



***Computershare Corporate Trust***

***Servicer File Load Requirements  
for  
Delinquency Reporting***

***Effective May 15, 2025***

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## General Information

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### Contacts for Default Approvals when required on Master Serviced Loans

- FC Bidding Requests/Required Foreclosure Notifications: [#NACCTDefaultBiddingInstructions@computershare.com](mailto:#NACCTDefaultBiddingInstructions@computershare.com)
- Modification Requests: [#NACCTDefaultModificationRequest@computershare.com](mailto:#NACCTDefaultModificationRequest@computershare.com)
- REO Offers and Listings: [#NACCTDefaultREOListingandOffers@computershare.com](mailto:#NACCTDefaultREOListingandOffers@computershare.com)
- Short sale and DIL Requests: [#NACCTDefaultShortSaleRequest@computershare.com](mailto:#NACCTDefaultShortSaleRequest@computershare.com)
- Loss Claims: [!nacctdefaultlossteam@computershare.com](mailto:!nacctdefaultlossteam@computershare.com)

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Whether the Servicer is new or existing to Computershare, the Servicer must comply with Computershare's standards for Delinquency Reporting. This package includes all the information the Servicer needs to know in order to meet the reporting requirements, including:

- I. File Delivery Requirements
- II. Delinquency Reporting Requirements

### Timing

Once the Servicer begins monthly reporting, reporting must be done in a **timely** and **consistent** manner. Computershare recommends the Servicer take all necessary steps/actions to ensure that the Servicer reports and electronic files are delivered successfully to Computershare Corporate Trust. Servicer reports should be received no later **than** the required report due date specified with the servicing agreement. The Servicer shall deliver a complete and accurate file on or before the reporting due date. A report is considered late if it is incomplete or not delivered by the reporting due date.

### Data Integrity

The Servicer shall deliver an accurate, complete and valid file by the reporting due date. The file format provided shall be consistent with the Delinquency Reporting standard format and guidelines that are defined in this document, as well as posted on the ServicerConnect website ([www.ServicerConnect.com](http://www.ServicerConnect.com)).

### Communication of Reporting Changes

If there are any changes to the file requirements noted in the guidelines, Computershare will provide a 60-90 day advance notification on the ServicerConnect website, prior to the effective date of the change. The Servicer must make every effort to comply with the standard format, the naming conventions, and changes to the format that may be required.

### Note:

These reporting requirements are subject to change. For the Servicers' convenience, all current requirements are posted to the ServicerConnect website at [www.ServicerConnect.com](http://www.ServicerConnect.com).

## I. File Delivery Requirements

### **ServicerConnect -- The preferred method of delivery for secure transfer of monthly reporting files**

To help ensure the security of the data delivery, Computershare offers the **ServicerConnect** website at [www.ServicerConnect.com](http://www.ServicerConnect.com). This site serves as Computershare's preferred method for file delivery for all Servicers' monthly reporting. The Servicer shall deliver monthly reports in accordance with the Master Servicer's preferred delivery method (currently via the ServicerConnect website). Under no circumstances shall the Master Servicer be responsible for obtaining the file from the Servicer's website.

#### **ServicerConnect Benefits**

- Provides 24/7, round-the-clock access
- Available free of charge
- Allows for manual entry of loan level data, as well as uploading of loan level files/reports, summary and supplemental files
- Ensures a secure transfer of data using the industry standard's Secure Socket Layer, 128-bit encryption. **ServicerConnect** satisfies the Privacy Act requirements for maintaining confidentiality of data.
- Offers online help in navigating the site and using its various functions

#### **Initial one-time ServicerConnect registration**

To establish access and gain entry to a new Servicer library on ServicerConnect, the Servicer must complete the following one-time registration on the website:

- Have all users from the Servicer Company who will be uploading and/or downloading files register on [www.ServicerConnect.com](http://www.ServicerConnect.com) by creating a User Id, Password, and Profile.
- The Servicer will be notified via e-mail once approved.

#### **ServicerConnect support**

- If the Servicer requires technical assistance with the performance of the site, or has password issues, please contact CTSLink customer service at [ctslink.customerservice@computershare.com](mailto:ctslink.customerservice@computershare.com).
- If the Servicer requires help using the site's many functions, please refer to the "Help" page on the ServicerConnect webpage or contact ServicerConnect customer support at [ServicerConnect@computershare.com](mailto:ServicerConnect@computershare.com).
- If the Servicer is experiencing problems with loan data, please contact the appropriate Computershare representative listed in the "Contact Us" page of the ServicerConnect webpage.

## II. Delinquency Reporting Requirements

Delinquency file reports delivered to Computershare MUST meet the following requirements in order to ensure Servicer files load successfully through automated load processing.

### A. Standard File Naming Convention Requirements

Computershare recommends a consistent Servicer file name that (1) does not include special characters and (2) cannot be greater than 100 characters. Delivering a consistent file name from month to month will ensure the Servicer file will be recognized. Here is an example:

**[Servicer Name] Delinquency Report MM\_YYYY**

- Service Name - Represents your Company Name
- MM – is the current month the report is being sent
- YYYY – is the year

If the Servicer file name delivered is not recognized to match the file name established by the Servicer, the Servicer file will not automatically load through the Computershare System. The time required to process the Servicer file may also increase.

If at any time a Servicer file name needs to be created or the file naming convention needs to be changed, please contact ServicerConnect customer support at [ServicerConnect@computershare.com](mailto:ServicerConnect@computershare.com) - as it is critical to the recognition of the file.

### B. Standard File Format Requirements

The Servicer may choose to send files in either of the following two formats:

1. Comma Separated Values (.csv)
2. Excel (.xls or .xlsx)

### C. Standard File Layout Requirements

Standard File Layout Requirements must adhere to the following:

- Must not be zipped
- Must not be password protected
- Column names must be located on the first row and cannot be greater than 50 characters.
- Loan level detail must be on the first sheet of a workbook.

Please ensure that the standard Delinquency file layout requirements are met each month. Detailed information for this layout is contained in Exhibit 1.

If the Servicer is new to Computershare Bank, N.A., Computershare highly recommends the Servicer submit a test file layout before delivering files to ensure compliance with the requirements. To submit a test file or request an Excel template, contact customer support at [ServicerConnect@computershare.com](mailto:ServicerConnect@computershare.com).

## **D. Standard Status Codes**

Refer to Exhibit 2 for a list of the approved status codes used to communicate the status and/or reason for the default.

## **E. Transfer of Servicing Requirements**

If the Servicer is considering a transfer of servicing requirements, please contact Computershare's Mortgage Backed Servicer Oversight Team via e-mail at [INACCTSMT@computershare.com](mailto:INACCTSMT@computershare.com). The Servicer must let us know at least 30 days prior to the transfer date for the Servicer Computershare representative to assist the Servicer with this process.

Keep in mind that a complete transfer/merger or acquisition may include the following changes or requirements:

- A reassigned file name for reporting purposes
- A change in the Servicer method of reporting
- A new ServicerConnect Library
- A complete Servicer Eligibility Process (Only for New Servicers reporting to Computershare)

### **Transfer Roles**

The **"TO"** Servicer is the Servicer receiving the loans.

The **"FROM"** Servicer is the Servicer who is transferring the loans.

**Exhibit 1: Standard Delinquency File Layout**

**Note:** The column/header names in **bold** are the minimum fields Computershare must receive from every Servicer.

<b>Column Name</b>	<b>Description</b>	<b>Decimal</b>	<b>Format Comment</b>
<b>SERVICER_LOAN_NBR</b>	A unique number assigned to a loan by the Servicer. This may be different than the LOAN_NBR		
<b>LOAN_NBR</b>	A unique identifier assigned to each loan by the originator.		
CLIENT_NBR	Servicer Client Number		
<b>SERV_INVESTOR_NBR</b>	Contains a unique number as assigned by an external servicer to identify a group of loans in their system.		
BORROWER_FIRST_NAME	First Name of the Borrower.		
<b>BORROWER_LAST_NAME</b>	Last name of the borrower.		
PROP_ADDRESS	Street Name and Number of Property		
<b>PROP_STATE</b>	The state where the property located.		
<b>PROP_ZIP</b>	Zip code where the property is located.		
BORR_NEXT_PAY_DUE_DATE	The date that the borrower's next payment is due to the servicer at the end of processing cycle, as reported by Servicer.		MM/DD/YYYY
LOAN_TYPE	Loan Type (i.e. FHA, VA, Conv)		
<b>BANKRUPTCY_FILED_DATE</b>	The date a particular bankruptcy claim was filed.		MM/DD/YYYY
<b>BANKRUPTCY_CHAPTER_CODE</b>	The chapter under which the bankruptcy was filed.		
<b>BANKRUPTCY_CASE_NBR</b>	The case number assigned by the court to the bankruptcy filing.		
<b>POST_PETITION_DUE_DATE</b>	The payment due date once the bankruptcy has been approved by the courts		MM/DD/YYYY
<b>BANKRUPTCY_DISCHARGE_DATE</b>	The Date Bankruptcy Discharge Is Granted.		MM/DD/YYYY
<b>BANKRUPTCY_DISMISSAL_DATE</b>	The Date The Loan Is Removed From Bankruptcy by Dismissal		MM/DD/YYYY
<b>BANKRUPTCY_EXIT_DATE</b>	The date the loan exited from bankruptcy.		MM/DD/YYYY
<b>BANKRUPTCY_HEARING_DATE</b>	The date that the bankruptcy hearing is scheduled or has taken place.		MM/DD/YYYY
<b>RELIEF_DECISION_DATE</b>	The date that the relief hearing is scheduled or has taken place.		MM/DD/YYYY
<b>MOTION_FOR_RELIEF_GRANTED</b>	The Date Motion for Relief from Bankruptcy is Granted		MM/DD/YYYY
<b>LOSS_MIT_APPR_DATE</b>	The Date The Loss Mitigation Was Approved By The Servicer		MM/DD/YYYY
<b>LOSS_MIT_TYPE</b>	The Type Of Loss Mitigation Approved For A Loan. Refer to Exhibit 2 for acceptable values		
<b>LOSS_MIT_EST_COMP_DATE</b>	The Date The Loss Mitigation /Plan Is Scheduled To End/Close		MM/DD/YYYY
<b>LOSS_MIT_ACT_COMP_DATE</b>	The Date The Loss Mitigation Is Actually Completed		MM/DD/YYYY
<b>FRCLSR_APPROVED_DATE</b>	The date DA Admin sends a letter to the servicer with instructions to begin foreclosure proceedings.		MM/DD/YYYY



**Computershare Corporate Trust  
Servicer File Load Requirements  
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**Computershare Corporate Trust**  
9062 Old Annapolis Road  
Columbia, Maryland 21045

Column Name	Description	Decimal	Format Comment
ATTORNEY_REFERRAL_DATE	Date File Was Referred To Attorney to Pursue Foreclosure		MM/DD/YYYY
FIRST_LEGAL_DATE	Notice of 1st legal filed by an Attorney in a Foreclosure Action		MM/DD/YYYY
FRCLSR_SALE_EXPECTED_DATE	The date by which a foreclosure sale is expected to occur.		MM/DD/YYYY
FRCLSR_SALE_RESULTS	The results of the Foreclosure sale. Must be populated if ACTION_CODE 30 is reported and the FRCLSR_SALE_DATE field is populated with one of the following three selections: • REO • 3 Party • HUD/VA		Can include alpha and numeric characters
FRCLSR_SALE_DATE	The actual date of the foreclosure sale.		MM/DD/YYYY
FRCLSR_SALE_AMT	The amount a property sold for at the foreclosure sale.	2	No commas(,) or dollar signs (\$)
EVICTON_START_DATE	The date the servicer initiates eviction of the borrower.		MM/DD/YYYY
EVICTON_COMPLETED_DATE	The date the court revokes legal possession of the property from the borrower.		MM/DD/YYYY
LIST_PRICE	The price at which an REO property is marketed.	2	No commas(,) or dollar signs (\$)
LIST_DATE	The date an REO property is listed at a particular price.		MM/DD/YYYY
OFFER_AMT	The dollar value of an offer for an REO property.	2	No commas(,) or dollar signs (\$)
OFFER_DATE_TIME	The date an offer is received by DA Admin or by the Servicer.		MM/DD/YYYY
REO_CLOSING_DATE	The date the REO sale of the property is scheduled to close.		MM/DD/YYYY
REO_ACTUAL_CLOSING_DATE	The actual date the REO sale.		MM/DD/YYYY
OCCUPANT_CODE	Classification of how the property is occupied. Refer to Exhibit 2 for acceptable values		
PROP_CONDITION_CODE	A code that indicates the condition of the property. Refer to Exhibit 2 for acceptable values		
PROP_INSPECTION_DATE	The date a property inspection is performed.		MM/DD/YYYY
APPRAISAL_DATE	The date the appraisal was done.		MM/DD/YYYY
CURR_PROP_VAL	The current "as is" value of the property based on brokers price opinion or appraisal.	2	
REPAIRED_PROP_VAL	The amount the property would be worth if repairs are completed pursuant to a broker's price opinion or appraisal.	2	
ACTION_CODE	The action the loan is currently in. Refer to Exhibit 2 for acceptable values	2	
DELINQ_STATUS_CODE	FNMA Code Describing Status of Loan. Required for MPF and MPFXtra. Refer to Exhibit 2 for acceptable values		
DELINQ_REASON_CODE	The circumstances which caused a borrower to stop paying on a loan. Code indicates the reason why the loan is in default for this cycle. Required for MPF and MPFXtra. Refer to Exhibit 2 for acceptable values		
<b>If applicable:</b>			

Please be advised that failure to comply with *any or all* of the guidelines entailed herein may result in issuance of late reporting fees.

Direct reporting questions to: [ServicerConnect@computershare.com](mailto:ServicerConnect@computershare.com)



**Computershare Corporate Trust**  
**Servicer File Load Requirements**  
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**Computershare Corporate Trust**  
 9062 Old Annapolis Road  
 Columbia, Maryland 21045

Column Name	Description	Decimal	Format Comment
MI_CLAIM_FILED_DATE	Date Mortgage Insurance Claim Was Filed With Mortgage Insurance Company.		MM/DD/YYYY
MI_CLAIM_AMT	Amount of Mortgage Insurance Claim Filed		No commas(,) or dollar signs (\$)
MI_CLAIM_PAID_DATE	Date Mortgage Insurance Company Disbursed Claim Payment		MM/DD/YYYY
MI_CLAIM_AMT_PAID	Amount Mortgage Insurance Company Paid On Claim	2	No commas(,) or dollar signs (\$)
POOL_CLAIM_FILED_DATE	Date Claim Was Filed With Pool Insurance Company		MM/DD/YYYY
POOL_CLAIM_AMT	Amount of Claim Filed With Pool Insurance Company	2	No commas(,) or dollar signs (\$)
POOL_CLAIM_PAID_DATE	Date Claim Was Settled and The Check Was Issued By The Pool Insurer		MM/DD/YYYY
POOL_CLAIM_AMT_PAID	Amount Paid On Claim By Pool Insurance Company	2	No commas(,) or dollar signs (\$)
FHA_PART_A_CLAIM_FILED_DATE	Date FHA Part A Claim Was Filed With HUD		MM/DD/YYYY
FHA_PART_A_CLAIM_AMT	Amount of FHA Part A Claim Filed	2	No commas(,) or dollar signs (\$)
FHA_PART_A_CLAIM_PAID_DATE	Date HUD Disbursed Part A Claim Payment		MM/DD/YYYY
FHA_PART_A_CLAIM_PAID_AMT	Amount HUD Paid on Part A Claim	2	No commas(,) or dollar signs (\$)
FHA_PART_B_CLAIM_FILED_DATE	Date FHA Part B Claim Was Filed With HUD		MM/DD/YYYY
FHA_PART_B_CLAIM_AMT	Amount of FHA Part B Claim Filed	2	No commas(,) or dollar signs (\$)
FHA_PART_B_CLAIM_PAID_DATE	Date HUD Disbursed Part B Claim Payment		MM/DD/YYYY
FHA_PART_B_CLAIM_PAID_AMT	Amount HUD Paid on Part B Claim	2	No commas(,) or dollar signs (\$)
VA_CLAIM_FILED_DATE	Date VA Claim Was Filed With the Veterans Admin		MM/DD/YYYY
VA_CLAIM_PAID_DATE	Date Veterans Admin. Disbursed VA Claim Payment		MM/DD/YYYY
VA_CLAIM_PAID_AMT	Amount Veterans Admin. Paid on VA Claim	2	No commas(,) or dollar signs (\$)
COMMENTS	Provide additional information in this field.		Can include alpha and numeric characters

**Exhibit 2: Standard Status Codes**

The **Loss Mitigation Type field** should show the approved Loss Mitigation Code as follows:

<b>Loss Mitigation Code</b>	<b>Loss Mitigation Description</b>
ASUM	Approved Assumption
BAP	Borrower Assistance Program
CO	Charge Off
DIL	Deed-in-Lieu
FFA	Formal Forbearance Agreement
MOD	Loan Modification
PRE	Pre-Sale
SS	Short Sale
MISC	Anything else approved by the PMI or Pool Insurer

**Note:** Computershare Bank will accept alternative Loss Mitigation Types to those stated above, provided that they are consistent with industry standards. When using such alternatives, the Servicer must supply Computershare Bank with a description of each of the Loss Mitigation Types prior to sending the file.

The **Occupant Code field** should show the current status of the property code as follows:

<b>Occupant Code</b>
Mortgagor
Tenant
Unknown
Vacant

The **Property Condition field** should show the last reported condition of the property as follows:

<b>Property Condition Code</b>
Damaged
Excellent
Fair
Gone
Good
Poor
Special Hazard
Unknown

**Exhibit 2: Standard Status Codes (continued)**

The **FNMA Delinquent Reason Code** field should show the Reason for Delinquency as follows:

<b>Delinquency Code</b>	<b>Delinquency Description</b>
001	FNMA-Death of principal mortgagor
002	FNMA-Illness of principal mortgagor
003	FNMA-Illness of mortgagor's family member
004	FNMA-Death of mortgagor's family member
005	FNMA-Marital difficulties
006	FNMA-Curtailment of income
007	FNMA-Excessive Obligation
008	FNMA-Abandonment of property
009	FNMA-Distant employee transfer
011	FNMA-Property problem
012	FNMA-Inability to sell property
013	FNMA-Inability to rent property
014	FNMA-Military Service
015	FNMA-Other
016	FNMA-Unemployment
017	FNMA-Business failure
019	FNMA-Casualty loss
022	FNMA-Energy environment costs
023	FNMA-Servicing problems
026	FNMA-Payment adjustment
027	FNMA-Payment dispute
029	FNMA-Transfer of ownership pending
030	FNMA-Fraud
031	FNMA-Unable to contact borrower
INC	FNMA-Incarceration

**Exhibit 2: Standard Status Codes (continued)**

The **FNMA Delinquent Status Code** field should show the Status of Default as follows:

<b>Delinquent Status Code</b>	<b>Status Description</b>
09	Forbearance
12	Prepayment Plan
15	Pre-foreclosure Sale Being Pursued
17	Pre-foreclosure Sale Closing Plan Accepted
20	Reinstatement
24	Government Seizure
26	Refinance
27	Assumption
28	Modification
29	Charge-off
30	Third Party Sale
31	Probate
32	Military Indulgence
33	Contested Foreclosure or Litigation
3L	Bankruptcy Chapter 7 - Asset Case
3M	Bankruptcy - Property Surrendered
42	Delinquent No Action
43	Foreclosure Started
44	Deed-in-Lieu Started
49	Assignment Completed
59	Chapter 12 Bankruptcy
61	Second Lien Considerations
62	Veterans Affairs-No Bid
63	Veterans Affairs-Refund
64	Veterans Affairs-Buydown
65	Chapter 7 Bankruptcy
66	Chapter 11 Bankruptcy
67	Chapter 13 Bankruptcy
69	Chapter 13 Bankruptcy Plan - Post-Petition Period Utilized
71	Foreclosure Sale Scheduled
74	VA Refunding/Assignment
80	Breach Letter Sent
94	Judgment or Decree Entered
95	Foreclosure Sale Continued
AW	Quality Right Party Contact
BE	Title Claim in Progress
BF	Trial Modification
BG	Pre-File Mediation/ Mediation
H5	Workout Package Completed

The **Action Code** field should show the action code as follows:

<b>Action Code</b>	<b>Description</b>
0	No Action
15	Bankruptcy
20	Loss Mitigation
30	Decision for Foreclosure
70	REO
71	3rd Party Foreclosure
72	Foreclosure with Claim