combination Loan Modification and Partial Claim, after successful completion of the FHA-HAMP Trial Payment Plan.
44	Deed-in-Lieu (DIL) Started	The Borrower has been approved for a DIL and processing has begun.
50	COVID-19 Recovery Standalone Partial Claim Started	The Borrower has been approved for a COVID-19 Recovery Standalone Partial Claim.
51	Payment Supplement	The Borrower has been approved for a Payment Supplement utilizing Partial Claim funds to bring the Mortgage current and a Monthly Principal Reduction (MoPR).
53	Combination Loan Modification and Partial Claim Started	The Borrower has been approved for a Combination Loan Modification and Partial Claim. The Loan Modification is for a term of 30 years.
93	Combination Loan Modification and Partial Claim/40 Year Modification Started	The Borrower has been approved for a Combination Loan Modification and Partial Claim. The Loan Modification is for a term of 40 years.
61	Recovery Modification Started with a Partial Claim	The Borrower has been approved for a Recovery Modification with the use of a Partial Claim.
3A	Advance Modification Started	The Borrower has been approved for an Advance Loan Modification.
60	Outside of the Waterfall Loan Modification (OWL)	The Borrower has been approved for an OWL.
3B	Prequalified for 601	The case meets criteria for an Accelerated Claim.
BB	Complete Loss Mitigation Request Received	The Borrower has requested loss mitigation assistance.
BD	Loss Mitigation Request Denied	The Mortgagee has determined that the Borrower does not qualify for loss mitigation assistance at this time.
AA	Complete Financials Received and In Review	The Mortgagee has received complete financial information from the Borrower and review for placement into an appropriate loss mitigation tool has begun.
AH	Streamlined Financials Received and In Review	The Mortgagee has received streamlined financial information from the Borrower and review for final approval for a streamlined tool has begun.
AQ	Option Failure	The Borrower has failed to perform under the terms of and/or meet any of the obligations for the loss mitigation option.

## **Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

### **Ineligible for Loss Mitigation (AI) – further reporting is required**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
<b>AO</b>	Ineligible for Loss Mitigation	The Mortgagee has either completed a loss mitigation evaluation and the Borrower has been found to be ineligible, or the Borrower is eligible but declines the loss mitigation tool offered. The Mortgagee approved the documents evidencing the decision to foreclose.
<b>AP</b>	Ineligible for Loss Mitigation Due to No Response	The Borrower is ineligible for loss mitigation relief because the Borrower has not responded to collection efforts and/or solicitations for loss mitigation. The Mortgagee approved the documents evidencing the decision to foreclose.

### **Account on Foreclosure Hold (AH) – further reporting is required**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
<b>95</b>	State Mandated Delay	Foreclosure cannot be initiated, or the foreclosure process is on hold due to a state mandated delay or a state law change.
<b>96</b>	Federal Law Mandated Delay	Foreclosure cannot be initiated, or the foreclosure process is on hold due to a federal mandated delay or a federal law change. This can also indicate hold time for loss mitigation denial appeals.
<b>AS</b>	HUD FC Moratorium	Foreclosure cannot be initiated, or the foreclosure process is on hold due to a HUD-issued moratorium or at HUD's written direction. Reporting this code indicates the Mortgage would otherwise be in foreclosure.

### **Account in Foreclosure (AF) – further reporting is required**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
<b>2Z</b>	Foreclosure Mediation	The foreclosure process is on hold due to mediation.
68	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed.
33	Contested Foreclosure	Foreclosure is placed on hold due to Borrower contesting the foreclosure.
1A	Foreclosure Sale Held	The foreclosure sale was held.
1E	Eviction Started	The first public action to initiate eviction was taken.
1J	Post-Foreclosure Sales Period	Property is actively marketed for CWCOT Post-Foreclosure Sale Extended Sales Period.

## **Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

### **Account in Pre-Termination (PT) – further reporting is required**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
2U	Owner-Occupant Buyer Successful Bidder	A buyer who will occupy the Property is the successful bidder at the sale.
2N	Nonprofit Successful Bidder	A Nonprofit is the successful bidder at the sale.
2G	Governmental Entity Successful Bidder	A government entity is the successful bidder at the sale.
2I	Investor/Other Successful Bidder	An investor or another party is the successful bidder at the sale. May be reported when the Property sold to a third party at foreclosure sale, and the successful bidder is unknown.
2R	Borrower Successful Bidder	The Borrower is the successful bidder at the sale.
2S	Servicer Successful Bidder	The Mortgagee (Servicer) is the successful bidder at the sale or is awarded title through a court action.

### **Account in Bankruptcy (AB) – further reporting is required**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
65	Chapter 7 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 7.
66	Chapter 11 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 11.
67	Chapter 13 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 13.
59	Chapter 12 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 12.
69	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan.
75	Bankruptcy Discharged No Reaffirmation	The bankruptcy has been discharged, and the Borrower did not reaffirm the debt.
79	Bankruptcy Discharged Reaffirmation	The bankruptcy has been discharged, and the Borrower did reaffirm the debt.
76	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a bar to foreclosure and was not discharged.

### **Account Reinstated (AR) – reporting on this case is concluded, unless it returns to a delinquency status**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
20	Reinstated by Borrower Who Retains Homeownership w/o Loss Mitigation Intervention	Borrower reinstated Default without the use of loss mitigation.
21	Reinstated by Assumptor	Assumptor reinstated Default without the use of loss mitigation.
89	Reinstated – Exempted Transfer	A Non-Borrower Who Acquired Title through an Exempted Transfer reinstated Default without the use of loss mitigation.

## **Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
99	Reinstated – Exempted Transfer after Loss Mitigation Intervention	A Non-Borrower Who Acquired Title through an Exempted Transfer reinstated Default with the use of loss mitigation.
98	Reinstated after Loss Mitigation Intervention	Borrower reinstated Default with the use of loss mitigation.

### **Claim Termination of Insurance (CT) – reporting on this case is concluded**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
17	Pre-Foreclosure Sale (PFS) Completed	PFS has been held.
46	Property Conveyed to Insurer	Property was conveyed to HUD (the insurer).
47	Deed-in-Lieu (DIL) of Foreclosure Completed and Property Conveyed	DIL of Foreclosure was completed and Property conveyed to HUD.
48	Claims Without Conveyance of Title (CWCOT)	A third party purchased the Property at foreclosure where HUD authorized the use of the CWCOT procedure.
49	Assignment Completed	An assignment was completed for an Accelerated Claims Disposition (ACD), Section 247, or Section 248 case.

### **Non-Claim Termination of Insurance (NC) – reporting on this case is concluded**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
13	Paid in Full	The Mortgage has been paid in full.
29	Charge-off	The Mortgagee has charged off part of the funds that would have paid the account in full. No claim will be filed with HUD.
30	Third Party Sale	The foreclosure was held, but a third party paid the indebtedness in full. No claim will be filed with HUD.
73	Property Redeemed	According to state law requirements the Borrower redeemed the Property after the foreclosure sale. The Mortgage is paid in full and no claim will be filed with HUD.



## **Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

**Account Cancel (AC) - Case Reported in Error – further reporting requirements are based on the reporting requirements of the last correctly reported Default Status Code.**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
25	Cancel	Advise that the last status code was reported in error. Required when an incorrect default status code under summary codes AR, CT, or NC reported, as codes under these summary codes would have closed the default episode. Reporting the 25 “re-opens” the episode closed in error, allowing further reporting.

### **List of Codes Removed from Use**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
14	Current	Removed from approved list effective 9/30/1997 (ML 97-18).
19	Partial Reinstatement	Removed from approved list effective 10/31/2006 (ML 06-15).
39	Pre-Claim Enrolled	Removed from approved list effective 10/31/2006 (ML 06-15); repurposed as FHA-HAMP Trial Modification Plan in ML 09-39.
41	Supplemental Pre-Claim	Removed from approved list effective 10/31/2006 (ML 06-15); repurposed as FHA-HAMP Modification Started in ML 09-39.
43	Foreclosure Started	Removed from approved list effective 10/31/2006 (ML 06-15).
45	Foreclosure Completed	Removed from approved list effective 10/31/2006 (ML 06-15).
77	Foreclosure Deed Recorded	Removed from approved list effective 11/09/2013 (ML 13-15).
1G	Eviction Completed	Removed from approved list effective 11/09/2013 (ML 13-15).
22	Servicing Transferred or Sold to Another Mortgagee	Removed from approved list effective 11/09/2013 (ML 13-15).
1D	Post-Foreclosure Initial Exclusive Period	Removed from approved list effective 04/28/2025 (ML 25-13).

### **DELINQUENCY/DEFAULT REASON CODES (DDR)**

<b>Default Reason Code</b>	<b>Cause of Default</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
01	Death of Principal Borrower	The delinquency is attributable to the death of the principal Borrower.
02	Illness of Principal Borrower	The delinquency is attributable to a prolonged illness that keeps the principal Borrower from working and generating income.

**Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

<b>Default Reason Code</b>	<b>Cause of Default</b>	<b>Guidance for Usage: Use selected code to advise HUD that...</b>
03	Illness of Borrower's Family Member	The delinquency is attributable to a principal Borrower having incurred extraordinary expenses as the result of the illness of a Family Member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the Co-Borrower's illness.
04	Death of Borrower's Family Member	The delinquency is attributable to a principal Borrower having incurred extraordinary expenses as the result of the death of a Family Member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the Co-Borrower's death.
05	Marital Difficulties	The delinquency is attributable to problems associated with a separation or divorce, such as a dispute over ownership of the Property, a decision not to make payments until the divorce settlement is finalized, or a reduction in the income to repay the mortgage debt.
06	Curtailment of Income	The delinquency is attributable to a reduction in the Borrower's income, such as a garnishment of wages, a change to a lower paying job, reduced commissions or overtime pay, or loss of a part-time job.
07	Excessive Obligations – Same Income, Including Habitual Nonpayment of Debts	The delinquency is attributable to a Borrower having incurred excessive debts (either in a single instance or as a matter of habit) that prevent them from making payments on both those debts and the mortgage debt.
08	Abandonment	The delinquency is attributable to a Borrower having abandoned the Property for reasons that are not known by the Mortgagee (because the Mortgagee has not been able to locate the Borrower).
09	Distant Employment Transfer	The delinquency is attributable to a Borrower being transferred or relocated to a distant job location and incurring additional expenses for moving and housing in the new location, affecting their ability to pay both those expenses and the mortgage debt.
10	Neighborhood Problem	The delinquency is attributable to the Property's location, which affects the Borrower's ability to pay the mortgage debt.
11	Property Problem	The delinquency is attributable to the condition of the Property's improvements (substandard construction, expensive and extensive repairs needed, etc. requiring due of funds that would have been available for the Mortgage Payment) or to the Borrower's dissatisfaction with the Property or neighborhood.
12	Inability to Sell Property	The delinquency is attributable to an employment-related transfer.
13	Inability to Rent Property	The delinquency is attributable to Borrower needing Rental Income to make the Mortgage Payments and

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
		having difficulty in finding a tenant following an employment-related transfer.
14	Military Service	The delinquency is attributable to the principal Borrower having entered Active Duty status and their military pay is insufficient to enable the continued payment of the existing mortgage debt.
15	Other	Should be rarely used – additional reason codes at the request of the industry have been added; indicates that the delinquency is attributable to reasons that are not otherwise included in the list.
16	Unemployment	The delinquency is attributable to a reduction in income resulting from the Borrower having lost their job.
17	Business Failure	The delinquency is attributable to a self-employed Borrower having a reduction in income and/or excessive obligations that are the direct result of the failure of their business to remain a viable Entity or, at least, to generate sufficient profit that the Borrower can rely on to meet their personal obligations.
19	Casualty Loss	The delinquency is attributable to the Borrower having incurred Property loss not associated with a PDMDA.
22	Energy-Environment Cost	All other factors remained the same, but funds that would have been available for the Mortgage Payment have been used for increases in utility costs or costs associated with the removal of environmental hazards in or near the Property.
23	Servicing Problems	The delinquency is attributable to the Borrower being dissatisfied with the way the Mortgagee is servicing the Mortgage or with the fact that the servicing of the Mortgage has been transferred to a new Mortgagee.
26	Payment Adjustment	The delinquency began after either an increase in Principal and Interest (P&I) for an Adjustable Rate Mortgage (ARM) or after an escrow analysis where one or more escrow item increased, including the spreading of the amount needed to repay an escrow shortage over the next year.
27	Payment Dispute	The delinquency is attributable to a disagreement between the Borrower and the Mortgagee about the amount of the Mortgage Payment, the acceptance of a partial payment, or the application of previous payments, resulting in the Borrower's refusal to make payments until the dispute is resolved.
29	Transfer of Ownership Pending	The delinquency is attributable to the Borrower having agreed to sell the Property and deciding not to make any additional payments.

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
30	Fraud	The delinquency is attributable to a legal dispute arising out of a fraudulent or illegal action that occurred after or in connection with the origination of the mortgage.
31	Unable to Contact Borrower	The reason for the Default cannot be ascertained because the Borrower cannot be located or has not responded to the Mortgagee's inquiries. This may also be used if the Mortgagee cannot contact the Borrower due to an automatic stay upon the Borrower's filing of a personal bankruptcy action. If the reason for the Default has already been determined for the Default episode, Mortgagees must continue to report that reason and not this code.
55	Related to National Emergency Declaration	The delinquency is attributable to a National Emergency declaration that is not associated with a weather related natural disaster or PDMDA.
INC	Incarceration	The delinquency is attributable to the principal Borrower having been jailed or imprisoned (regardless of whether they are still incarcerated).
A43	Disaster Damaged Property	The delinquency is attributable to the Borrower having incurred a Property loss as the result of a PDMDA.
A45	Income Loss Due to Disaster	The delinquency is attributable to the Borrower having incurred income loss as the result of a PDMDA.
A46	Unable to Contact Borrower Disaster	The reason for delinquency cannot be ascertained because the Borrower cannot be located or has not responded to the Mortgagee's inquiries and the Property is located in a PDMDA. If the reason for the Default has already been determined for the Default episode, Mortgagees must update the reason to this code if no contact has been made during the declaration period.

## OCCUPANCY STATUS CODES

Status Code	Definition	Guidance for Usage
1	Occupied by Borrower	The Borrower occupies the Property as their primary residence. The occupancy is confirmed through contact or an Occupancy Inspection. (EDI sends code 03.)
2	Occupied by Renter	A tenant occupies the Property. (EDI sends code 04.)
3	Known to be Vacant	The Property is vacant. (EDI sends code 01.)
4	Adverse Occupant	The Property is occupied, but the identity cannot be confirmed either through contact or Occupancy Inspection. (EDI sends code 05.)

## **Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements**

<b>Status Code</b>	<b>Definition</b>	<b>Guidance for Usage</b>
5	Unable to Determine Occupancy	The occupancy status of the Property cannot be determined. (EDI sends code 06.)
6	Unable to Determine Occupancy Due to Disaster	The occupancy of the residence cannot be determined, and the Property is in a PDMDA. No inspections can be performed, and the Borrower is non-responsive. (EDI sends code 13.)
7	Occupancy Determination Not Required	Inspections and/or contact are not required to determine occupancy. Applicable to the Payment Supplement when the Mortgage is paid as agreed. (EDI sends code 07.)
8	Occupied by Borrower Secondary Residence	The Borrower occupies the Property less than the majority of the calendar year. This is confirmed either through contact or Occupancy Inspection. (EDI sends code 16.)
9	Vacant Lot	The Property has no improvements or Structures. (EDI sends code 09.)

## **DEFAULT REPORTING ERROR CODES**

### **Fatal Error Codes – Reporting transaction was not accepted into SFDMS**

<b>Fatal Error Code</b>	<b>Definition</b>	<b>Guidance for Error</b>
R2	Bad FHA Case Number	The case number reported is not recognized as a valid, previously endorsed, and actively insured FHA Case number.
R3	Bad Opening Status / Invalid Mortgage Status	There is no open Default episode for the case, and a Default status code other than a Default status code 42 was submitted.
R4	Invalid Oldest Unpaid Installment (OUI) Date	A Delinquent Default status code was reported with a current OUI or an OUI indicating the case is not 30 Days in Default, a reinstatement Default status code is reported with a defaulted OUI (New), or the OUI reported is prior to the first payment date of the case. Please note that an OUI reported more than three months in advance or 10 years in the past no longer triggers this error type with the implementation of Default reporting in FHA Catalyst.
R5	Invalid Oldest Unpaid Installment (OUI) Date Format	An OUI was reported that is not in a valid date format.
R6(ZY)	Invalid Mortgage Status FHA Insurance Terminated	If the insurance on the case has been terminated and no claim has been filed, the only default status codes accepted are those in the NC, PT, and AC summary codes. Note, if you report a 25 to cancel the last

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Fatal Error Code	Definition	Guidance for Error
		accepted code, the only Default status codes accepted are still those in the NC and PT summary codes.
R6(ZX)	Invalid Mortgage Status FHA Insurance Claim Terminated	If the insurance on the case has been automatically terminated by the processing of a termination claim, the only default status codes accepted are those in the CT, PT, and AC summary codes. Note, if you report a 25 to cancel the last accepted code, the only default status codes accepted are still those in the CT and PT summary codes.
R7	Invalid Submitter Authorization	The Mortgagee associated with the attempted Default reporting transaction is not recognized as the correct servicer of the case or an authorized party.
RA	Bad Unpaid Principal Balance (UPB)	The UPB reported was not numeric or was not reported as greater than zero (0).
RB	Bad Occupancy Status	The occupancy status code was either not reported or was not a valid code.
RC	Bad Occupancy Date	The occupancy status date was not reported when required with occupancy status code 3, a future date, or not in a valid date format.
RD	Bad Default Status Date	The Default status date was not reported, a future date, or not in a valid date format.
RE	Bad Reason of Default	The reason for Default reported was either not reported or was not a valid code.
RF	General Error	The data reported cannot be accepted by the system and the errors that have occurred do not fall into any other fatal errors.
RR	Repeated Reporting	The Default reporting transaction was identical to the previous reporting transaction.
RI	Invalid Default Status Code	The Default status code reported was either not reported or was not a valid code.
RH	Bad Last Escrow Analysis Performed Date	The last escrow analysis performed date was not reported, a future date, or not in a valid date format.
RQ	Bad Contractual Monthly P&I Payment	The contractual monthly P&I payment was not numeric, was reported zero (0) or less, or was reported greater than 99999999.99.
RJ	Bad Contractual T&I Payment	The contractual monthly T&I payment was not numeric, was reported zero (0) or less, or was reported greater than 99999999.99.
RK	Bad Escrow Balance	The escrow balance reported was not numeric or was not reported. Must be between -99999999.99 and 99999999.99.
RL	Bad Annual Tax Amount(s)	The annual tax amount(s) was not numeric or was not reported. Must be between zero (0) and 99999999.99.

## Single Family Default Monitoring System (SFDMS) Reporting Codes and Reporting Data Elements

Fatal Error Code	Definition	Guidance for Error
RM	Bad Hazard Insurance Premium(s)	The hazard insurance premium(s) was not numeric or was not reported. Must be between zero (0) and 99999999.99.
RN	Bad Flood Insurance Premium	The flood insurance premium(s) was not numeric or was not reported. Must be between zero (0) and 99999999.99.
RO	Bad Forced Placed Flood Insurance Premium Annualized	The forced placed flood insurance premium annualized reported was not numeric or was not reported. Must be between zero (0) and 99999999.99.
RP	Bad Forced Placed Hazard Insurance Premium Annualized	The forced placed hazard insurance premium annualized was not numeric or was not reported. Must be between zero (0) and 99999999.99.

**Non-Fatal Error Code – Reporting transaction was accepted into SFDMS with this error.**

Non-Fatal Error Code	Definition	Guidance for Error
B2	Bad Loan Number	The Mortgagee failed to report its loan number.

## DEFAULT REPORTING ELEMENTS

Field	Electronic Data Interchange (EDI)	FHA Catalyst – SFDMS
Name of Mortgagee or Submitting Organization	Required. Field must contain XXXXXXXXXXXX (10 Xs).	No Data Input
Number and Street	Do not send as element is no longer required.	No Data Input
City	Do not send as element is no longer required.	No Data Input
State	Do not send as element is no longer required.	No Data Input
ZIP code	Do not send as element is no longer required.	No Data Input
Last Name of Contact Person	Do not send as element is no longer required.	No Data Input
First Name	Do not send as element is no longer required.	No Data Input
Telephone	Do not send as element is no longer required.	No Data Input
Principal Servicing Office, City	Do not send as element is no longer required.	No Data Input
State	Do not send as element is no longer required.	No Data Input

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<b>Field</b>	<b>Electronic Data Interchange (EDI)</b>	<b>FHA Catalyst – SFDMS</b>
ZIP Code	Do not send as element is no longer required.	No Data Input
Mortgagee Status	Do not send as element is no longer required.	No Data Input
Period Ending	Required	No Data Input
10-Digit Mortgagee No. Assigned by HUD	Required	No Data Input
Mortgage Loan Number	Required	Required Manual Entry
FHA Case No.	Required	Required Manual Entry
ADP Code	Do not send as element is no longer required.	No Data Input
Mortgagor's Last Name	Do not send as element is no longer required.	No Data Input
Mortgagor's Initials	Do not send as element is no longer required.	No Data Input
Mortgagor's Social Security Number (SSN)	Do not send as element is no longer required.	No Data Input
Co-Mortgagor's Last Name	Do not send as element is no longer required.	No Data Input
Co-Mortgagor's Initials	Do not send as element is no longer required.	No Data Input
Co-Mortgagor's SSN	Do not send as element is no longer required.	No Data Input
Property Street Number	Do not send as element is no longer required.	No Data Input
Property Street Name	Do not send as element is no longer required.	No Data Input
Property City	Do not send as element is no longer required.	No Data Input
Property State	Do not send as element is no longer required.	No Data Input
Property ZIP Code	Do not send as element is no longer required.	No Data Input
Due Date 1st Payment	Do not send as element is no longer required.	No Data Input
Date of Oldest Unpaid Installment (OUI)	Required	Required Manual Entry
Delinquency/Default Status Code	Required	Required Manual Entry
Delinquency/Default Status Date	Required	Required Manual Entry
Occupancy Status Code	Required	Required Manual Entry
Occupancy Status Date	Required	Required Manual Entry
Unpaid Principal Balance (UPB)	Required	Required Manual Entry
Delinquency/Default Reason Code	Required	Required Manual Entry
Contractual monthly P&I payment	Required – dollars and cents	Required Manual Entry
Contractual monthly T&I payment	Required – dollars and cents	Required Manual Entry



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<b>Field</b>	<b>Electronic Data Interchange (EDI)</b>	<b>FHA Catalyst – SFDMS</b>
Escrow Balance	Required – positive/negative sign and dollars and cents	Required Manual Entry
Annual Tax Amount(s)	Required – dollars and cents	Required Manual Entry
Annual Homeowners Hazard Insurance Premium(s)	Required – dollars and cents; may be 0	Required Manual Entry
Annual Flood Insurance Premium	Required – dollars and cents; may be 0	Required Manual Entry
Forced Placed Flood Insurance Premium Annualized	Required – dollars and cents; may be 0	Required Manual Entry
Forced Placed Hazard Insurance Premium Annualized	Required – dollars and cents; may be 0	Required Manual Entry
Date Last Escrow Analysis Performed	Required – date MMDDYYYY	Required Manual Entry