



# ***Computershare Corporate Trust***

## ***Servicer File Load Requirements for Loss Claim Reporting***

***Effective November 6, 2025***



*Computershare Corporate Trust  
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For Loss Claim Reporting*

**Computershare  
Corporate Trust**  
9062 Old Annapolis Road  
Columbia, Maryland 21045  
(410) 884-2000

## General Information

### Contact for submitting a loss claim request on Master Serviced Loans

- Loss Claims: [nacctdefaultlossteam@computershare.com](mailto:nacctdefaultlossteam@computershare.com)

Whether the Servicer is new or existing to Computershare, the Servicer must comply with Computershare's standards for Loss 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. Loss Claim 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's Corporate Trust Services. 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.

**All initial losses must be received within 3 months of liquidation date. All trailing losses are due within six (6) months of the liquidation date. All trailing gains that are due to the trust must be sent regardless of the liquidation 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 (<https://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 <https://www.servicerconnect.com>.



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## 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 <https://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 <https://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. Loss Claim Reporting Requirements

Loss Claim 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 requires a static Servicer file name that (1) does not include special characters and (2) cannot be greater than 30 characters. Delivering a consistent (static) file name from month to month will ensure the Servicer file will be recognized.

Once the Servicer establishes the static file name, Computershare will create a cross reference of the Servicer file name with an internal Computershare file name.

Example of an assigned Loss Claim file name: **LC+ServicerID+SeqNbr (LC1234001)**

Example of an assigned Backup Data file name: **LoanNbr+CycleMMYY+desc (12340508HUD)**

If the Servicer file name delivered is not recognized to match the static 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.

Backup data files (.xls, .pdf or .doc) may contain HUD, History, Amortization Schedule, etc., and must have a static file name.

If at any time a Servicer file name needs to be created or the file naming convention needs to be changed, please contact [dawn.booker@computershare.com](mailto:dawn.booker@computershare.com). Please include "New file naming convention" in the subject line of the email.

### B. Standard File Format Requirements

The Servicer may choose to send the Servicer file in one of the following two formats:

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

Note: Excel 2007 format (.xlsx) is not supported. Follow these steps to save from XLSX to XLS:

- In Excel 2007, go to File > Save As
- In File Type, select Excel 97-2003 Workbook.

## 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 Loss Claim 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 [dawn.booker@computershare.com](mailto:dawn.booker@computershare.com).

## D. Realized Loss/Gain

### Submission of claims for a realized loss/gain

Computershare Bank, N.A. requires the use of a standard format for the calculation of any loss/gain as a result of a liquidated mortgage loan. Please refer to Exhibit 3 in this package for the Calculation of Realized Loss/Gain Form 332 and instructions. Keep in mind that all supporting documentation must be included with the form.

### Distribution

The Servicer should prepare Form 332 in duplicate and send the original, along with the appropriate supporting documentation, to Computershare Bank, N.A.'s Default Administration Department. The loan must be reported as liquidated on the Mortgage Loan Activity Report. Please ensure that all claims are submitted in accordance with the applicable Servicing Agreement/Guide.

### Due Date

The form must be submitted to Computershare Bank, N.A. **no later** than the **tenth (10<sup>th</sup>) calendar day of the month** after the Mortgage Loan has been liquidated.



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## **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 [lnacctsmt@computershare.com](mailto:lnacctsmt@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.



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**Exhibit 1: Standard Loss Claim File Layout**

Column Name	Description	Decimal	Format Comment	Max Size
SERVICER_LOAN_NBR	A unique number assigned to a loan by the Servicer. This may be different than the Loan_NBR		Alphanumeric	10
LOAN_NBR	A unique number assigned to each loan by the Investor		Alphanumeric	10
SER_INVESTOR_NBR	A value assigned by the Servicer to define a group of loans		Alphanumeric	20
BORR_LAST_NAME	Borrower last name		Alphanumeric	20
PROP_ADDR_1	Street name and number of property		Alphanumeric	30
PROP_STATE	The state where the property is located		Alphanumeric	2
PROP_ZIP	The Zip code where the property is located		Alphanumeric	10
LIEN_POSITION	The loan a 1 <sup>st</sup> or 2 <sup>nd</sup> lien		Alphanumeric	20
LOSS_TYPE_CODE	Type of loss claims (i.e. REO, Charge Off, Short Sale, and Third Party)		Alphanumeric	30
SENIOR_LIEN_BAL	The balance of the first lien	2	Numeric (xxxxxxxx.xx)	11
MOST_RECENT_VALUE	The current "As Is" value of the property based on a BPO and/or Appraisal	2	Numeric (xxxxxxxx.xx)	11
VALUE_DATE	The date of the BPO and/or Appraisal was completed		Date format mm/dd/yyyy	10
LIQUIDATION_DATE	The date loan was liquidated		Date format mm/dd/yyyy	10
SALE_PRICE	The final sale price of the property	2	Numeric (xxxxxxxx.xx)	11
UNPAID_PRIN_BAL	The borrower's actual principal balance at the end of the current processing cycle	2	Numeric (xxxxxxxx.xx)	11
INTEREST_ADVANCED	Interest advanced at Net Rate	2	Numeric (xxxxxxxx.xx)	11
SERV_FEES	Accrued Servicing Fees	2	Numeric (xxxxxxxx.xx)	11
ESCROW_ADV_EXP	Escrow advance expense	2	Numeric (xxxxxxxx.xx)	11
ATTORNEY_FEES	Total Attorney fees advanced by the Servicer to be recovered	2	Numeric (xxxxxxxx.xx)	11
ATTORNEY_COST	Total Attorney cost advanced by the Servicer to be recovered	2	Numeric (xxxxxxxx.xx)	11
PROPERTY_TAXES	Real property taxes advances by the Servicer to be recovered	2	Numeric (xxxxxxxx.xx)	11
PROPERTY_MAINTENANCE	Any type of property maintenance such as, lawn care, trash out, snow removal, etc...	2	Numeric (xxxxxxxx.xx)	11



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Column Name	Description	Decimal	Format Comment	Max Size
INS_PREM_EXP	Advances paid of the Servicer for any type of Insurance, such as PMI, Hazard, etc...	2	Numeric (xxxxxxxx.xx)	11
UTILITY	Utilities advanced by the Servicer such as Electric, Heat, etc...	2	Numeric (xxxxxxxx.xx)	11
APPRAISAL_BPO_EXP	Cost advanced by the Servicer for Appraisal and/or BPO expenses	2	Numeric (xxxxxxxx.xx)	11
PROP_INSP_EXP	Cost advanced by the Servicer for Property Inspection expenses	2	Numeric (xxxxxxxx.xx)	11
MISC_EXP	Misc. expenses advanced by the Servicer that does not fit into any other category, with comment in comment field; May include legal cost or any additional legal fee outside of foreclosure process.	2	Numeric (xxxxxxxx.xx)	11
CORP_ADV_EXP	Only use if other line items fields are not populated for total corporate advances paid by the Servicer	2	Numeric (xxxxxxxx.xx)	11
PRE_SECUR_SERV_ADV_EXP	Interest advances by the Servicer prior to the securitization of the deal.	2	Numeric (xxxxxxxx.xx)	11
TOT_EXP	Total of all expenses paid (lines J thru Y).	2	Numeric (xxxxxxxx.xx)	11
ESCROW_BAL	Escrow balance at the time of default	2	Numeric (xxxxxxxx.xx)	11
RENTAL_RECPT	Rental receipts collected	2	Numeric (xxxxxxxx.xx)	11
HAZARD_LOSS	Hazard loss proceeds collected	2	Numeric (xxxxxxxx.xx)	11
MI_CLAIMS	Primary claim proceeds collected	2	Numeric (xxxxxxxx.xx)	11
POOL_CLAIM_PRCDS_AMT	Pool claim proceeds collected	2	Numeric (xxxxxxxx.xx)	11
SALE_PROCEEDS	Sale proceeds from HUD1	2	Numeric (xxxxxxxx.xx)	11
TAX_REFUND	Tax refunds collected	2	Numeric (xxxxxxxx.xx)	11
INSURANCE_REFUNDS	Insurance refunds collected	2	Numeric (xxxxxxxx.xx)	11
RECOVERED_PREVIOUS_NON_RECOVERABLES	Dollar Amount of servicer advances recovered prior to liquidation of asset	2	Numeric (xxxxxxxx.xx)	11
MISC_CR	Any credit that does not have a line item on the loss claim spreadsheet	2	Numeric (xxxxxxxx.xx)	11
TOTAL_CR	Sum of total credits	2	Numeric (xxxxxxxx.xx)	11
TOTAL_LOSS_AMT	Total loss/gain amount (Expenses – Credits = Amount of loss/gain)	2	Numeric (xxxxxxxx.xx)	11



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**Exhibit 2: Loan Level Loss File Supporting Documentation Requirements**

Type of Loss	Document(s) Detail / Conditions	HUD1	P&L Analysis	Proceeds Check	FC Bidding Instructions	MI Claim(s)	MI Explanation of Benefits	Corporate & Escrow Histories (after the Date of Default)	Invoices for atty fees If amt > \$1K over FNMA state allowable	Property Preservation Invoices: If UPB < \$150K & Invoices > \$5K OR If UPB > \$150K & Invoices > \$10K	Copy of BPO (if loss > \$250K)
<b>REO Sale</b>	If it is a “negative closing,” ensure amount is included in MISC_EXP column on loan level loss file.	X						X	X	X	X
<b>Third Party Sale</b>	FC bidding instructions, total debt breakdown (if bid = total debt only), and proceeds check. For gains, excess proceeds to borrower or third party must be included in MISC_EXP field and claim net to zero.			X	X			X	X	X	X
<b>Short Sale</b>	HUD1 and P&L Analysis	X	X					X	X	X	X
<b>1st Lien Chargeoff</b>	P&L Analysis and recent BPO		X					X	X	X	X
<b>2nd Lien Chargeoff</b>	P&L Analysis. No additional backup required unless requested.		X								
<b>Redemption</b>	FC bidding instructions, total debt breakdown (if bid = total debt only), and proceeds check.			X	X			X	X	X	X
<b>Investor Sale</b>	Property is sold without HUD1 to an Investor. Provide copy of invoice listing property with the sales amount and the most recent BPO.			X				X	X	X	X
<b>MI Coverage Exists</b>	If MI coverage is rescinded, provide copy of the MI recession letter.					X	X				



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Type of Loss	Document(s) Detail / Conditions	HUD1	P&L Analysis	Proceeds Check	FC Bidding Instructions	MI Claim(s)	MI Explanation of Benefits	Corporate & Escrow Histories (after the Date of Default)	Invoices for atty fees If amt > \$1K over FNMA state allowable	Property Preservation Invoices: If UPB < \$150K & Invoices > \$5K OR If UPB > \$150K & Invoices > \$10K	Copy of BPO (if loss > \$250K)
Trailing / Supplemental Items	If the supplemental item is a normal trailing expense/credit and is not in response to an initial claim curtailment, no additional supporting documentation is required unless requested										
	If the supplemental item is due to an initial claim curtailment, provide backup to support amount curtailment in prior month. Note: Only report items on file being sent for resubmission										



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**Exhibit 3: Calculation of Realized Loss/Gain Form 332 – Instructions**

**NOTE: Loans are expected to be reported for liquidation in the month following Servicer receipt of final proceeds. For loans underlying Securities, Claims for Loss must be received within 90 days of Expected Liquidation Date for reimbursement consideration. For Whole Loan deals and / or Warehouse loans, claims must be submitted in the same month that loans are reported for liquidation. Claim packages must be received on or before the remittance report date for consideration in a given month. Claims received after the remittance report date may result in gain/loss not being passed until the following month. The Servicer is responsible to remit all funds pending loss approval and /or resolution of any disputed items. Do not net or combine items. Show all expenses individually and all credits as separate line items. The numbers on Form 332 correspond with the numbers listed below.**

**Liquidation and Acquisition Expenses**

1. The Actual Unpaid Principal Balance of the Mortgage Loan. For documentation, an Amortization Schedule from date of default through liquidation breaking out the net interest and servicing fees advanced is required.
2. The Total Interest Due less the aggregate amount of servicing fee that would have been earned if all delinquent payments had been made as agreed. For documentation, an Amortization Schedule from date of default through liquidation breaking out the net interest and servicing fees advanced is required.
3. Accrued Servicing Fees based upon the Scheduled Principal Balance of the Mortgage Loan as calculated on a monthly basis. For documentation, an Amortization Schedule from date of default through liquidation breaking out the net interest and servicing fees advanced is required.
- 4-12. Complete as applicable. Required documentation:
  - \* For taxes and insurance advances – see page 2 of 332
  - \* For taxes and insurance advances – see page 2 of 332 form - breakdown required showing period of coverage, base tax, interest, penalty. Advances prior to default require evidence of servicer efforts to recover advances.
  - \* For escrow advances - complete payment history (to calculate advances from last positive escrow balance forward)
  - \* Other expenses - copies of corporate advance history showing all payments
  - \* REO repairs > \$1500 require explanation
  - \* REO repairs > \$3000 require evidence of at least 2 bids.
  - \* Short Sale or Charge Off require a Profit and Loss Analysis supporting the decision and WFB's approved Officer Certificate. Additionally, if the lien is released on a charge off, an explanation is required.
  - \* Unusual or extraordinary items may require further documentation.
13. The total of lines 1 through 12.

**Credits**

- 14-21. Complete as applicable. Required documentation:
  - \* Copy of the HUD 1 from the REO sale. If a 3rd Party Sale, bid instructions and Escrow Agent / Attorney Letter of Proceeds Breakdown.
  - \* Copy of EOB for any MI or gov't guarantee
  - \* All other credits need to be clearly defined on the 332 form
22. The total of lines 14 through 21.

**Please Note:** For HUD/VA loans, use line (18a) for Part A/Initial proceeds and line (18b) for Part B/Supplemental proceeds.

**Total Realized Loss (or Amount of Any Gain)**

23. The total derived from subtracting line 22 from 13. If the amount represents a realized gain, show the amount in parenthesis ( ).

**Note: Loss Severity% should be calculated by dividing the Total Realized Loss or Gain by the UPB at time of liquidation.**



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**Exhibit 3: Calculation of Realized Loss/Gain Form 332**

Prepared by: \_\_\_\_\_  
Phone: \_\_\_\_\_

Date: \_\_\_\_\_  
Email Address: \_\_\_\_\_

Servicer Loan No.

Servicer Name

Servicer Address

**Computershare Bank Loan Number** \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

**Liquidation Type (circle):**      **REO Sale**      **3rd Party Sale**      **Short Sale**      **Charge Off**

**Most Recent Value** \_\_\_\_\_ **Value Date** \_\_\_\_\_ **Sale Price** \_\_\_\_\_

**If Charge Off – Was lien released?**      **Yes** \_\_\_ **No** \_\_\_

**Liquidation and Acquisition Expenses:**

(1) Actual Unpaid Principal Balance of Mortgage Loan	\$ _____	(1)
(2) Interest accrued at Net Rate	_____	(2)
(3) Accrued Servicing Fees	_____	(3)
(4) Attorney's Fees	_____	(4)
(5) Taxes (see page 2)	_____	(5)
(6) Property Maintenance	_____	(6)
(7) MI/Hazard Insurance Premiums (see page 2)	_____	(7)
(8) Utility Expenses	_____	(8)
(9) Appraisal/BPO	_____	(9)
(10) Property Inspections	_____	(10)
(11) FC Costs/Other Legal Expenses	_____	(11)
(12) Other (itemize)	_____	(12)
Cash for Keys _____	_____	(12)
HOA/Condo Fees _____	_____	(12)
<b>Total Expenses</b>	\$ _____	(13)

**Credits:**

(14) Escrow Balance	\$ _____	(14)
(15) HIP Refund	_____	(15)
(16) Rental Receipts	_____	(16)
(17) Hazard Loss Proceeds	_____	(17)
(18) Primary Mortgage Insurance / Gov't Insurance	_____	(18a) HUD Part A
	_____	(18b) HUD Part B
(19) Pool Insurance Proceeds	_____	(19)
(20) Proceeds from Sale of Acquired Property	_____	(20)
(21) Other (itemize)	_____	(21)
<b>Total Credits</b>	\$ _____	(22)

**Total Realized Loss (or Amount of Gain)**      \$ \_\_\_\_\_ (23)

**Loss Severity [Total Realized Loss or Gain / UPB]**      \_\_\_\_\_ % (24)



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**Exhibit 3: Calculation of Realized Loss/Gain Form 332 (continued)**

**Escrow Disbursement Detail**

Type (Tax /Ins.)	Date Paid	Period of Coverage	Total Paid	Base Amount	Penalties	Interest