

Electronic Default Reporting (EDR) Quick Reference Guide

June 2024



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This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.



Overview of the EDR Process

Servicers with an active Freddie Mac Seller/Servicer number must report delinquency and default information to us monthly for all Freddie Mac single-family mortgages in default through Electronic Default Reporting (EDR). Information you are required to report includes the Default Action Codes (Status and Event), Default Reason Codes, Occupancy Status Codes and Property Condition Codes. You must send us your monthly EDR transmission on the first, second, or third business day of a month to report all activity that occurred in the previous month.

The integrated default management solution, Resolve®, automatically completes the default reporting of certain EDR codes in certain scenarios. Codes that are reported by Resolve are identified within a table in the Reporting Trial Period Plans section, page 8, of this reference guide.

All other EDR reporting requirements must be adhered to by the Servicer.

Terms not defined in this reference guide have the same meaning as the capitalized terms found in the *Single-Family Seller/Servicer Guide* (Guide).

Which Mortgages to Report to Us

You must report on all mortgages that are 30 days or more delinquent or where the borrower is in bankruptcy, whether or not the borrower is current on mortgage payments. You must also report mortgages for which the borrower is current in his or her mortgage payments and for which you are pursuing an alternative to foreclosure, which includes forbearance plans. You must comply with all Guide requirements with respect to considering a borrower who is current in his or her mortgage payment for an alternative to foreclosure, including, as applicable, the evaluation hierarchy requirements and, with respect to a modification, any requirement that the borrower be in imminent default.

You must continue to report on these mortgages until the mortgage is fully reinstated or liquidated, or until the borrower is no longer in bankruptcy and the mortgage is current. For current mortgages under consideration for an alternative to



foreclosure, you must continue to report the applicable information through EDR until there are no applicable default action codes to report for the month.

If you have no activity to report under a particular Seller/Servicer number, no reporting is required for that Seller/Servicer number.

Questions?

If you have any questions or need additional information after reviewing this quick reference guide, contact your Freddie Mac representative or send an email to EDR@FreddieMac.com.

Tips for Error-Free Reporting

- In the EDR tool, report default activity using the Report Activity function.
- Report month-end default activity on the first, second, or third business day of the following month.
- Report all of the following:
 - Mortgages that were 30 or more days delinquent.
 - Mortgages for which the borrower was in bankruptcy during the previous month, regardless of whether the borrower is current or delinquent in his or her mortgage payments.
 - Mortgages for which the borrower is current in his or her mortgage payments and you are pursuing an alternative to foreclosure.
- Default actions are divided into two categories:
 - A status is reported each month until the status no longer applies.
 - An event is reported only one time, in the month following the month when the event occurred.
- Default reasons, property conditions, and occupancy statuses are required for mortgages that are 90 or more days delinquent. For additional information, see pages 24 and 25.



- If you submitted data before a reporting cycle started (before the beginning of a month), retransmit the information within the cycle (first, second, or third business day of the following month).
- We must receive your data by 5:30 p.m. Eastern Time to be credited as received on that day.
- If you submitted incorrect or incomplete data, update your information and resubmit by the sixth business day of the month.
- Remember to access the EDR reports available to you via the Servicer Performance Profile. Review these reports and use them as a tool to improve the integrity of your data and to reduce errors from reoccurring in the next reporting cycle. (See How to Access EDR and Trial Period Tracking Reports on page 42 for more information.)
- The default action date for a mortgage that is referred to foreclosure is the date the mortgage is referred to a foreclosure counsel. The default action date is not the date foreclosure was approved or the date your department received the file. If the foreclosure process is halted (such as by bankruptcy, repayment plan, contested matter, evaluation of a complete Borrower Response Package, or Trial Period Plan, etc.) and then resumes, the default action date should be:
 - The original foreclosure referral date if no funds were posted and the DDLPI did not advance, or
 - The date you advised the attorney to proceed with foreclosure if funds were applied and the DDLPI did advance.
- If a borrower in a Trial Period Plan becomes unemployed, requests assistance due to unemployment and you determine the borrower is eligible for forbearance, contact us at EDR@FreddieMac.com so that we can close the Trial Period Plan. For additional information about forbearance, refer to Guide Sections 9203.12 through 9203.17.
- Resolve will automatically complete the default reporting of certain EDR codes to include default action and reason codes during the trial period in certain scenarios for trial period approvals. For more information, refer to the table on page 8, in the Resolve Reports EDR Codes section.



- Borrowers who are in a Trial Period Plan and subsequently file for bankruptcy may not be denied a modification based on the bankruptcy filing. You should extend the Trial Period Plan as necessary to accommodate any delays in obtaining court approval or receiving a full remittance of the borrower's trial period payments when they are made to a trustee, but the trial period must not be extended beyond nine additional months, resulting in a maximum twelve-month trial period. Borrowers must make a trial period payment for each month of the trial period, including any extension month(s), to remain eligible for a modification. During the extended trial period, you must continue to report default action code BF for a Flex Modification (including streamlined offers for a Flex Modification).
- Always ensure that you report accurately and timely via EDR and in accordance with the requirements outlined in the Guide.
- As a reminder, proper servicing and default management reporting is critical to ensuring that you receive the representation and warranty framework relief for which you are eligible with respect to delinquencies related to a disaster-related forbearance plan.



How to Enter Default Data in the EDR Tool

Perform the following steps to submit single default loan activity to us after you have logged in to the EDR tool.

1. From the EDR home page, click **Report Activity**. The Report Activity page displays.
2. Click the **Enter Single Loan** radio button. Ensure the Servicer number you want to report for is selected from the drop-down pick list. The drop-down includes all Servicer numbers you are authorized to access.
3. Select the cycle date.
4. Enter the Freddie Mac loan number.
5. Click **Lookup Loan**. The Enter Single Loan page displays.
6. Complete all applicable data fields.
7. Click **Submit**.

If the transaction:	Then:
Is successful	A message will indicate the transaction was successful. <ul style="list-style-type: none">▪ To return to the EDR home page, click Return to Home.▪ To return to the Enter Single Loan page and enter another transaction, click Enter New Activity.
Is not successful	An error message displays at the top of the Enter Single Loan page. Resolve the error and resubmit the transaction.



Reporting Trial Period Plans

It is important that you report Trial Period Plan activity accurately and timely via EDR. Accurate and timely Trial Period Plan reporting in accordance with the requirements outlined in the Guide is imperative to many servicing-related activities, including, but not limited to, eligibility for workout compensation and effective foreclosure timeline management.

- Ensure you report the Trial Period Plan start date accurately and consistently for all trial period months.
- Monitor the *Modification Status Overview* to determine when a modification has been updated in our system. This report is available daily and provides a list of current cycle loan modifications Freddie Mac has processed.

Example

- The Flex Modification trial period start date is 07/01/2019.
- There is no interim month.
- The modification was settled in the October 2019 cycle and displayed on the *Modification Status Overview* available to the Servicer on 10/12/2019.

EDR Cycle	Default Action Code	Default Action Date
7/2019 (Report within the first three business days of August.)	BF	07/01/2019 (Trial Period Start Date)
8/2019 (Report within the first three business days of September.)	BF	07/01/2019
9/2019 (Report within the first three business days of October.)	BF	07/01/2019



Resolve Reports EDR Codes

Overview

Month-end delinquency data and default activity must be reported to Freddie Mac timely and accurately within the first three business days of every month, following the month in which the event occurred. Servicers must adhere to timelines when reporting delinquency data via EDR or submitting a request (e.g., trial period cancellations) via Resolve.

Resolve will automatically complete the default reporting of certain EDR codes in certain scenarios. It's important the Servicer understands when Resolve reports default codes to EDR to avoid:

- Late reporting of trial period cancellations
- Duplicate reporting
- Inaccurate data on reports

Default codes reported to EDR by Resolve

On the 4th business day of the month following the month in which the event occurred, Resolve will report to EDR the following:

- BF code
- RFD code
- H6 code (only when a COVID-19 or disaster payment deferral is approved and settled in Resolve)

If the Servicer has reported these codes prior to the 4th business day of the month, Resolve will overwrite the Servicer's EDR reporting.

Resolve sends cancellation requests to EDR daily; therefore, Resolve will report the HE code to EDR the day the Servicer submits the cancellation request through Resolve.



The table below provides descriptions of the default codes reported by Resolve to EDR.

EDR Code	Description
BF	Freddie Mac Standard Modification Trial Period The borrower has entered into a Trial Period Plan for a Flex Modification, COVID-19 Flex Modification or Disaster Flex Modification.
RFD	Reason For Default Default reason codes are required for mortgages that are 90 or more days delinquent, except for the following: <ul style="list-style-type: none">▪ Mortgages located in an Eligible Disaster Area▪ Mortgages on an active forbearance plan
HE	Ineligible/Cancel Modification The Servicer has determined the borrower, who was reviewed for a modification, is ineligible for any modification or Trial Period Plan.
H6	Payment Deferral Offer The Servicer must report default code H6 to notify Freddie Mac that the mortgage is subject to an active COVID-19 or disaster payment deferral offer in the following instances: <ul style="list-style-type: none">▪ The forbearance period ended prior to the settlement of an accepted COVID-19 or disaster payment deferral, and the Servicer extends a proactive COVID-19 or disaster payment deferral offer, or▪ The Servicer elects to use a processing month to complete the COVID-19 or disaster payment deferral. In these instances, the Servicer should continue to report the H6 code until the offer expires or the payment deferral is completed. Resolve reports the H6 code to EDR for COVID-19 payment deferrals and disaster payment deferrals when the payment deferral is successfully approved and settled.



All other EDR reporting requirements must be completed by the Servicer (e.g., reporting the HD code – Modification in Review). Refer to the *Single-Family Seller/Servicer Guide* (Guide) Sections [9102.7](#) or [9206.13](#) for EDR delinquency reporting requirements.

Scenarios

Use the following scenarios to understand when Resolve reports default codes to EDR.

BF - Modification Trial Period

Product Types	Workout Reporting Status	Resolve Reports to EDR		
Flex Modification COVID19 Flex Modification Disaster Flex Modification Simultaneous Assumption and Flex Modification	Trial Period Approval (TPAD)	The BF code on the 4 th business day of the month following the month the event occurred with an action date that reflects the Trial Period start date.		
	Includes Trial Period extensions and interim month requests submitted by the Servicer	Scenario #1	Servicer Action	Then
		Trial Period Approved prior to the 15 th of the month	No Servicer Action Required.	Resolve reports the BF code on the 4 th business day of the month following the month of the Trial Period start date.
		Example (no interim month)		
<ul style="list-style-type: none"> • Trial Period Approved on 12/14 • Trial Period Start 	No Servicer Action Required, provided the borrower successfully made their	<ul style="list-style-type: none"> • Resolve reports the BF code to EDR on the 4th business day of February, 		



		<p><i>Date is 1/1</i></p> <ul style="list-style-type: none"> <i>Trial Period 1/1 – 3/31</i> 	<p><i>payment in the month in which it was due.</i></p>	<p><i>March and April.</i></p>
Example (insert an interim month)				
		<ul style="list-style-type: none"> <i>Trial Period Approved on 12/14</i> <i>Trial Period Start Date is 1/1</i> <i>Trial Period 1/1 – 4/30</i> 	<p><i>Servicer initiates a Trial Period extension (i.e., inserts an interim month) when submitting a Workout Approval Request.</i></p>	<ul style="list-style-type: none"> <i>Resolve reports the BF code to EDR on the 4th business day of February, March, April and May.</i>
		Scenario #2	Servicer Action	Then
		Trial Period Approved after the 15 th of the month	No Servicer Action Required.	Resolve reports the BF code on the 4 th business day of the month following the month of the Trial Period start date.
Example (no interim month)				
		<ul style="list-style-type: none"> <i>Trial Period Approved on 12/16</i> <i>Trial Period Start Date is 2/1</i> 	<p><i>No Servicer Action Required, provided the borrower successfully made their payment in the month in which it was due.</i></p>	<p><i>Resolve reports the BF code to EDR on the 4th business day of March, April and May.</i></p>



		<ul style="list-style-type: none"> • Trial Period 2/1 – 4/30 		
Example (insert an interim month)				
		<ul style="list-style-type: none"> • Trial Period Approved on 12/16 • Trial Period Start Date is 2/1 • Trial Period 2/1 – 5/31 	<p>Servicer initiates a Trial Period extension (i.e., inserts an interim month) when submitting a Workout Approval Request.</p>	<p>Resolve reports the BF code to EDR on the 4th business day of March, April, May and June.</p>

RFD - Reason For Default

Product Types	Workout Reporting Status	Resolve reports to EDR
Flex Modification COVID-19 Flex Modification Disaster Flex Modification Simultaneous Assumption and Flex Modification Payment Deferral	<ul style="list-style-type: none"> • Trial Period Approval (TPAD - applies to Flex Modifications only) • Workout Approval (applies to Payment Deferrals only) 	<p>The RFD code on the 4th business day of the month, following the month of the Trial Start or the Workout is approved. If the Servicer doesn't provide the reason for default, Resolve won't report the reason for default code to EDR.</p>



COVID-19 Payment Deferral		
Disaster Payment Deferral		

HE – Cancellation

Product Types	Workout Reporting Status	Resolve reports to EDR												
Flex Modification COVID-19 Flex Modification Disaster Flex Modification	Cancelled (CXLD)	<p>The HE code with the default action date of the last calendar day of the prior month when an in-progress Trial Period is cancelled by the Servicer.</p> <p>If the Servicer doesn't timely submit a cancellation request (CXLReq), Resolve reports the BF code to EDR as an active Trial Period.</p> <table border="1"> <thead> <tr> <th>Scenario #1</th> <th>Servicer Action</th> <th>Then</th> </tr> </thead> <tbody> <tr> <td>Trial Period Approved (TPAD)</td> <td>Submits a cancellation request (CXLReq) via Resolve prior to the first three business days of the month following the month of the Trial Period start date.</td> <td>Resolve doesn't report the BF or HE codes to EDR.</td> </tr> <tr> <td colspan="3">Example</td> </tr> <tr> <td>• Trial Period Approved on 12/14</td> <td>Servicer submits a cancellation request</td> <td>Resolve doesn't report BF or HE codes to EDR on the 4th business</td> </tr> </tbody> </table>	Scenario #1	Servicer Action	Then	Trial Period Approved (TPAD)	Submits a cancellation request (CXLReq) via Resolve prior to the first three business days of the month following the month of the Trial Period start date.	Resolve doesn't report the BF or HE codes to EDR.	Example			• Trial Period Approved on 12/14	Servicer submits a cancellation request	Resolve doesn't report BF or HE codes to EDR on the 4 th business
Scenario #1	Servicer Action	Then												
Trial Period Approved (TPAD)	Submits a cancellation request (CXLReq) via Resolve prior to the first three business days of the month following the month of the Trial Period start date.	Resolve doesn't report the BF or HE codes to EDR.												
Example														
• Trial Period Approved on 12/14	Servicer submits a cancellation request	Resolve doesn't report BF or HE codes to EDR on the 4 th business												



		<ul style="list-style-type: none"> <i>Trial Period Start Date is 1/1</i> 	<i>(CXLReq) via Resolve on 1/25.</i>	<i>day of February for the January cycle.</i>
		Scenario #2	Servicer Action	Then
		<p>Trial Period Approved (TPAD)</p> <p>Borrower didn't make their first trial period payment.</p>	<p>Submits a cancellation request (CXLReq) via Resolve within the first three business days of the month following the month of the Trial Period start date.</p>	<p>Resolve doesn't report the BF or HE codes to EDR.</p>
		Example		
		<ul style="list-style-type: none"> <i>Trial Period approved on 12/14</i> <i>Trial Period Start Date is 1/1</i> <i>Borrower didn't make their first Trial Period payment.</i> 	<p><i>Servicer submits a cancellation request (CXLReq) via Resolve on 2/1, within the first three business days of the month following the month of the Trial Period start date.</i></p>	<p><i>Resolve doesn't report the BF or HE code to EDR on the 4th business day of February for the January cycle because the Servicer submitted the cancellation request within the first three business days of February, the following month of the Trial Period start date.</i></p>
		Scenario #3	Servicer Action	Then



		<p>Trial Period Approved (TPAD)</p> <p>Borrower did not make their first Trial Period payment (failed Trial Period)</p>	<p>Submits a cancellation request (CXLReq) via Resolve after the first three business days of the month following the month of the Trial Period start date.</p>	<p>Resolve reports the BF code to EDR on the 4th business day of the month following the month of the Trial Period start date.</p> <p>Resolve reports the HE code to EDR.</p>
Example				
		<ul style="list-style-type: none"> • Trial Period approved on 12/14 • Trial Period Start Date is 1/1 • Borrower did not make their first Trial Period payment (failed Trial Period) 	<p>Servicer submits a cancellation request (CXLReq) via Resolve on 2/7, after the first three business days of the month following the month of the Trial Period start date.</p>	<ul style="list-style-type: none"> • Resolve reports the BF code to EDR on the 4th business day of February for the January cycle. • Resolve reports the HE code to EDR on 2/8 with the default action date of 1/31.
		Scenario #4	Servicer Action	Then
		<p>Trial Period Approved (TPAD)</p> <p>Borrower made their Trial Period</p>	<p>Submits a cancellation request (CXLReq) via Resolve after the first three business days</p>	<p>Resolve reports the BF code to EDR on the 4th business day of the month following the</p>



		<p>payment in month 1 but didn't make their payment in month 2 (failed Trial Period)</p>	<p>of the month following the 2nd month of the Trial Period start date.</p>	<p>month of the Trial Period start date.</p> <p>Resolve reports the HE code to EDR.</p>
Example				
		<ul style="list-style-type: none"> • Trial Period approved 12/14 • Trial Period Start Date is 1/1 • Borrower made their Trial Period payment in month 1 but didn't make their payment in month 2 (failed Trial Period) 	<p>Servicer submits a cancellation request (CXLReq) via Resolve on 3/10, after the first three business days of the month following the 2nd month of the Trial Period start date.</p>	<ul style="list-style-type: none"> • Resolve reports the BF code to EDR on the 4th business day of February for the January cycle. • Resolve reports the BF code to EDR on the 4th business day of March for the February cycle. • Resolve reports the HE code to EDR on 3/11 with the default action date of 2/28.
		Scenario #5	Servicer Action	Then
		<p>Trial Period Approved (TPAD)</p> <p>Borrower made their Trial Period</p>	<p>Submits a cancellation request (CXLReq) via Resolve within the first three business</p>	<p>Resolve reports the BF code to EDR on the 4th business day of the month following the</p>



		<p>payment in month 1 but didn't make their payment in month 2 (failed Trial Period)</p>	<p>days of the month following the month of the failed Trial Period</p>	<p>month of the Trial Period start date.</p> <p>Resolve reports the HE code to EDR.</p>
Example				
		<ul style="list-style-type: none"> • Trial Period approved 12/14 • Trial Period Start Date is 1/1 • Borrower made their Trial Period payment in month 1 but didn't make their payment in month 2 (failed Trial Period) 	<p>Servicer submits a cancellation request (CXLReq) via Resolve on 3/1, within the first three business days of the month following the month of the failed Trial Period.</p>	<ul style="list-style-type: none"> • Resolve reports the BF code to EDR on the 4th business day of February for the January cycle. • Resolve doesn't report the BF code to EDR on the 4th business day of March for the February cycle because the Servicer submitted the cancellation request within the first three business days of March. • Resolve reports the HE code to EDR on 3/2 with the default action date of 2/28.



H6 – Payment Deferral Offer

Product Types	Workout Reporting Status	Report to EDR								
COVID-19 Payment Deferral Disaster Payment Deferral	<ul style="list-style-type: none"> Draft Approval Workout Approval 	<table border="1"> <thead> <tr> <th data-bbox="384 337 589 402">Scenario #1</th> <th data-bbox="589 337 802 402">Servicer Action</th> <th data-bbox="802 337 1045 402">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 402 589 1187"> <ul style="list-style-type: none"> When the Servicer proactively solicits the borrower for a Payment Deferral offer OR <ul style="list-style-type: none"> When the Servicer elects to use a processing month </td> <td data-bbox="589 402 802 1187"> Report the H6 code via EDR within the first three business days of the month following the month the event occurred. </td> <td data-bbox="802 402 1045 1187"> EDR captures the H6 code reported by the Servicer. </td> </tr> </tbody> </table>			Scenario #1	Servicer Action	Then	<ul style="list-style-type: none"> When the Servicer proactively solicits the borrower for a Payment Deferral offer OR <ul style="list-style-type: none"> When the Servicer elects to use a processing month 	Report the H6 code via EDR within the first three business days of the month following the month the event occurred.	EDR captures the H6 code reported by the Servicer.
Scenario #1	Servicer Action	Then								
<ul style="list-style-type: none"> When the Servicer proactively solicits the borrower for a Payment Deferral offer OR <ul style="list-style-type: none"> When the Servicer elects to use a processing month 	Report the H6 code via EDR within the first three business days of the month following the month the event occurred.	EDR captures the H6 code reported by the Servicer.								
Product Types	Workout Reporting Status	Resolve reports to EDR								



COVID-19 Payment Deferral Disaster Payment Deferral	Settle	Scenario #2	Servicer Action	Then
		A payment deferral is approved and settled in Resolve	No Servicer Action Required	Resolve reports the H6 code to EDR on the 4 th business day of the month following the month the event occurred.

Reporting Partial Reinstatements and Repayment Plans

Partial Reinstatements

When you accept a partial reinstatement and enter into a repayment plan with a borrower, you must report the partial reinstatement and its corresponding repayment plan to Freddie Mac via EDR.

To do this, report the following:

- Default action code 20 (Reinstatement (Partial)) within the first three business days of the month following the month you accepted a partial reinstatement of *a mortgage in foreclosure status that moved to a delinquent status*.
Note: If the mortgage is not moving from foreclosure to a delinquent status, you do not have to report default action code 20.
- Default action code 12 (Repayment Plan) once the initial repayment plan payment is received. Report the date you received the initial repayment plan payment from the borrower. You must continue reporting this code and date for each month of the repayment period (provided the borrower is in compliance with the terms of the plan), except for the last month of the repayment period when the mortgage will be fully reinstated.



For additional information, refer to Guide Section 9203.6.

Repayment Plans

When you enter into a stand-alone repayment plan with a borrower and receive the initial repayment plan payment, you must notify Freddie Mac via EDR.

To do this, report default action code 12 (Repayment Plan) once the initial repayment plan payment is received. Report the date you received the initial repayment plan payment from the borrower. You must continue reporting this code and date for each month of the repayment period (provided the borrower is in compliance with the terms of the plan), except for the last month of the repayment period when the mortgage will be fully reinstated.

For additional information, refer to Guide Section 9203.11.

If the borrower fails to make payments due under the repayment plan, you must discontinue reporting default action code 12.

Examples

The following examples illustrate how to report a partial reinstatement of a loan from foreclosure status to delinquent status, and its corresponding repayment plan and a standalone repayment plan via EDR with respect to default action codes 20 (Reinstatement (Partial)) and 12 (Repayment Plan).



Scenario	First Cycle	Subsequent Cycles	Last Cycle – Loan is Current
Partial Reinstatement with Repayment Plan (Received partial reinstatement and applied payment on 08/02/2019; received initial repayment plan payment on 08/10/2019.)	Default action code 20; default action date 08/02/2019 and Default action code 12; default action date 08/10/2019	Default action code 12; default action date 08/10/2019	Do not report default action code 12.
Stand-alone Repayment Plan (Received initial repayment plan payment from borrower on 06/01/2019.)	Default action code 12; default action date 06/01/2019	Default action code 12; default action date 06/01/2019	Do not report default action code 12.



List of Default Action Codes

Status Codes

Report status codes each month until the status no longer applies. See pages 26 through 32 for detailed information on each status code.

09	Forbearance
12	Repayment Plan
24	Government Seizure
31	Probate
32	Military Indulgence
33	Contested Foreclosure and Litigation
43	Referred to Foreclosure
49	HUD Assignment
59	Chapter 12 Bankruptcy Petition Filed
61	Second Lien Considerations
62	Veterans Affairs–No Bid
63	Veterans Affairs–Refund
64	Veterans Affairs–Buydown
65	Chapter 7 Bankruptcy Petition Filed
66	Chapter 11 Bankruptcy Petition Filed
67	Chapter 13 Bankruptcy Petition Filed
BF	Freddie Mac Standard Modification Trial Period (also used for Flex Modification Trial Periods)
Blank	No Action to Report
H6	Payment Deferral Offer



List of Default Action Codes

Event Codes

Report event codes, only one time, in the month following the month in which the event occurred. See pages 34 through 39 for detailed information on each event code.

11	Repayment Plan in Review
20	Reinstatement (Partial)
35	Bankruptcy Cramdown Scheduled
38	Appeal of Loan Modification
68	Date of First Legal Action
69	Bankruptcy Plan Confirmed
71	Foreclosure Sale Scheduled
74	BPO or Appraisal Obtained
76	Bankruptcy Court Clearance Obtained/Stay Lifted
80	Date Breach Letter Sent
AW	Date of First Quality Right-Party Contact with Delinquent Borrower
AX	Date of Last Quality Right-Party Contact with Delinquent Borrower
AY	Date Advised Property Listed for Sale
H3	BPO Ordered
H4	Solicitation Letter Sent
H5	Complete Borrower Response Package Received
HA	Workout in Review
HB	Short Sale in Review
HC	Ineligible for Short Sale
HD	Modification in Review
HE	Ineligible/Cancel Modification



List of Default Reason Codes

Default reason codes are required for mortgages that are 90 or more days delinquent, with the exception of the following:

- Mortgages located in an eligible disaster area – which require a default reason code to be reported when they are 31 or more days delinquent.
- Mortgages on an active forbearance plan – which require a default reason code to be reported regardless of delinquency status or length.

Report monthly once required.

001	Death of Principal Mortgagor
002	Illness of Principal Mortgagor
003	Illness of Mortgagor's Family Member
004	Death of Mortgagor's Family Member
005	Marital Difficulties
006	Curtailment of Income
007	Excessive Obligations
008	Abandonment of Property
009	Distant Employment Transfer
011	Property Problem
012	Inability to Sell Property
013	Inability to Rent Property
014	Military Service
015	Other
016	Unemployment
017	Business Failure
019	Casualty Loss
022	Energy-Environment Cost
023	Servicing Problems
026	Payment Adjustment
027	Payment Dispute
029	Transfer of Ownership Pending
030	Fraud
031	Unable to Contact Borrower



- 032 National Emergency Declaration
- 034 Eligible Disaster Area (Must be reported when a mortgage (mortgaged premises or borrower's place of employment) is affected by a disaster and is **31 days or more delinquent.**)
- INC Incarceration

List of Occupancy Status and Property Condition Codes

Occupancy Status Codes

Provide the Occupancy Status code by the 90th day of delinquency. Prior to the 90th day of delinquency, if the occupancy status is unknown, populate the field with Code "06 Unknown" or blanks.

- 01 Vacant
- 03 Borrower Occupied
- 04 Tenant Occupied
- 06 Unknown
- 07 Abandoned
- 15 Occupied by Unknown

Property Condition Codes

Property condition must be reported by the 90th day of delinquency, although it may be reported earlier. Prior to the 90th day of delinquency, if the property condition is unknown, populate the field with Code "10 Unknown" or blanks.

- 03 Excellent
- 04 Good
- 05 Fair
- 06 Poor
- 10 Unknown or No Property Inspection
- 18 Property Inaccessible
- 20 Condemned



Default Action Code Detail

There are two types of default action codes: *status* and *event*. Refer to pages 26 through 32 for information about *status codes* and pages 34 through 39 for information about *event codes*.

Status Codes

Status Code	Report Status Codes each month until the status no longer applies.
09	<p>Forbearance</p> <p>Report code 09 when one of the following occurs:</p> <ul style="list-style-type: none"> ▪ The borrower is on a forbearance plan. (For example, for a forbearance related to unemployment, report default reason code 016, Unemployment, with Code 09.) ▪ You have been barred from proceeding with foreclosure while a state agency reviews the loan for possible borrower assistance (generally a 60-day period). <p>Report the due date of the first payment due under the forbearance plan, or the date the state agency notified you to cease collections/foreclosure activities, each month while the status is relevant.</p> <p>Note: Proper servicing and default management reporting is critical to ensuring that you receive the representation and warranty framework relief for which you are eligible with respect to delinquencies related to a disaster-related forbearance plan.</p> <ul style="list-style-type: none"> • If loan becomes current as a result of a settled mod or payment deferral, stop reporting EDR Code 09 <p>If loan redefaults from a previous mod and borrower enters into a new forbearance plan, report the forbearance with a new action date.</p>
12	Repayment Plan



	<p>Report code 12 when you receive the initial repayment plan payment from the borrower. Report the date you received the initial repayment plan payment.</p> <ul style="list-style-type: none">▪ Repayment plans must be in accordance with the Guide or have prior approval from us. <p>Do not report promises to pay as a repayment plan.</p>
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Status Code	Report Status Codes each month until the status no longer applies.
24	Government Seizure Report code 24 when a government agency (local, city, county, state or federal) has seized our property. Examples include, but are not limited to, drug seizure, eminent domain and condemnation. Report the date you receive notification that the seizure has occurred. This can be reported on current or delinquent loans.
31	Probate Report code 31 to report the date you received notification that the borrower is deceased and ownership of the mortgaged premises is subject to probate proceedings.
32	Military Indulgence Report code 32 when default processes are delayed due to the borrower being in a period of military service and covered under the SCRA, or when foreclosure relief is provided to Servicemembers and their dependents in accordance with Guide Section 8503.2. Report the date that default processes were suspended and continue to report each month that the Servicemember is receiving foreclosure protection under the SCRA or Guide Section 8503.2.
33	Contested Foreclosure and Litigation Report code 33 when the foreclosure action becomes contested, you are legally barred from proceeding with foreclosure for reasons such as court order or restraining order, or complex litigation is prevalent. Report the date the foreclosure becomes contested. Use this code for simple and complex contested/litigated issues. This includes any answer to the foreclosure complaint. For additional information, refer to Guide Sections 9301.31 and 9402.1 and 9402.2.



Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
43	<p data-bbox="293 332 600 358">Referred to Foreclosure</p> <p data-bbox="293 370 884 521">Report code 43 when a loan has been referred to foreclosure. Report the date you submitted your foreclosure referral request/package to your foreclosure attorney to begin foreclosure proceedings.</p> <p data-bbox="293 532 912 651">If the loan was in foreclosure and the borrower is on a repayment plan or has filed for bankruptcy, stop reporting the foreclosure status and begin reporting the repayment plan or bankruptcy.</p> <ul data-bbox="293 667 926 1286" style="list-style-type: none"><li data-bbox="293 667 887 756">▪ If you receive a partial reinstatement payment that moves the loan from foreclosure to a delinquent status, report code 20.<li data-bbox="293 768 926 1036">▪ If the borrower subsequently defaults on the repayment or bankruptcy plan, stop reporting the repayment plan and report the release of bankruptcy (code 76), if applicable, and report a new code 43 to put the loan back into foreclosure status. (This only applies to loans that do not need to be re-breached after the repayment plan or bankruptcy period and can be immediately referred back to foreclosure.)<li data-bbox="293 1047 916 1286">▪ If you do not receive payment and the DDLPI does not advance, stop reporting the repayment plan or report the release of bankruptcy (code 76), if applicable, and report the original code 43 to notify us that the loan is back in foreclosure status. You can resume reporting the initial foreclosure referral because you did not report a code 20.



Default Action Code Detail

Status Code	Report Status Codes each month until the status no longer applies.
43 (cont.)	If the loan was in foreclosure and another default action occurs, stop reporting the foreclosure status and begin reporting the new status. For example, if the new status is a delay, once the delay is cleared and you can resume the foreclosure, report the original code 43 to notify us that the loan is back in foreclosure status.
49	HUD Assignment Report code 49 when you have been barred from proceeding with foreclosure while HUD reviews the loan for possible borrower assistance (generally 60-day period). Report the date HUD notified you to cease collections/foreclosure activities.
59	Chapter 12 Bankruptcy Petition Filed Report code 59 when the borrower files for Chapter 12 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy court. <i>See Additional Information about Bankruptcy Reporting.</i>
61	Second Lien Considerations Report code 61 when you receive authorization from us to place the foreclosure on hold while we monitor the position of a first lien foreclosure action. Report the date we authorized you to suspend the foreclosure process. Report this code only for second or other subordinate lien loans.



Status Code	Report Status Codes each month until the status no longer applies.
62	Veterans Affairs--No Bid Report code 62 when the VA notifies you that they denied a specified bid and did not issue an upset price for the pending foreclosure sale. Report the date you received notification from the VA.
63	Veterans Affairs--Refund Report code 63 when you have been barred from proceeding with foreclosure while the VA reviews the loan for possible borrower assistance (generally a 60-day period). Report the date the VA notified you to cease collections/foreclosure activities.
64	Veterans Affairs--Buydown Report code 64 to report the date you receive authorization from us to "buydown" the loan.
65	Chapter 7 Bankruptcy Petition Filed Report code 65 when the borrower files for Chapter 7 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court. <i>See Additional Information about Bankruptcy Reporting.</i>
66	Chapter 11 Bankruptcy Petition Filed Report code 66 when the borrower files for Chapter 11 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court. <i>See Additional Information about Bankruptcy Reporting.</i>
67	Chapter 13 Bankruptcy Petition Filed Report code 67 when the borrower files for Chapter 13 bankruptcy protection. Report the date the borrower files a petition with the U.S. Bankruptcy Court. <i>See Additional Information about Bankruptcy Reporting.</i>



Status Code	Report Status Codes each month until the status no longer applies.
BF	Freddie Mac Standard Modification Trial Period Resolve automatically reports the default action code BF when a Trial Period Plan has been approved for all Flex Modification products in certain scenarios. In addition, Resolve will report the Trial Period start date as the default action date each month during the trial period.
Blank	No Action to Report
H6	Payment Deferral Offer Report default action code H6 to notify Freddie Mac that the mortgage is subject to an active COVID-19 or Disaster Payment Deferral offer in the following instances: <ul style="list-style-type: none">▪ The forbearance period ended prior to the settlement of an accepted COVID-19 or Disaster Payment Deferral (e.g., you elected to use a processing month and the forbearance plan expired), or▪ You made a proactive COVID-19 or Disaster Payment Deferral offer following the expiration of a forbearance plan. In these instances, you must continue to report code H6 until the offer has expired or the Payment Deferral has been completed. For COVID-19 or Disaster Payment Deferrals that are approved and settled by Resolve, the default action code H6 is automatically reported by Resolve to EDR.



Additional Information about Bankruptcy Reporting

If a bankruptcy converts from one chapter to another, you must report a code 76 - Bankruptcy Court Clearance to close the old bankruptcy chapter. The conversion date is the bankruptcy release date for the old chapter and the filing date for the new chapter.

For example, if a Chapter 13 converted to a Chapter 7 on 1/30/xx, report code 76 using 1/30/xx to close the Chapter 13 status and code 65 using 1/30/xx to open the Chapter 7 bankruptcy status.



Default Action Code Detail

Event Codes

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
11	<p>Repayment Plan in Review</p> <p>Report code 11 to notify us of the date on which you begin the evaluation process to determine if the borrower qualifies for a repayment plan.</p> <p>Report the date one time, in the month following the month in which you began the evaluation process.</p>
20	<p>Reinstatement (Partial)</p> <p>Report code 20 to notify us of a partial reinstatement that moved a loan from foreclosure to delinquent status.</p>
35	<p>Bankruptcy Cramdown Scheduled</p> <p>Report code 35 to notify us of a scheduled court-ordered bankruptcy cramdown. Report this code for Chapter 11, 12, and 13 bankruptcies only.</p> <p>Report the date one time, in the month following the month in which the court ordered the bankruptcy cramdown.</p>
38	<p>Appeal of Loan Modification</p> <p>Report code 38 to notify us that a borrower has exercised his or her one-time right to appeal a loan modification denial.</p> <p>Report the date one time, in the month following the month in which the borrower appealed the loan modification.</p>



Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
68	<p>Date of First Legal Action</p> <p>Report code 68 when the foreclosure attorney has filed the first legal documentation required by the state to initiate foreclosure proceedings. This could include filing the Notice of Default, the filing of a Complaint or Petition, or the first Publication date.</p> <p>Report the date the attorney files the first legal documentation required by the state to initiate foreclosure proceedings one time, in the month following when the event took place.</p>
69	<p>Bankruptcy Plan Confirmed</p> <p>Report code 69 when a Chapter 12 or 13 bankruptcy plan has been confirmed or a reorganization was agreed to on a Chapter 11 bankruptcy. Report the date the plan is confirmed or agreed to and entered on the court docket.</p>
71	<p>Foreclosure Sale Scheduled</p> <p>Report code 71 to notify us of the scheduled foreclosure sale date.</p> <p>If a sale is postponed or adjourned, report a new code 71 for the new scheduled date for the foreclosure sale.</p>
74	<p>BPO or Appraisal Obtained</p> <p>Report code 74 to notify us that you obtained a BPO or appraisal.</p> <p>Report the date on which you obtained the BPO or appraisal, one time, in the month following when the event took place.</p>



Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
76	<p>Bankruptcy Court Clearance Obtained</p> <p>Report code 76 to notify us that the bankruptcy is released. The date you report for each type of bankruptcy is shown below.</p> <p>Chapter 7 bankruptcy – Report the date the case is dismissed or relief is granted, or the latter of the date of the discharge of debtors or the date the trustee released the asset.</p> <p>Chapter 12 and 13 bankruptcy – Report the date the case is dismissed, discharged, relief is granted, or the date allowing for relief under a stipulation, agreed or consent order.</p> <p>Chapter 11 bankruptcy – Report the date the case is dismissed or relief is granted, or the expiration date of a breach letter, if the reorganization plan had been agreed to.</p>
80	<p>Date Breach Letter Sent</p> <p>You are required to mail the breach letter (notice of acceleration) to the borrower for all Mortgages, including First Lien Mortgages and modified Mortgages no later than the 75th day of Delinquency (i.e., 105 days after the DDLPI).</p> <p>Report code 80 to notify us of the date you sent the breach letter. Report the date one time, in the month following the month the event occurred.</p>
AW	<p>Date of First Quality Right Party Contact with Delinquent Borrower</p> <p>Report code AW to notify us of the date of your first quality right party contact with the borrower. Report the date one time, in the month following when the event took place.</p> <p><i>See Additional Information about Quality Right Party Contact.</i></p>



Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
AX	<p>Date of Last Quality Right Party Contact with Delinquent Borrower</p> <p>Report code AX to notify us of the date of your last quality right party contact with the borrower. Report the date one time, in the month following when the event took place.</p> <p>If you work with the borrower for several months to attempt to resolve the delinquency, you will report code AX with the date of last quality right party contact for each month you speak with the borrower.</p> <p><i>See Additional Information about Quality Right Party Contact.</i></p>
AY	<p>Date Advised Property Listed for Sale</p> <p>Report code AY to notify us of the date you became aware that the property is listed for sale. Generally, this information comes from borrower contact or property inspections. Report the date one time, in the month following when the event took place.</p>
H3	<p>BPO Ordered</p> <p>Report code H3 to notify us that you ordered a BPO.</p> <p>Report the date on which you ordered the BPO, one time, in the month following when the event took place.</p>
H4	<p>Solicitation Letter Sent</p> <p>Report code H4 to notify us that you have sent a solicitation letter to a delinquent borrower. Report this code only if the loan is 31 days or more delinquent.</p> <p>Report the date on which you sent the solicitation letter, one time, in the month following when the event took place.</p>



Default Action Code Detail

Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
H5	<p>Complete Borrower Response Package Received</p> <p>You should report code H5 to notify us that you have received a complete Borrower Response Package, however you are not required to do so.</p> <p>Report the date on which you received the package from the borrower, one time, in the month following when the event took place.</p>
HA	<p>Workout in Review</p> <p>Report code HA when you begin evaluating the borrower for an alternative to foreclosure.</p> <p>Report the date on which you began the evaluation for an alternative to foreclosure, one time, in the month following when the event took place.</p>
HB	<p>Short Sale in Review</p> <p>Report code HB to notify us that you are reviewing the loan for a short sale.</p> <p>Report the date on which you began the review for the short sale, one time, in the month following when the event took place.</p>
HC	<p>Ineligible for Short Sale</p> <p>Report code HC if the loan is ineligible for a short sale.</p> <p>Report the date on which the loan was determined to be ineligible, one time, in the month following when the event took place.</p>



Event Code	Report Event Codes only one time, in the month following the month in which the event took place.
HD	<p>Modification in Review</p> <p>Report code HD to notify us that you are reviewing the loan for a modification.</p> <p>Report the date on which you began reviewing the loan for a possible modification, one time, in the month following when the event took place.</p> <p>Streamlined Offers for a Flex Modification:</p> <p>Report default action code HD to notify us that you are evaluating the borrower for, or have sent, a streamlined offer for a Flex Modification.</p> <p>Report the date on which you began reviewing the borrower for the modification. Continue to report code HD until the streamlined offer expires, or until the borrower enters into a Trial Period Plan.</p>
HE	<p>Ineligible/Cancel Modification</p> <p>You have determined the borrower is ineligible for any modification or Trial Period Plan. This includes situations where the borrower failed to comply with the terms of a Trial Period Plan or failed to return a signed modification agreement in a timely manner.</p> <p>Submit a cancellation request (CXLReq) in Resolve to report the cancellation of the Trial Period within the first three business days of the month following the month of the failed Trial Period.</p> <p>Resolve reports the HE code with the default action date of the last calendar day of the prior month when an in-progress Trial Period is cancelled by the Servicer.</p> <p>If the Servicer doesn't timely submit a cancellation request (CXLReq), Resolve reports the BF code to EDR as an active Trial Period.</p>



Additional Information about Quality Right Party Contact

Quality right party contact occurs when you establish a rapport and express a desire to help identify and discuss the most appropriate options for delinquency resolution with the borrower, co-borrower, or trusted advisor, such as a housing counselor.



How to Import Default Data into the EDR Tool

Perform the following steps to import default data after you have logged in to the EDR tool:

1. From the EDR home page, select **Report Activity**.
2. From the Report Activity page, click the **Import Loans** radio button. The Import Loans page displays.
3. Select the appropriate template from the **Mapping Name** pick list.
4. Click **Browse** to locate and select the file you want to import. The file you import must be in .txt format.
Note: The Single Loan Import Test link displays after you select the file. We recommend that you test the import file before you submit it to Freddie Mac.
5. Click **Submit**.

If the import:	Then:
Is successful	A message will indicate the import was successful. <ul style="list-style-type: none">▪ To return to the EDR home page, click Return to Home.▪ To return to the Enter Single Loan page and enter another transaction, click Enter New Activity.
Is not successful	A message will display indicating that an error occurred and some loans failed to import. Click View Summary to identify the loans in error and view the loans that were imported successfully. Correct and resubmit the loan records that failed to import.



How to Access EDR and Trial Period Tracking Reports

Perform the following steps to access the EDR and Trial Period Tracking reports available to via the Servicer Performance Profile.

1. Access the Servicing Gateway at the following URL: <https://sg.freddiemac.com>.
2. Enter your user name and password and click **Sign On**. The Servicing Gateway home page displays.
3. Click the **Open** button for the Servicer Performance Profile.
4. Click the menu icon located in the upper right corner of the Default Reporting tile and select the report you want to view.

Tips for Reviewing EDR Reports and Correcting Errors

Access the following reports via the Default Reporting tile on the Servicer Performance Profile. All reports are updated daily.



Report/ Content Description	Review and Follow-up
<p><i>EDR Overview</i></p> <p>Identifies the total number of errors on the <i>EDR Edit Error Report</i> and <i>EDR Loans Not Reported</i> report.</p>	<p>Review this report to determine the total number of errors on the <i>EDR Edit Error Report</i> and <i>EDR Loans Not Reported</i> report.</p>
<p><i>EDR Edit Error Report</i></p> <p>Identifies loans for which there were exceptions or errors in what you transmitted.</p>	<p>Retrieve this report one business day after transmitting your EDR information.</p> <p>Review any errors shown on this report. Follow up by transmitting the corrections to us by the close of the sixth business day of the same month.</p>
<p><i>EDR Loans Not Reported</i></p> <p>Loans you reported as 90+ days delinquent, in foreclosure or bankruptcy in the previous month's EDR transmission that you did not report this month, and no other status change has occurred.</p>	<p>Retrieve this report the morning of the fourth business day of the month.</p> <p>Review any items listed on this report. Follow up by transmitting missing mortgage data to us by the close of the sixth business day of the same month.</p>



Trial Tracking Overview Report

The *Trial Tracking Overview Report* is generated daily and is available via the Servicer Performance Profile. Use the report to track your trial period reporting data for Freddie Mac Flex Modifications.

The *Trial Tracking Overview Report* contains the following information:

- Loans you reported via EDR with active, successful, or failed Trial Period Plans
- Loans that successfully completed a Trial Period Plan, but you continued to report them for more than three months (over-reported Trial Period Plans).

Note: You must report trial period data for three months, and in the case of bankruptcy, you may report it for up to 12 months.

- Modifications with inconsistent Trial Period Plan reporting data (under-reported Trial Period Plans).

Note: Review your *EDR Edit Error Report* to identify the edits resulting from the inconsistent reporting.

Special Note Regarding HAMP Reconciliation Obligation

You are required to report Freddie Mac data on HAMP Trial Period Plans and HAMP modifications to the HAMP Program Administrator. The Freddie Mac data that you report to the HAMP Program Administrator must be consistent with the Freddie Mac data that you enter into Workout Prospector®, and with the borrower's payment performance that you report for the first six years of a HAMP modification in good standing. You must reconcile the data reported to both Freddie Mac and the HAMP Program Administrator with the Freddie Mac data that you maintain in your own systems to ensure that all data matches and the data reported to both Freddie Mac and the HAMP Program Administrator is accurate.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
110: Invalid Freddie Mac Loan Number	The loan number that was reported is not a valid Freddie Mac-assigned loan number.	Verify the loan number and retransmit with the correct loan number.
130: Invalid Seller/Servicer Number	The Servicer number that was reported is not recognized as a valid Servicer number.	Verify the Servicer number and retransmit with the correct Servicer number.
140: Loan Does Not Belong to Servicer	The loan number that was reported does not belong to the Servicer number that was reported.	Verify the loan and Servicer numbers, correct the transaction, and retransmit.
181: Invalid Date Format for Cycle, Date Must Be CCYMMM	The Cycle Date that was reported is not in a valid format. The format must be CCYMMM.	Retransmit with the correct cycle in the correct format.
210: Action Date Is Not a Valid Date	The default action date that was reported is not a valid date. The date must be formatted as CCYMMDD and must not be a date prior to January 1, 1970.	Retransmit with a valid action date in the correct format.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
220: Invalid Default Action Code	The default action code that was reported is not recognized as a valid default action code.	Retransmit with a valid default action code.
221: FHA/VA Events Must Be Reported for Only FHA/VA Loans	The default action code that was reported can only be used to report FHA/VA loans, and the loan number reported does not correspond to an FHA/VA loan.	Retransmit with the correct default action code.



<p>222: 2nd/HIL Must Be Approved for Referral to Foreclosure</p>	<p>Code 43 (Referral to Foreclosure) was sent for a second lien or home improvement loan (HIL), but foreclosure has not been approved by Freddie Mac. We must approve foreclosure initiation on all second liens and HILs.</p>	<p>If the code was reported in error, delete the code from the transaction and retransmit. Otherwise, verify that Form 102, <i>Second Mortgage/HIL Servicing Transmittal</i>, has been sent to and received by us. If we haven't approved foreclosure, you should not have initiated foreclosure and should not be reporting default action code 43. Please contact 800-FREDDIE for further assistance.</p>
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How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
223: Action Invalid for Loan Product	Action code 43 (Referral to Foreclosure) or 71 (Foreclosure Sale Scheduled) was reported on a Native American loan product. You may not initiate foreclosure on a Native American loan product.	If the code was reported in error, delete the code from the transaction and retransmit. Otherwise, please contact 800-FREDDIE for assistance.
230: Default Reason Required By 90th Day of Delinq	A default reason code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with a default reason code.
231: Invalid Default Reason Code	The default reason code that was reported is not recognized as a valid default reason code.	Retransmit with a valid default reason code.
240: Occup Status Required At 90th Day of Delinq	An occupancy status code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with an occupancy status code.



Data Error Identifier and Message	Reason	Resolution
241: Invalid Occupancy Status Code	The occupancy status code that was reported is not recognized as a valid occupancy status code.	Retransmit with a valid occupancy status code.

How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
250: Prop Cond Required At 90th Day of Delinq	A property condition code was not reported and is required for mortgages that are 90 or more days delinquent.	Retransmit with a property condition code.
251: Invalid Property Condition Code	The property condition code that was reported is not recognized as a valid property condition code.	Retransmit with a valid property condition code.



<p>501: Action Inappropriate for Active Loan</p>	<p>The following codes cannot be reported for loans that are current:</p> <ul style="list-style-type: none">▪ 43 (Referral to Foreclosure)▪ 62 (VA - No Bid)▪ 63 (VA - Refund)▪ 64 (VA Buydown)▪ 71 (Foreclosure Sale Scheduled) <p>The wrong loan number or default action code may have been reported, or our records may not reflect the correct loan status.</p>	<p>Retransmit with the correct default action code and the correct loan number. If the code and loan number were correct, verify the loan's status. If the loan is <i>current</i> (paid to date) it does not need to be reported through EDR, unless it is in bankruptcy. If the loan is <i>not current</i> and the action code reported does apply to the mortgage, contact the Customer Support Contact Center at 800-FREDDIE for assistance.</p>
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How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
513: Action Date Cannot Be After Today's Date	All default action code dates have to be historical or current and cannot be future dates. The <i>only</i> exceptions are the action date for codes 71 (Foreclosure Sale Scheduled) and 09 (Forbearance), which can be a future date.	Unless the default action code is 71 (Foreclosure Sale Scheduled) or 09 (Forbearance) do <i>not</i> report actions that are anticipated but have not actually occurred. Retransmit without including the action code and action date of anticipated actions. Only transmit the applicable action code <i>after</i> it has occurred.
516: Cannot Reinstate After Foreclosure Sale	Default action code 20 (Reinstatement) was reported for a loan that has gone to foreclosure sale, but the property did <i>not</i> revert to Freddie Mac for one of the following reasons: Third Party Sale, HUD/VA Conveyance, or the loan was sold to us with a recourse credit enhancement.	If the reported foreclosure sale results are correct and the foreclosure sale is valid, you should <i>not</i> be reporting this loan through EDR. If the sale is invalid and the loan did not reinstate, contact the Customer Support Contact Center at 800-FREDDIE for assistance.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
517: Action must Be After Delinquent/ Foreclosure Begin	You reported an action code that pre-dates our main systems' history.	If the action code was reported in error, correct the code and retransmit. Otherwise, contact the Customer Support Contact Center at 800-FREDDIE for assistance.
518: Reported Foreclosure Referral Date Must be Greater Than the Due Date	You have reported a 43 code with a date older than the DDLPI.	If the action code was reported in error, correct the code and retransmit. Otherwise, contact the Customer Support Contact Center at 800-FREDDIE for assistance. Note: If the loan has been through a payment plan or bankruptcy and the DDLPI has moved, you need to report a new 43 code reflecting the date you resumed the foreclosure action.



Data Error Identifier and Message	Reason	Resolution
524: LRPC (AX) Must Be Greater Than/Equal to FRPC (AW)	The date of last quality right-party contact you reported is earlier than the date of first quality right-party contact you reported.	Retransmit the loan with the correct date of last quality right-party contact.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
525: Loan Must Have Open Referral to Foreclosure (43)	The loan must be in foreclosure status before the first legal action can occur.	Retransmit the loan with default action code 43 (Referred to Foreclosure). This will put the loan in foreclosure status.
527: First Legal Action (68) Must Be Greater Than/Equal to Referral to Foreclosure (43)	The date of the first legal action you reported is earlier than the referred to foreclosure (43) date.	Retransmit the loan, ensuring that the date of the first legal action is later than the date the loan was referred to foreclosure.
529: Bankruptcy Crt Clearance (76) Must be Reported Before This Code	There is an active bankruptcy code for the loan in our system.	<ul style="list-style-type: none">▪ If you reported default action code 09 (Forbearance) or 12 (Repayment Plan) in error, retransmit the loan with the correct code.▪ If you did not report code 09 (Forbearance) or 12 (Repayment Plan) in error, retransmit the loan with default action code 76 (Bankruptcy Court Clearance Obtained) and code 09 or 12.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
537: Breach Letter not Reported Prior to Foreclosure Referral	You have reported default action code 43 (Referred to Foreclosure) but have not yet reported default action code 80 (Date Breach Letter Sent).	Report default action code 80 (Date Breach Letter Sent), if you have sent the breach letter. Otherwise, contact the Customer Support Contact Center at 800-FREDDIE for assistance.
566: Std Mod Trial Per Dt must be > = to 10/01/2011	You reported a Standard Modification trial period start date that is prior to October 1, 2011.	Retransmit with the correct date. Otherwise, contact the Customer Support Contact Center at 800-FREDDIE for assistance.
567: Trial Period Start Date must be first of the month	You reported a trial period plan start date that is not the first of the month.	Retransmit with the correct date.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
568: Forb (09) cannot be reported with active Trial Period	You cannot report default action code BF (Standard Modification Trial Period) for Flex Modification Trial Period Plan reporting and default action code 09 (Forbearance) in the same cycle.	<p>How to Resolve When You Want to Process Default Action Code BF:</p> <p>If you intended to report default action code BF but received this error and default action code 09 processed instead, the Customer Support Contact Center at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code BF and it processed, but you received this error for default action code 09, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p> <p>Refer to the following page for information on how to resolve if you want to process default action code 09.</p>



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
568: Forb (09) invalid with Std Mod (BF) (continued from previous page)	You cannot report default action code BF (Standard Modification Trial Period) for Flex Modification Trial Period Plan reporting, and default action code 09 (Forbearance) in the same cycle.	How to Resolve When You Want to Process Default Action Code 09: If you intended to report default action code 09 but received this error and default action code BF processed instead, contact the Customer Support Contact Center at 800-FREDDIE, option 4. If you intended to report default action code 09, and it processed, but you received this error for default action code BF, resubmit the transaction with a blank default action code and the DDLPI to clear the error.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
569: Repay Plan (12) cannot be rptd with active Trial Period	You cannot report default action code 12 (Repayment Plan) and default action code BF (Standard Modification Trial Period) for Flex Modification Trial Period Plan reporting, in the same cycle.	<p>How to Resolve When You Want to Process Default Action Code BF:</p> <p>If you intended to report default action code BF but received this error and default action code 12 processed instead, contact the Customer Support Contact Center at 800-FREDDIE, option 4.</p> <p>If you intended to report default action code BF and it processed, but you received this error for default action code 12, resubmit the transaction with a blank default action code and the DDLPI to clear the error.</p> <p>Refer to the following page for information on how to resolve if you want to process default action code 12.</p>



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
569: Repay Plan (12) cannot be rptd with active Trial Period (continued from previous page)	You cannot report default action code 12 (Repayment Plan) and default action code BF (Standard Modification Trial Period) for Flex Modification Trial Period Plan reporting in the same cycle.	How to Resolve When You Want to Process Default Action Code 12: If you intended to report default action code 12 but received this error and default action code BF processed instead, contact the Customer Support Contact Center at 800-FREDDIE, option 4. If you intended to report default action code 12, and it processed, but you received this error for default action code BF, resubmit the transaction with a blank default action code and the DDLPI to clear the error.



How to Resolve Data Errors

Data Error Identifier and Message	Reason	Resolution
570: Trial Date different from previously reported date	The date you reported this cycle for default action code BF (Standard Modification Trial Period) for Flex Modification Trial Period Plan reporting is different from the date you reported in the prior cycle.	If the date you reported for default action code BF is incorrect, retransmit with the correct date. Otherwise, contact the Customer Support Contact Center at 800-FREDDIE for assistance.
581: Ln rptd as 3 rd Prty/HUD convey sale	You reported a default action code for a loan that has gone to foreclosure sale, and a rollback has not been processed.	Submit a foreclosure sale rollback request if the sale was deemed invalid/cancelled or the sale results were reported in error. The error will clear after the rollback is processed. If you reported the default action code in error, resubmit the transaction with a blank default action code and the DDLPI to clear the error.



EDR File Format for CPU-to-CPU Transmissions

Use the following data format to report bankruptcy, delinquency and foreclosure information as well as other key mortgage servicing events to Freddie Mac.

The reporting transmission data format contains two record types:

1. The header records
2. The detail records

If you transmit your EDR data via CPU-to-CPU, you must generate a header record which precedes the rest of the data and transmit a detail record for each transaction reported.

If you report multiple transactions under one Seller/Servicer number, you need to provide only one header record. If you report transactions under multiple Seller/Servicer numbers, you must provide a header record for each different Seller/Servicer number.

Please note that all alpha characters in the CPU transmission file are all capitals. You must provide all numbers in the default action code, property condition, occupancy status and default reason and fields, including any numbers that begin with zero. For example, report the default reason as "001", not "1". You must include the two preceding zeros in the default reason code.



EDR Header Record Description

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
1-3	CPU IDENTIFICATION	CPU-ID-HDR	X(3)	Always "264"
4-6	HEADER IDENTIFIER	HEADER-ID	X(3)	Always "HDR"
7-14	TRANSMISSION DATE	SEND-DATE	9(8)	ED 1
15-20	TRANSMISSION TIME	SEND-TIME	9(6)	SPEC 1
21-26	SELLER/SERVICE R NUMBER	SVCR-NBR	9(6)	ED 3
27-46	S/S DELIVERY CONT NAME	CONTACT-NAME	X(20)	ED 2
47-56	S/S DELIVERY CONT PHONE NUMBER	CNTPHN-NUMBER	9(10)	ED 3
57-60	CONTACT PHONE EXT	CNTPHN-EXT	X(4)	
61-66	CYCLE REPORTED FOR	DLVY-RPT-PD	9(6)	SPEC 3
67-73	BUREAU-ID	BUR-ID	X(7)	SPEC 12
74-78	RECORD LENGTH INDICATOR	EDR-HDR-REC-LENGTH	9(5)	Always 00240 if using new file format. If using the previous file format, leave blank.
79-162	RESERVED	FILLER	X(84)	ED 4



EDR Detail Record Description

File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
1-6	SELLER/SERVICER NUMBER	S/S-NO	9(6)	SPEC 2, ED 3
7-10	RESERVED	FILLER	X(4)	ED 4
11-19	FREDDIE MAC LOAN NO	FHLMC-LOAN-NO	9(9)	SPEC 4, ED 3
20-21	RESERVED	FILLER	X(2)	ED 4
22-23	1ST DEFAULT ACTION CODE	1ST-DEF-ACT-CODE	X(2)	SPEC 6
24	RESERVED	FILLER	X(1)	ED 4
25-27	DEFAULT REASON CODE	DEFAULT-REASON	X(3)	SPEC 8
28-35	1ST DEFAULT ACTION CODE DATE	1ST-DEF-ACT-CODE-DATE	9(8)	SPEC 7, ED 1
36-48	S/S LOAN NUMBER	S/S-LOAN-NO.	X(13)	
49-54	DDLPI	DDLPI	9(6)	SPEC 5
55-56	PROPERTY CONDITION	CUR-PROP-COND	X(2)	SPEC 9
57-58	OCCUPANCY STATUS	OCCUPY-STAT	X(2)	SPEC 10
59-67	BPO or APPRAISED VALUE	BPO-APPR-VALUE	9(9)	ED 3
68-69	2ND DEFAULT ACTION CODE	2ND-DEF-ACT-CODE	X(2)	SPEC 6
70	RESERVED	FILLER	X(1)	ED 4
71-78	2ND DEFAULT ACTION CODE DATE	2ND-DEF-ACT-CODE-DATE	9(8)	SPEC 7, ED 1
79-80	3RD-DEFAULT ACTION CODE	3RD-DEF-ACT-CODE	X(2)	SPEC 6
81	RESERVED	FILLER	X(1)	ED 4



File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
82-89	3RD-DEFAULT ACTION CODE DATE	3RD-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
90-91	4TH DEFAULT ACTION CODE	4TH-DEF-ACT-CODE	X(2)	SPEC 6
92	RESERVED	FILLER	X(1)	ED 4
93-100	4TH DEFAULT ACTION CODE DATE	4TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
101-102	5TH DEFAULT ACTION CODE	5TH-DEF-ACT-CODE	X(2)	SPEC 6
103	RESERVED	FILLER	X(1)	ED 4
104-111	5TH DEFAULT ACTION CODE DATE	5TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
112-115	DELIVERY SERVICER NUMBER FIRST 4	DETL-SERV-FIRST-4	9(4)	SPEC 2
116-118	DELIVERY SITE CODE LAST 3	DETL-SITE-CD-LAST-3	X(3)	SPEC 11
119	RESERVED	FILLER	X(1)	ED 4
120-121	6TH DEFAULT ACTION CODE	6TH-DEF-ACT-CODE	X(2)	SPEC 6
122	RESERVED	FILLER	X(1)	ED 4
123-130	6TH DEFAULT ACTION CODE DATE	6TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
131-132	7TH DEFAULT ACTION CODE	7TH-DEF-ACT-CODE	X(2)	SPEC 6
133	RESERVED	FILLER	X(1)	ED 4
134-141	7TH DEFAULT ACTION CODE DATE	7TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
142-143	8TH DEFAULT ACTION CODE	8TH-DEF-ACT-CODE	X(2)	SPEC 6
144	RESERVED	FILLER	X(1)	ED 4



File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
145-152	8TH DEFAULT ACTION CODE DATE	8TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
153-154	9TH DEFAULT ACTION CODE	9TH-DEF-ACT-CODE	X(2)	SPEC 6
155	RESERVED	FILLER	X(1)	ED 4
156-163	9TH DEFAULT ACTION CODE DATE	9TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
164-165	10TH DEFAULT ACTION CODE	10TH-DEF-ACT-CODE	X(2)	SPEC 6
166	RESERVED	FILLER	X(1)	ED 4
167-174	10TH DEFAULT ACTION CODE DATE	10TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
175-176	11TH DEFAULT ACTION CODE	11TH-DEF-ACT-CODE	X(2)	SPEC 6
177	RESERVED	FILLER	X(1)	ED 4
178-185	11TH DEFAULT ACTION CODE DATE	11TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
186-187	12TH DEFAULT ACTION CODE	12TH-DEF-ACT-CODE	X(2)	SPEC 6
188	RESERVED	FILLER	X(1)	ED 4
189-196	12TH DEFAULT ACTION CODE DATE	12TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
197-198	13TH DEFAULT ACTION CODE	13TH-DEF-ACT-CODE	X(2)	SPEC 6
199	RESERVED	FILLER	X(1)	ED 4
200-207	13TH DEFAULT ACTION CODE DATE	13TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
208-209	14TH DEFAULT ACTION CODE	14TH-DEF-ACT-CODE	X(2)	SPEC 6
210	RESERVED	FILLER	X(1)	ED 4



File Position	Sample File Data Name	Picture Data Name	Edit Clause	Reference
211-218	14TH DEFAULT ACTION CODE DATE	14TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
219-220	15TH DEFAULT ACTION CODE	15TH-DEF-ACT-CODE	X(2)	SPEC 6
221	RESERVED	FILLER	X(1)	ED 4
222-229	15TH DEFAULT ACTION CODE DATE	15TH-DEF-ACT-CODE-DT	9(8)	SPEC 7, ED 1
230-241	RESERVED	FILLER	X(12)	ED 4

EDR File Edit Descriptions

Number	Edit
ED 1	Must be a valid date in format CCYMMDD.
ED 2	Required field. This field must not be blank.
ED 3	Must be greater than zero.
ED 4	Must be filled with blank spaces.

EDR File Format Specifications

Specification	Definition
SPEC 1	Must be a valid time in format HHMMSS.
SPEC 2	Must be a valid Seller/Servicer number. Must be the current Servicer of the mortgage.
SPEC 3	Must be a valid date in format CCYMM for the applicable reporting period. Date reported must be one month prior to the month in which the transmission is being sent. For example, when you report to us in May, the cycle month should be April of the same year.



Specification	Definition																																																				
SPEC 4	Must be a valid Freddie Mac-assigned loan number. (Note: The loan number must be for a mortgage that is current, delinquent or in foreclosure. Loan numbers for REO and mortgages that are in closed status should not be included in this transmission.)																																																				
SPEC 5	Must be a valid date that is the Due Date of the Last Paid Installment (DDLPI) in the format YYMMDD.																																																				
SPEC 6	<p>Must be blank or one of the following Default Action Codes:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>09</td> <td>Forbearance or Repayment Plan (12) (EDI Term: Forbearance)</td> </tr> <tr> <td>11</td> <td>Repayment Plan in Review</td> </tr> <tr> <td>20</td> <td>Reinstatement (Partial) (EDI Term: Reinstated by Mortgagor Who Retains Ownership)</td> </tr> <tr> <td>24</td> <td>Government Seizure</td> </tr> <tr> <td>31</td> <td>Probate</td> </tr> <tr> <td>32</td> <td>Military Indulgence</td> </tr> <tr> <td>33</td> <td>Contested Foreclosure & Litigation (EDI Term: Contested Foreclosure)</td> </tr> <tr> <td>35</td> <td>Bankruptcy Cramdown Scheduled</td> </tr> <tr> <td>38</td> <td>Appeal of Loan Modification</td> </tr> <tr> <td>43</td> <td>Referred to Foreclosure (EDI Term: Foreclosure Started)</td> </tr> <tr> <td>49</td> <td>HUD Assignment (EDI Term: Assignment Complete)</td> </tr> <tr> <td>59</td> <td>Chapter 12 Bankruptcy Petition Filed</td> </tr> <tr> <td>61</td> <td>Second Lien Considerations</td> </tr> <tr> <td>62</td> <td>Veterans Affairs -- No Bid</td> </tr> <tr> <td>63</td> <td>Veterans Affairs -- Refund</td> </tr> <tr> <td>64</td> <td>Veterans Affairs -- Buydown</td> </tr> <tr> <td>65</td> <td>Chapter 7 Bankruptcy Petition Filed</td> </tr> <tr> <td>66</td> <td>Chapter 11 Bankruptcy Petition Filed</td> </tr> <tr> <td>67</td> <td>Chapter 13 Bankruptcy Petition Filed</td> </tr> <tr> <td>68</td> <td>Date of First Legal Action</td> </tr> <tr> <td>69</td> <td>Bankruptcy Plan Confirmed</td> </tr> <tr> <td>71</td> <td>Foreclosure Sale Scheduled</td> </tr> <tr> <td>74</td> <td>Broker's Price Opinion (BPO) or Appraisal Obtained (optional)</td> </tr> <tr> <td>76</td> <td>Bankruptcy Court Clearance Obtained</td> </tr> <tr> <td>80</td> <td>Date Breach Letter Sent</td> </tr> </tbody> </table>	Code	Description	09	Forbearance or Repayment Plan (12) (EDI Term: Forbearance)	11	Repayment Plan in Review	20	Reinstatement (Partial) (EDI Term: Reinstated by Mortgagor Who Retains Ownership)	24	Government Seizure	31	Probate	32	Military Indulgence	33	Contested Foreclosure & Litigation (EDI Term: Contested Foreclosure)	35	Bankruptcy Cramdown Scheduled	38	Appeal of Loan Modification	43	Referred to Foreclosure (EDI Term: Foreclosure Started)	49	HUD Assignment (EDI Term: Assignment Complete)	59	Chapter 12 Bankruptcy Petition Filed	61	Second Lien Considerations	62	Veterans Affairs -- No Bid	63	Veterans Affairs -- Refund	64	Veterans Affairs -- Buydown	65	Chapter 7 Bankruptcy Petition Filed	66	Chapter 11 Bankruptcy Petition Filed	67	Chapter 13 Bankruptcy Petition Filed	68	Date of First Legal Action	69	Bankruptcy Plan Confirmed	71	Foreclosure Sale Scheduled	74	Broker's Price Opinion (BPO) or Appraisal Obtained (optional)	76	Bankruptcy Court Clearance Obtained	80	Date Breach Letter Sent
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SPEC 6 (continued)	<p>AW Date of First Quality Right Party Contact with Delinquent Borrower</p> <p>AX Date of Last Quality Right Party Contact with Delinquent Borrower</p> <p>AY Date Advised Property Listed for Sale</p> <p>BF Freddie Mac Standard Modification Trial Period</p> <p>H3 BPO Ordered</p> <p>H4 Solicitation Letter Sent</p> <p>H5 Complete Borrower Response Package Received</p> <p>H6 Payment Deferral Offer</p> <p>HA Workout in Review</p> <p>HB Short Sale in Review</p> <p>HC Ineligible for Short Sale</p> <p>HD Modification in Review</p> <p>HE Ineligible/Cancel Modification</p> <p>If no default action code applies to a mortgage, populate the field with blanks.</p>																																										
SPEC 7	Must be a valid date in the format CCYYMMDD. Must be equal to the applicable date for the event defined for the Default Action Code. A valid date must be provided for each Default Action Code reported.																																										
SPEC 8	<p>Must be one of the following Default Reason Codes:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>001</td><td>Death of Principal Mortgagor</td></tr> <tr><td>002</td><td>Illness of Principal Mortgagor</td></tr> <tr><td>003</td><td>Illness of Mortgagor's Family Member</td></tr> <tr><td>004</td><td>Death of Mortgagor's Family Member</td></tr> <tr><td>005</td><td>Marital Difficulties</td></tr> <tr><td>006</td><td>Curtailed of Income</td></tr> <tr><td>007</td><td>Excessive Obligations</td></tr> <tr><td>008</td><td>Abandonment of Property</td></tr> <tr><td>009</td><td>Distant Employment Transfer</td></tr> <tr><td>011</td><td>Property Problem</td></tr> <tr><td>012</td><td>Inability to Sell Property</td></tr> <tr><td>013</td><td>Inability to Rent Property</td></tr> <tr><td>014</td><td>Military Service</td></tr> <tr><td>015</td><td>Other (EDI Term: Default Detail)</td></tr> <tr><td>016</td><td>Unemployment</td></tr> <tr><td>017</td><td>Business Failure</td></tr> <tr><td>019</td><td>Casualty Loss</td></tr> <tr><td>022</td><td>Energy-Environment Cost</td></tr> <tr><td>023</td><td>Servicing Problems</td></tr> <tr><td>026</td><td>Payment Adjustment</td></tr> </tbody> </table>	Code	Description	001	Death of Principal Mortgagor	002	Illness of Principal Mortgagor	003	Illness of Mortgagor's Family Member	004	Death of Mortgagor's Family Member	005	Marital Difficulties	006	Curtailed of Income	007	Excessive Obligations	008	Abandonment of Property	009	Distant Employment Transfer	011	Property Problem	012	Inability to Sell Property	013	Inability to Rent Property	014	Military Service	015	Other (EDI Term: Default Detail)	016	Unemployment	017	Business Failure	019	Casualty Loss	022	Energy-Environment Cost	023	Servicing Problems	026	Payment Adjustment
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SPEC 8 (continued)	<table border="0"> <tr> <td style="padding-right: 20px;">027</td> <td>Payment Dispute</td> </tr> <tr> <td>029</td> <td>Transfer of Ownership Pending</td> </tr> <tr> <td>030</td> <td>Fraud</td> </tr> <tr> <td>031</td> <td>Unable to Contact Borrower</td> </tr> <tr> <td>032</td> <td>National Emergency Declaration</td> </tr> <tr> <td>034</td> <td>Eligible Disaster Area</td> </tr> <tr> <td>INC</td> <td>Incarceration</td> </tr> </table> <p>Default reason codes are required for mortgages that are 90 or more days delinquent, with the exception of the following:</p> <ul style="list-style-type: none"> ▪ Mortgages located in an eligible disaster area – which require a default reason code to be reported when they are 31 or more days delinquent. ▪ Mortgages on an active forbearance plan – which require a default reason code to be reported regardless of delinquency status or length. <p>Use code 031, “Unable to Contact Borrower”, only when you have been unable to contact the Borrower and determine the reason for default. Use code 015 only when no other code applies. We rarely expect to receive code 015.</p>	027	Payment Dispute	029	Transfer of Ownership Pending	030	Fraud	031	Unable to Contact Borrower	032	National Emergency Declaration	034	Eligible Disaster Area	INC	Incarceration		
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SPEC 9	<p>Must be one of the following Property Condition Codes (for the property securing the mortgage being reported):</p> <table border="0"> <thead> <tr> <th style="text-decoration: underline;">Code</th> <th style="text-decoration: underline;">Description</th> </tr> </thead> <tbody> <tr> <td>03</td> <td>Excellent</td> </tr> <tr> <td>04</td> <td>Good</td> </tr> <tr> <td>05</td> <td>Fair</td> </tr> <tr> <td>06</td> <td>Poor</td> </tr> <tr> <td>10</td> <td>Unknown or No Property Inspection</td> </tr> <tr> <td>18</td> <td>Property Inaccessible</td> </tr> <tr> <td>20</td> <td>Condemned</td> </tr> </tbody> </table> <p>Property Condition must be reported for mortgages that are 90 or more days delinquent. Prior to the 90th day of delinquency, if the Property Condition is unknown, populate the field with code 10, Unknown, or blanks.</p> <p>You must include the leading zero where one exists.</p>	Code	Description	03	Excellent	04	Good	05	Fair	06	Poor	10	Unknown or No Property Inspection	18	Property Inaccessible	20	Condemned
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SPEC 11	Must be last three digits of a valid site code. Site codes are assigned by Freddie Mac.														
SPEC 12	Must be a valid Bureau ID. Bureau IDs are assigned by Freddie Mac before your first transmission.														