



FHA INFO 2022-92

October 27, 2022

FHA Announces Update to the Electronic Data Interchange File Layout for Default Reporting

Today, the Federal Housing Administration (FHA) announced an update to the [Electronic Data Interchange \(EDI\)](#) file layout (TS 264) used to report the Unpaid Principal Balance (UPB) on defaulted loans.

FHA's EDI file format update increases the number of available characters when reporting UPB values from 6 to 10. This change enables FHA servicers to transmit data for defaulted loans with UPBs over \$1,000,000.00. The 10-character format reserves the first 8 characters for reporting the dollar amounts and the last 2 characters for cents with no leading zeros. See formatting examples below:

Example 1

\$1,321,254.00 would be sent in the TS 264 as **132125400**

Example 2

\$33,987.65 would be sent in the TS 264 as **3398765**

Example 3

\$1.25 would be sent in the TS 264 as **125**

Servicers that electronically transmit this data must submit to the EDI through TS 264 using this format beginning with the February 2023 reporting cycle. FHA encourages servicers to work with their technology partners, service providers, and/or Value Added Networks (VAN) to develop and test their TS 264 data files to be submitted to EDI before the target reporting cycle.

For more information visit the [EDI Implementation Guide](#) Webpage. For questions or assistance with EDI, contact HUD's EDI Help Desk at EDI.HELP.Desk@hud.gov.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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