

APPENDIX VI-22

REPORTING AND FEEDBACK SYSTEM (RFS) SINGLE FAMILY ISSUER MONTHLY PAYMENT DEFAULT STATUS (PDS) LOAN LEVEL REPORTING

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Purpose: To be used by Issuers for PDS reporting

Prepared by: Issuer

Prepared in: Electronic form. Submitted via MyGinnieMae (MGM) Ginnie Mae Enterprise Portal (GMEP) or via secure FTP

Due Date: Initial reporting including clearing exceptions must be completed by 7:00PM (Eastern Time) on the 5th business day. Corrections must be submitted no later than 7:00PM (Eastern Time) on the 7th business day. Issuers may begin reporting any time after the Issuer's monthly reporting cut-off. PDS reporting must reflect the state of an Issuer's portfolio as of the Issuer's reporting cutoff date for Pool and Loan data. The status reported must reflect the status at the time of the Issuers reporting cutoff.

Overview

This document provides information to Issuers and sub-servicers about Ginnie Mae's requirements for the monthly PDS loan level reporting process, its focus is specifically Single-Family loan level default status reporting. Multifamily issuers are not required and should not report PDS data.

Other Documentation Required

1. Monthly Reporting Certification –RSA Token. For each monthly reporting period, each Issuer is required to certify the monthly payment default data reported to Ginnie Mae. This certification must be completed using the Payment Default Reporting Certification screen located within RFS, and an RSA Token (See Chapter 4 and Chapter 17 of the MBS Guide).
2. MyGinnieMae and Ginnie Mae Enterprise Portal (GMEP) documentation and Registration forms. See Appendix III-29 of the MBS Guide.

RFS Payment Default Status (PDS) User Guide

Additional information for correct monthly loan and pool processing can be found in the RFS PDS Reporting Manual. The PDS Reporting Manual is located on www.ginniemae.gov under the issuer investor reporting manuals page.

What & When to Report Payment Default Status

What: Issuers must report on all single-family loans that are:

- Delinquent as defined in the MBS Guide Chapter 18 and Glossary
- where the borrower is in bankruptcy whether or not the borrower is current on loan payments;
- where the borrower is in forbearance whether or not the borrower is current on loan payments; and/or
- the borrower is current in his or her mortgage payments and for which the Issuer is pursuing an alternative to foreclosure (e.g., borrower is in imminent default), other than bankruptcy or forbearance.

When to Start: For loans in one or more of the statuses listed above, the Issuer must begin reporting a Delinquency (D) record for the loan in the first month that the loan status applies. For

loans that meet the statuses above, the issuer must report the RFS issuer monthly report of pool & loan data (P & L Records) and the Delinquency record (D Record). For example, for the July RFS Report Period (072021), data submitted in August.

For delinquent loans, the RFS issuer monthly report of pool & loan data L Record Last Installment Paid Date (Field 12) is less than the Report Period date (e.g., LIPD is 06/01/2021); then the Issuer must report those loans on the Delinquency “D” record for the July Report Period.

For current loans, (RFS issuer monthly report of pool & loan data L Record) the Last Installment Paid Date (LIPD equals or is greater than the Report Period) where the loans meet one or more of the conditions above for current loan PDS reporting; the Issuer must report those loans on the Delinquency record in the RFS Report Period that the status first occurs.

When to Stop: Issuers must continue to report on each of these loans until:

- the loan is liquidated from the pool or becomes current,
- An alternative to foreclosure has been completed, and the loan is reinstated, or
- the loan is no longer in forbearance and is current

Record Layout Structure

Ginnie Mae PDS accepts one upload record format. The upload file is used by Issuers for monthly PDS reporting to Ginnie Mae. The file must include the following:

- H – Header Issuer Record
This mandatory record is a control record. This record is always present in the submission file.
- D – Delinquency Record
This contains the loan level data elements related to the Ginnie Mae PDS, including the Default Action and Reason codes, and consists of one record for each loan reported. This record is a variable length record (max record length 277) to address multiple actions for a loan within a reporting period. At a minimum at least one action code and date must be reported for the loan (max record length 79).
- T – Trailer Issuer Record
This mandatory record is a control record. This record is always present in the submission file. This record contains summarization numbers from other records. This record also contains a flag to indicate that the Issuer’s submission of data is complete.

All submission files must have a header record, trailer record and one or many individual “D” records depending on the Issuer data for that particular submission. Typically, a single submission file would contain a header, all of the individual “D” records as applicable for the reporting period, and a trailer record. For follow-up submissions and corrections, the submission

file may have a header, any number of “D” records, and a trailer. Multiple files can be submitted during the reporting period. See Appendix I for example.

Multiple Issuer data can be submitted in a single submission. In this case, the submission file must have a header, detail records, and trailer for each different Issuer’s data. The submission file would have multiple sets of headers, detail records, and trailers for the number of Issuers whose data is being reported

File Naming Convention

The file naming convention for a submission file that contains data for only one Issuer ID is as follows:

pdsyyyymmss.iiii where:

- “pds” is constant
- “yyyymm” is the reporting year/month
- “ss” is a file sequence number; the default value is 01; if needed this number should be incremented by one for every subsequent file submitted during the same reporting period. (For example, if an Issuer submits four files during a given reporting period, the valid formats would be pdsyyyymm01.iiii, pdsyyyymm02.iiii, pdsyyyymm03.iiii, and pdsyyyymm04.iiii).
- “iiii” is the Issuer ID # for the Issuer

Additionally, the file naming convention for a submission file that contains data for more than one Issuer ID is: pdsyyyymmss.iiiiim where:

“iiii” is the Issuer ID # for any of the Issuers represented in the file. (For example, if a single submission file contains data for Issuer with Issuer ID#’s 9997, 9998, and 9999, the valid formats would be any of the following: pdsyyyymmss.9997m, pdsyyyymmss.9998m, or pdsyyyymmss.9999m).

“m” is constant.

For each submission file received, a functional acknowledgement file is produced to provide the Issuer feedback on the status of the submission file. The functional acknowledgement will be posted to RFS e-Notification and available online on RFS Exception Feedback The functional acknowledgement file naming convention is:

fayyyyymmss.9999 where:

- fa is constant
- yyyymm is the reporting period
- ss is the file sequence number
- 9999 is the Issuer ID #

A sample Issuer Monthly Report and the set of file failure conditions and instructions for proper record processing are listed at the end of this appendix.

PDS Exception Severity Level Definitions

The table below explains the severity levels and correction timeframes for resolving monthly reporting exceptions for PDS.

Severity Level	Correction Timeframe	Severity Description
E	5 th Business Day	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular PDS message.
C	7 th Business Day	Critical error. Record can be processed with caution, but it must be resolved within the correction timeframe
H	Issuers must review all warnings by the 7 th Business Day and take appropriate action.	Warning. Record can be processed with caution.

PDS Record Layout Formats

Each file layout is followed by the definitions of each field in the record layout. The definitions are numbered to correspond to the file layout. The definitions are followed by Exception Messages that may occur if PDS reporting requirements are not observed.

Unless otherwise noted in the “Remarks” column, the fields have no delimiters. The fields do not require any special characters.

H – Header Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant H – Header
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM

Header Record Field Instructions

1. Record Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the Issuer.
2. Issuer ID: Issuer number Ginnie Mae assigned to the Issuer organization.
3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.
 - Exception Messages
 - E-PDS200 Reporting Period must be specified.
 - E-PDS201 Reporting Period must be a valid year and month.

- E-PDS202 Reporting Period must be in YYYYMM format e.g., 200601.
- E-PDS205 Reporting Period no loans or pools have been reported.

4. Record Count: The number of loan records for the Issuer that is being reported in this file.

D – Delinquency Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant D – PDS Record
2	Ginnie Mae Loan ID	2	10	Numeric	9	Must be valid Ginnie Mae Unique Loan ID
3	Pool ID	11	16	Character	6	Must be a valid Ginnie Mae pool ID
4	Issuer Loan ID	17	36	Character	20	A sequence number unique to loan level
5	Default Reason Code	37	39	Character	3	See Default Reason Code table below
6	Estimated Forbearance Term	40	41	Numeric	2	Digit; if not known or not applicable, fill with 99; if Term is less than 10 fill with leading zero
7	Default Action Code	42	44	Character	3	See Default Action code table below
8	Default Action Code Date	45	52	Date	8	YYYYMMDD
9	Default Action Code	53	55	Character	3	See Default Action code table below
10	Default Action Code Date	56	63	Date	8	YYYYMMDD
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	.					
	.					
45	Default Action Code	251	253	Character	3	See Default Action code table below
46	Default Action Code Date	254	261	Date	8	YYYYMMDD

PDS Record Field Instructions

1. Record Type: The letter D as the first character in a record identifies it as a delinquent record.
2. Ginnie Mae Loan ID: A number assigned by Ginnie Mae, which uniquely identifies this loan.

Exception Messages

- E-PDS150 Ginnie Mae Unique Loan ID must be specified.
- E-PDS151 Ginnie Mae Unique Loan ID must be numeric.
- E-PDS152 Ginnie Mae Unique Loan ID could not be found.
- E-PDS153 Ginnie Mae Unique Loan ID is assigned to another Issuer and a different pool.
- E-PDS154 Ginnie Mae Unique Loan ID is assigned to another Issuer.
- E-PDS155 Ginnie Mae Unique Loan ID belongs to another pool.
- E-PDS156 Ginnie Mae Unique Loan ID must not be reported for a previously liquidated loan.
- C-PDS204 Ginnie Mae Unique Loan ID no activity is reported this period.

3. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-PDS100 Pool ID must be specified.
- E-PDS102 Pool ID must be 6 characters.
- E-PDS103 Pool ID not found for this Issuer number.
- E-PDS104 Pool ID is associated with another Issuer.
- E-PDS105 Pool ID is on file but has not been issued yet.
- E-PDS106 Pool ID has been terminated.
- E-PDS107 Pool ID previously reported as paid-off.
- E-PDS110 Pool ID activity for this period belongs to another Issuer.

4. Issuer Loan ID: The number assigned by the Issuer to uniquely identify the loan to their internal system.

Exception Messages

- E-PDS200 Issuer Loan ID must be specified.
- E-PDS201 Issuer Loan ID should be a unique id for this Issuer number.

5. Default Reason Code: The code used to represent the reason for default. See list of reason codes in this document.

Exception Messages

- E-PDS111 Ginnie Mae Default Reason Code must be numeric.
- E-PDS112 Ginnie Mae Default Reason Code must be 3 digits.
- E-PDS113 Ginnie Mae Default Reason Code could not be found.
- H-PDS114 Action Code (008) should be reason code: 006, 009, 010, 011, 012, 013, 015, 017, 020, 021, 022, 026, 028, 029, 032, 034, 036, 039, 041, 042, 044, 046, 049, 059, 065, 066, 067, 069, 076, 078, 080, 082, 083, 084, 085, 086, 087, 089, 091, 095, 098, 601, 602, 603, 604, 605, 606, 607, 608, 609.
- H-PDS115 Action code (014) should be reason code: 023, 024, 025, 027, 030, 031, 033, 043, 047, 048, 068, 071, 073.
- H-PDS116 Action code (029) should be reason code: 006, 009, 011, 012, 013, 020, 021, 022, 026, 029, 032, 034, 042, 046, 049, 059, 065, 066, 067, 069, 076, 078, 080, 083, 087, 089, 095, 098, 601, 602, 603, 604, 605, 606, 607, 608, 609
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6. Estimated Forbearance Term: The estimated total number of months for the current Forbearance plan, as estimated at the beginning of, or during, the forbearance period, with the understanding that the actual span of the forbearance period may not match the initial estimate. If this is 3 months report 03; if 4 months report 04, etc. If the borrower's forbearance has been extended, report the total number of months for the current forbearance (Default Action Code 006 or 009), not just the extension¹. If the term is not applicable

¹ For example, if a forbearance plan is initially established with a 6 month term, report 06 in the same submission record as the original Default Action Code that indicates the start of the forbearance plan and hence the implied start date. Then, later, if the

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or not known, report 99.

Exception Messages

E-PDS125 Term must be numeric.

7. Default Action Code: The code representing an action for the month. See list of Default Action Codes in this document

Exception Messages

- a. E-PDS127 Must be valid exception code
- b. E-PDS128 Must be three digits

8. Default Action Code Date: See list of default action codes in this document for instructions for reporting the Default Action Code Date

Exception Messages

- a. E-PDS129 Must be valid exception code
- b. E-PDS130 Must be three digits

T – Trailer Issuer Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record Type	1	1	Character	1	Constant T- Trailer
2	Issuer ID	2	5	Numeric	4	
3	Record Date	6	11	Date	6	YYYYMM
4	PDS Record Count	18	24	Numeric	7	

Trailer Record Field Instructions

1. Record Type: The letter T as the first character in a record identifies it as a trailer record. This record must follow all records that correspond to the Issuer.
2. Issuer ID: Issuer number Ginnie Mae assigned to the Issuer organization.
3. Record Date: The Ginnie Mae reporting month being reported to Ginnie Mae.
Exception Messages
 - c. E-PDS200 Reporting Period must be specified.
 - d. E-PDS201 Reporting Period must be a valid year and month.
 - e. E-PDS202 Reporting Period must be in YYYYMM format e.g., 200601.
 - f. E-PDS205 Reporting Period no loans or pools have been reported.
5. PDS Record Count: The number of loan records for the Issuer that is being reported in this file.

Default Reason Code Table

Reason Code	Reason Code Name	Reason Code Description
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term is extended from 6 months to 9 months, report 09 in the month in which the extension becomes known.

001	Death of Principal Borrower	Reason for default is that the borrower died.
002	Illness of Principal Borrower	Reason for default is a serious illness that keeps the borrower from working and generating income, and/or the borrower has incurred extraordinary expenses as a result of the illness.
003	Illness of Borrower's Family Member	Reason for default is the result of borrower(s) incurring extraordinary expenses as the result of the illness of a family member.
004	Death of Borrower's Family Member	Reason for default is the death of borrower's relative who is contributing towards the loan (directly or indirectly) and/or that borrower has incurred extraordinary expenses as a result.
005	Marital Difficulties	Reason for default is problems associated with separation or divorce including dispute over payments during divorce settlement, reduction in income available to pay the mortgage debt, etc.
006	Curtailment of Income	Reason for default is a reduction or the curtailment of borrower's income from employment, investment, or other sources, other than due to Marital Difficulties as outlined in this table.
007	Excessive Obligations	Reason for default is borrower(s) incurred excessive debt in addition to the mortgage obligation or the mortgage payment has increased significantly.
008	Abandonment of Property	Reason for default is attributable to the borrower having abandoned the property for reason(s) that may not be known by the servicer (e.g., because the servicer has not been able to locate the borrower).
009	Distant Employment Transfer	Reason for default is the result of the borrower being transferred or relocated to a distant job location.
011	Property Problem	Reason for default is the result of the condition of the property such as substandard construction, expensive and extensive repairs required, condemnation, etc.
012	Inability to Sell Property	Reason for default is borrower has insufficient income and/or assets to make the monthly mortgage payment and is unable to sell the property.
013	Inability to Rent Property	Reason for default is borrower has insufficient income and/or assets to make the monthly mortgage payment and the rental property is vacant.
014	Military Service	Reason for default is the result of borrower being called into active-duty status and the military pay is insufficient to make the monthly mortgage payment.
015 ²	Other	Should be rarely used - additional reason codes at the request of the industry have been added; indicates that the delinquency is attributable to reasons that are not otherwise included in the list.
016	Unemployment	Reason for default is the result of a reduction in borrower's income due to loss of job.

² For the most part, Ginnie Mae Default Reason Codes are aligned to those used elsewhere in the industry (specifically both GSEs, FHA, VA, and USDA). However, there are a handful of instances where individual agencies' valid values may differ. For example, if a servicer were to report Reason Code 10 ("Neighborhood Problem") to FHA, it should report 15 ("Other") to Ginnie Mae. Reason Code 10 is an instance where FHA standards do not align to those used elsewhere in the industry.

017	Business Failure	Reason for default is the occupation, work, or trade in which borrower is engaged could not meet its financial obligations.
019	Casualty Loss	Reason for default is the damage to the property as a result of a fire, storm, accident, flood, earthquake, or other catastrophic event.
022	Energy-Environment Cost	Reason for default is the result of the borrower incurring excessive energy related costs or costs associated with removal of an environmental hazard in or near the property.
023	Servicing Problems	Reason for default is the result of borrower being dissatisfied with the Servicer of the loan or with the fact that servicing has been transferred to a new Servicer.
026	Payment Adjustment	Reason for default is the result of the borrower being unable to make new payments that resulted from an increase in their monthly payment.
027	Payment Dispute	Reason for default is the result of a disagreement between borrower and the mortgage servicer about the amount of the mortgage payment, the acceptance of a partial payment, the application of previous payments, etc. that result in borrower refusing to make payments until the dispute is resolved.
029	Transfer of Ownership Pending	Reason for default is the result of the borrower not making payments while sale of the property is pending.
030	Fraud	Reason for default is a legal dispute arising out of a fraudulent or illegal action that occurred in connection with the origination of the mortgage or at a later date.
031	Unable to Contact Borrower	Reason for default is unknown (unable to get contact or unable to determine the reason).
035	Incarceration	Reason for default is the result of borrower being jailed or imprisoned, regardless of whether borrower is still incarcerated.
032 ³	National Emergency Declaration	Reason for default is the property is in a Presidentially declared national emergency.
034	Eligible Disaster Area	Reason for default is the property is in a Presidentially declared disaster area eligible for Individual Assistance (as defined by FEMA).

Default Action Code Table

Note: The Default Action Codes defined here reflect a superset of those action codes requested by the insuring agencies who insure loans within Ginnie Mae pools. Several of them reflect events that will likely happen in the life of a loan *after it has been liquidated from a Ginnie Mae pool*. We include them here for completeness, but servicers will stop reporting Delinquency records to Ginnie Mae per the instructions in the section above titled “When to Stop”. Therefore, there are several codes included below that from a practical standpoint are unlikely to ever be reported to Ginnie Mae.

01. General Delinquency -

Action	Action Code Name	Action Code Definition	Action Code Date
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³ Note, FHA’s specification here differs from those of the other market participants. If a servicer were to report Reason Code 55 (“Related to National Emergency Declaration”) to FHA, it should report 032 (“National Emergency Declaration”) to Ginnie Mae.

Code			
042	Delinquent, No Action	This code must be reported in the first reporting month that the loan becomes delinquent (at one month delinquent). Also report this code; if the loan continues to be delinquent and there is no other action to report.	The reporting cutoff date at which the servicer determined that there is a minimum of one full monthly payment that is due but unpaid, regardless of the reason. Includes loans in forbearance that are not treated as delinquent for credit or servicing purposes.
078	Borrower Program Assistance Received	USDA-guaranteed loans only. The borrower applied for and has been approved for receiving assistance from a state, local, or federal program.	Assistance approval date, the date the borrower received assistance approval.
034	Natural Disaster Assistance Warranted	The property is in a Presidentially declared disaster area eligible for Individual Assistance (as defined by FEMA).	Declared disaster date, the date that the disaster was declared.
089	Program Specific Moratorium	The foreclosure is on hold at (respective program's) written direction. This includes loans that are being referred to foreclosure as well as active foreclosures.	Moratorium date, the date that the moratorium started.
080	Breach Letter Sent	Breach letter has been sent to the borrower. Report this code to notify us of the date you sent the breach letter.	Breach letter date: the date the breach letter was sent to the borrower. Report the date one time.
083	Solicitation Letter Sent	Solicitation letter sent to borrower for loss mitigation.	Report the date on which you sent the solicitation letter was sent, one time..

02. Delinquency Workouts –

Action Code	Action Code Name	Action Code Definition	Action Code Date
026	Refinance Started	The borrower has been approved for a refinance.	Approval date, the date that the borrower was approved for refinance.
084	Complete Borrower Response Package Received	Complete financial information has been received from the borrower and is being reviewed for placement into an appropriate loss mitigation tool.	Report the date on which the package was received from the borrower, one time.
088	Streamlined Borrower Financials Received	Streamlined financial information has been received from the borrower and is being reviewed for placement into a loss mitigation tool requiring only streamlined financials.	Report the date on which the package was received from the borrower, one time.
085	Ineligible for Loss Mitigation	Loss Mitigation evaluation has been completed and the borrower has been found ineligible, or the borrower is eligible but declines the loss mitigation tool offered. Code can be utilized at any point in a default event.	Loss mitigation decision date, the date that the loss mitigation decision was made.
086	Ineligible for Loss Mitigation Due to	Borrower is ineligible for any loss mitigation relief because the borrower has not responded	The last calendar date of the reporting month.

	No Response	to any collection efforts and/or solicitations for loss mitigation. Code can be utilized at any point in a default event.	
087	Workout Failure	Borrower has failed to perform under the terms of the agreed upon Loss Mitigation tool.	The last calendar date of the reporting month.
011	Promise to Pay	Borrower advises that the loan will be brought current by making a onetime payment. This code can only be reported if a Code 42 has been reported.	Promise to pay date or last calendar day of the reporting month in which borrower provided the promise to pay. Report the date one time..
009	Special Forbearance	Borrower has been approved for a Special Forbearance due to unemployment.	Report the date of the initial payment due date that falls under the forbearance plan. Continue to report a default action code with this same date monthly until the loan exits the forbearance plan..
006	Forbearance	Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. Code can also be used for plans designed to provide time for borrowers that have been affected by a natural disaster and should be reported until the borrower's financial condition improves.	Report the date of the initial payment due date that falls under the forbearance plan. Continue to report a default action code with this same date monthly until the loan exits the forbearance plan.
012	Repayment plan	Borrower has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less.	The Oral agreement date for the informal forbearance plan, or the last calendar date of the reporting month
010	Partial Claim Started	The Borrower has been approved for a Partial Claim.	Approval date, the date that the borrower was approved for the partial approval claim.
028	Modification Started	The borrower has been approved for a Loan Modification. Code to be reported for the month of receipt of signed modification documents by the borrower and now in possession of the issuer.	Report the date one time. Date of the signed modification.
091	Trial Modification or Payment Plan Started	Borrower has been approved for a trial payment plan and is making the required trial payments.	You must report the trial period plan effective date each month during the trial period. In addition, you must report this code if you elect to use the interim month option under the Trial Period Plan or extend the Trial Period Plan to accommodate a borrower's bankruptcy filing.
036	RD-SLS Loan Modification Started	USDA-guaranteed loans only. The borrower has been approved for a SLS Loan Modification, after successful RD-SLS Trial Payment Plan. Code to be reported upon receipt of signed modification documents by the borrower and now in possession of the issuer.	Date of the signed modification.

039	Insuring Agency-Specific Trial Payment Plan	The borrower has been approved for a Trial Payment Plan under an agency-specific program (e.g., for FHA-insured loans, an FHA-HAMP Trial Payment Plan; for USDA-guaranteed loans, an RD-SLS Trial Payment Plan).	Approval date, the date that the borrower was approved for a trial payment plan.
041	RD-SLS Modification with Mortgage Recovery Advance	USDA-guaranteed loans only. Borrower has been approved for a SLS Loan Modification and or combined with a Mortgage Recovery Advance, after successful completion of the RD-SLS Trial Payment Plan.	Trial payment plan approval date, the date that the borrower was approved for a Trial Payment Plan.
082	Prequalified for 601	FHA-insured loans only. The case meets criteria for an Accelerated Claim.	The last calendar date of the reporting month.
015	Pre-foreclosure / Short Sale Plan Approved	The borrower has been approved to participate in the Pre-foreclosure sale program.	Report the date on which you began the review for the short sale plan was approved or last calendar day of the reporting month, one time.
017	Pre-foreclosure / Short Sale Completed	Pre-foreclosure sale has been held.	The pre-foreclosure sale date.
044	Deed-in-Lieu Started	The borrower has been approved for deed-in-lieu and processing has begun.	The deed-in-lieu approval date.
038	Recovery Modification Started without a Partial Claim	The borrower has been approved for a recovery modification without the use of a partial claim.	Date of the signed modification.
061	Recovery Modification Started with a Partial Claim	The borrower has been approved for a recovery modification with the use of a partial claim.	Date of the signed modification.
053	Combination Partial Claim / Modification Started (Non FHA-HAMP)	The Borrower has been approved for a combination loan modification and partial claim that is not an FHA-HAMP combination loan modification / partial claim.	Date of the signed modification.
055	Advance Modification Started	The borrower has been approved for an advance loan modification.	Date of the signed modification.
037	FHA-HAMP Standalone Modification Started	The borrower has been approved for an FHA-HAMP standalone loan modification, after successful completion of an FHA-HAMP Trial Payment Plan.	Date of the signed modification.
136	FHA-HAMP Standalone Partial Claim Started	The borrower has been approved for an FHA-HAMP standalone partial claim, after successful completion of an FHA-HAMP Trial Payment Plan.	Approval date, the date that the borrower was approved for the partial approval claim.
141	FHA-HAMP Modification/Partial Claim Started	The borrower has been approved for an FHA-HAMP loan modification and partial claim, after successful completion of an FHA-HAMP Trial Payment Plan.	Date of the signed modification.

03. Reinstatement –

Action Code	Action Code Name	Action Code Definition	Action Code Date
020	Reinstated by Borrower Who Retains Homeownership Without Loss Mitigation Intervention	Borrower reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay.	Reinstatement date, the date that the borrower reinstated delinquency.
021	Reinstated by Assumptor	Mortgage reinstated by assumptor.	Reinstatement date, the date that the mortgage was reinstated by the assumptor.
098	Reinstated after Loss Mitigation intervention	Borrower reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current as agreed when a promise to pay was made.	Reinstatement date, the date that the borrower reinstated delinquency.

04. Bankruptcy –

Action Code	Action Code Name	Action Code Definition	Action Code Date
059	Chapter 12 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 12 of the US Bankruptcy Code.	Report the date the borrower files a petition with the U.S. Bankruptcy court.
065	Chapter 7 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 7 of the US Bankruptcy Code.	Report the date the borrower files a petition with the U.S. Bankruptcy Court.
066	Chapter 11 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 11 of the US Bankruptcy Code.	Report the date the borrower files a petition with the U.S. Bankruptcy Court.
067	Chapter 13 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 13 of the US Bankruptcy Code.	Report the date the borrower files a petition with the U.S. Bankruptcy Court.
069	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan.	Report the date the plan is confirmed or agreed to and entered on the court docket.
076	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a barrier to foreclosure.	Chapter 7 bankruptcy – Report the date the case is dismissed or relief is granted, or the latter of the date of the discharge of

			<p>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>
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05. Foreclosure⁴ –

Action Code	Action Code Name	Action Code Definition	Action Code Date
043	Foreclosure Referral	The loan was referred to legal counsel for foreclosure.	Report the date you submitted the foreclosure referral request/package to your foreclosure attorney to begin foreclosure proceedings. 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.
071	Foreclosure Sale Scheduled	The foreclosure sale has been scheduled.	Report code 71 to notify us of the scheduled foreclosure sale date. If a sale is postponed or adjourned, report a new code 071 for the new scheduled date for the foreclosure sale.
068	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed.	Report the date the attorney files the first legal documentation required by the state to initiate foreclosure proceedings one time. .
025	Foreclosure Sale Held	The foreclosure sale was held.	Foreclosure sale date, the date that the foreclosure was sold.
027	3rd Party	The foreclosure sale was held to a 3rd party for	Foreclosure sale date, the date

⁴ FHA lists several additional Default Status Codes in its documentation, such as those added related to Claims Without Conveyance of Title via FHA Mortgagee Letter 2022-08. We anticipate that loans will regularly be liquidated from Ginnie Mae pools well in advance of the activity that would lead to the applicability of these special codes. Additionally, they pertain to specific FHA programs and do not impact secondary market performance or servicer risk. As a result, they are not required for Ginnie Mae reporting. If servicers do report codes to Ginnie Mae that are not listed here, Ginnie Mae will ignore those codes.

	Foreclosure Sale Held	less than the full indebtedness.	that the foreclosure was sold.
023	Eviction Started	The first public action to initiate eviction or repossession was taken.	The eviction date, the date the eviction started
024	Government Seizure	There has been a government seizure.	Report the date you receive of notification that the seizure has occurred. This can be reported on current or delinquent loans.
031	Probate	The property is subject to probate (often a reason for foreclosure delay).	Report the date you received of notification that the borrower is deceased, and ownership of the mortgaged premises is subject to probate proceedings.
032	Military Indulgence	The servicer has granted a delinquent service member forbearance or foreclosure proceedings have been stayed under the provisions of the Service members Civil Relief Act or any similar state law.	Report the date that default processes were suspended and continue to report each month that the Servicemember is receiving foreclosure protection under the SCRA.
033	Contested or Litigated Foreclosure	Foreclosure is placed on hold due to borrower contesting the foreclosure.	Report the date the foreclosure becomes contested.
095	State Mandated Delay and/or Mediation	Foreclosure cannot be initiated, or the foreclosure process is on hold due to a state mandated delay, a state law change, or referral of the loan to mediation. This action code may be reported before the action code 068 as applicable.	The date the servicer is informed of the state mandated delay, or the last calendar date of the reporting month.
096	Federal Law Mandated Delay and/or Mediation	Foreclosure cannot be initiated, or the foreclosure process is on hold due to a federally mandated delay, a federal law change, or referral of the loan to mediation. Please note, this may be reported before the status code 068 as applicable.	The date the servicer is informed of the federally mandated delay, or the last calendar date of the reporting month.
122	Post-Foreclosure Initial Exclusive Period	FHA-insured loans only. Property is actively marketed for Claims Without Conveyance of Title Post-Foreclosure Sale Exclusive Sales Period.	Report the date the property enters the exclusive sales period.
124	Post-Foreclosure Extended Sale Period	FHA-insured loans only. Property is actively marketed for Claims Without Conveyance of Title Post-Foreclosure Sale Extended Sales Period.	Report the date the property enters the extended sales period.

06. Termination –

Action Code	Action Code Name	Action Code Definition	Action Code Date
029	Charge-off	A charge-off of part of the funds that would have paid the account in full. No loss claim will be filed with the insuring agency.	The charge-off date.
030	Third-Party Sale	The foreclosure sale was held, but a third party paid the indebtedness in full. No loss claim will	The foreclosure sale/third party pay off date.

		be filed with the insuring agency.	
049	Assignment	A mortgage loan is in the process of being assigned to the insurer. For FHA loans, an assignment was completed for an Accelerated Claims Disposition (ACD), Section 247 or Section 248 case.	Report the date of HUD notified you to cease collections/foreclosure activities.
013	Paid in Full	The mortgage loan has been paid in full.	Paid In full date, the date that the mortgage loan was paid in full.
022	Pool transfer	When an Issuer transfers the pool and loans.	Effective Reporting Date of the Transfer of Issuer Responsibility. (See Chapter 21, Part 8 of the MBS guide).
046	Property Conveyed to insuring agency	Property was conveyed to HUD/VA/RD/PIH (the insuring/guaranty agency).	Conveyed date, the date that the property was conveyed to the insuring agency.
047	Deed-in-Lieu Completed & Property Conveyed	Deed-in-lieu of foreclosure was completed.	Deed-in-lieu date, the date that the deed-in-lieu of foreclosure was completed.
048	Claim without Conveyance of Title	A third party purchased the property at foreclosure where Agency authorized the use of the Claim without Conveyance of Title procedure.	The sale date of the property.
073	Property Redeemed	According to state law requirements the borrower redeemed the property after the foreclosure sale. The loan is paid in full, and no loss claim will be filed.	The foreclosure sale date.

07. Other–

Action Code	Action Code Name	Action Code Definition	Action Code Date
087	Partial Release of a Security	VA-guaranteed loans only. When the Issuer has released the lien on a part of the security for the loan pursuant to 38 CFR 36.4324.	Partial release date

PDS Reporting Certification

After the Issuer’s PDS Reporting is complete, including corrections, the Issuer is required to complete a PDS Reporting Certification. This is accomplished by first reviewing the status of the Issuer’s reporting to RFS via the PDS Summary Screen. The Issuer will click on the PDS Certification link displayed on the screen to complete and save a PDS Reporting Certification for the reporting period. The certification must be completed by an SF-Investor Reporting Authorized Signer, using his/her assigned RSA Token. Saving the PDS Reporting Certification indicates that the Issuer agrees that the PDS reporting is complete and accurate. See Chapter 17 of the MBS Guide.

Considerations for Issuer PDS Reporting via Data Files

- (1) A file may contain data from only one Issuer.
- (2) All delinquency records are associated with the Issuer identified in the Header record that precedes them and the Trailer record that follows them.
- (3) Delinquency records can be in any order within the Header and Trailer records.
- (4) The entire file will be rejected if it fails any of the following:
 - Must pass an Anti-virus check
 - The file name is not valid.
 - “YYYYMM” does not match the current reporting period.
 - “SS” is not a file sequence number.
 - “III” is not a valid active Issuer id number.
 - “m” suffix is used for files that do not contain multiple Issuers.
 - The file content is not in ASCII format.
 - The first character in each record is not H, D, or T.
 - No Header record exists.
 - The Issuer ID in the Header record does not match the file name suffix (except m type suffixes).
 - The Reporting Period in the Header record does not match the current Reporting Period.
 - Record lengths are not consistent with the record type.
 - H record length is not 23 characters.
 - D record length is not between 79 and 277 characters.
 - T record length is not 24 characters.
 - No Trailer record exists.
 - The Issuer ID in the Trailer record does not match the Issuer ID in the Header record.
 - The Reporting Period in the Trailer record does not match the current reporting period.
 - The Trailer record PDS Record Count does not match the actual number of “D” records.
- (5) The following must be adhered to in order to ensure proper processing:
 - Fill character fields to the right with spaces.
 - Spaces or zeroes (with the properly placed decimal point) must be used for unreported numeric fields.
 - Numeric fields must be padded with spaces or zeroes to the left of the value.
 - Dates are formatted month day year - MMDDYYYY.

Appendix I - Contents of a Sample PDS to Ginnie Mae

Header - H1421202108

D Record – D123456789742345 S43527816016 4220210810

Trailer - T14212021080000001

Sample PDS with multiple action codes

Header - H1421202108

D Record – D123456789742345 S43527816008 712021081002520210830

Trailer - T14212021080000001