



Rural Development



ESR: Rejected Records and Corrections

SFH Guarantee Loan Program

Welcome to Electronic Status Reporting (ESR) Rejected Records and Corrections for Single Family Housing Guaranteed Loans!

ESR Rejected Files

Topics:

- **Log into ESR Corrections**
- **Search rejected records**
- **Complete required corrections**

The topics we will cover today include:

- Logging into ESR Corrections,
- Searching for a rejected record, and
- Completing required corrections.

ESR Rejected Files

ESR: USDA LINC

<https://usdalinc.sc.egov.usda.gov/>

The screenshot shows the USDA LINC website home page. At the top left is the USDA logo with the text "United States Department of Agriculture". To its right is the "USDA LINC Lender Interactive Network Connection" header. Below this is a navigation menu with links for "USDA LINC Home", "ESALINC Home", "RHS LINC Home", "EHS LINC Home" (highlighted in yellow), "RUS LINC Home", "Help", "Site Map", and "Message Board".

Below the navigation menu, there is a "NOTE" on the left: "NOTE: New User button and Log On hyper link for ESR have been moved to the ESR menu." To the right of the note are four service icons: "Farm Service Agency", "Rural Housing Service", "Rural Business Service", and "Rural Utilities Service". The "Rural Housing Service" icon is highlighted in yellow. To the right of these icons is a "Relending Programs" icon and a "NOTES" box with the following text: "This site requires Secure Socket Layer. Therefore you must use Internet Explorer 7.0 and higher is supported on this site, however Internet Explorer version 9.0 is highly recommended and is the highest version supported. To view the help documentation you must use Adobe Acrobat".

To access ESR users will first log into USDA LINC from the web address provided on this slide.

From the USDA LINC home page please select "RHS LINC Home" or the "Rural Housing Service" icon.

ESR Rejected Files

USDA United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

[USDA LINC Home](#) [ESA LINC Home](#) [RBS LINC Home](#) [RHS LINC Home](#) [RUS LINC Home](#) [Help](#) [Site Map](#) [Message Board](#)

Single Family Guaranteed Rural Housing

- [Electronic Status Reporting \(ESR\)](#)
- [Electronic Status Reporting Corrections](#)**
- [Guaranteed Annual Fee](#)
- [Loss Claim Administration](#)
- [Guaranteed Underwriting System \(GUS\)](#)
- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender PAD Account Maintenance](#)
- [Training and Resource Library](#)

Multi-Family Housing

- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender Status Report List](#)
- [Lender PAD Account Maintenance](#)

TURBOCHARGE Your Guaranteed Loan Processing!
Save Time! Save Money!
AUTOMATED LOAN CLOSING **START**

Under the “Single Family Guaranteed Rural Housing” menu, select “Electronic Status Reporting Corrections.”

ESR Rejected Files

Log in with e-Authentication

- Level Two account required

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

You are here: [eAuthentication Home](#) > [eAuthentication Login](#)

eAuthentication Login

LincPass (PIV) ?

User ID & Password ?

CLICK HERE TO LOG IN WITH YOUR LincPass (PIV)

User ID: DJTW002017
Password: [REDACTED]
I forgot my User ID | Password

REGISTER LOGIN
Change My Password

WARNING

Upon Login You Agree to the Following Information:

- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government authorized use only.
- Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
- By using this information system, you understand and consent to the following:
 1. You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
 2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
 3. Your consent is final and irrevocable. You may not rely on any statements or internal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer.

eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | USA.gov

This will take you to the e-Authentication log in page.

If you have an activated User ID, please enter it along with your password. Then select “Login.”

If you do not have an activated Level Two e-Authentication account registered with the approved lender or servicer for which you are reporting monthly loan statuses for, please refer to the “ESR Introduction” training and the Security section of the ESR User Guide for step by step instructions to create and activate your own e-Auth account.

ESR Rejected Files

Successful Login

USDA United States Department of Agriculture Electronic Status Reporting You are logged in as Robbie Watson Logout

USDA LINC Home FSA LINC Home RBS LINC Home RRS LINC Home RUS LINC Home

Search Rejected Records Contact Maintenance Select Lender Profile

Search Rejected Records (Lender)

Search Filters

Report Type * Select One

Borrower Social Security Number

Lender ID 73301640

Lender Name NATIONSTAR MORTGAGE LLC

Submit Reset

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG | FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

A successful log in will bring you to the “Search Rejected Records” home page.

ESR Rejected Files

Menu Options

- **Search Rejected Records**
- **Contact Maintenance**
- **Select Lender Profile**

The screenshot displays the USDA Electronic Status Reporting (ESR) interface. At the top, the USDA logo and 'Electronic Status Reporting' title are visible. A navigation menu includes 'Search Rejected Records', 'Contact Maintenance', and 'Select Lender Profile'. The main content area is titled 'Search Rejected Records (Lender)' and features a 'Search Filters' section. This section contains a 'Report Type' dropdown menu, a 'Borrower Social Security Number' input field, a 'Lender ID' field with the value '752921540', and a 'Lender Name' field with the value 'NATIONSTAR MORTGAGE LLC'. 'Submit' and 'Reset' buttons are located below the search filters. The footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

There may be up to three tabs displayed at the top of this ESR page.

The first one is “Search Rejected Records.”

This screen will allow the user to search for rejected records of the servicer displayed on the screen for correction.

ESR Rejected Files

Menu Options

- Search Rejected Records
- **Contact Maintenance**
- Select Lender Profile

The screenshot displays the USDA Electronic Status Reporting (ESR) web application. At the top, the USDA logo and 'United States Department of Agriculture' are visible, along with the title 'Electronic Status Reporting'. A navigation bar contains links for 'USDA LINC Home', 'FSA LINC Home', 'RIS LINC Home', 'RHS LINC Home', and 'RIS LINC Home'. Below this, a search bar contains the text 'Search Rejected Records', 'Contact Maintenance' (highlighted with a red box), and 'Select Lender Profile'. The main content area is titled 'Search Rejected Records (Lender)' and features a 'Search Filters' section. This section includes a 'Report Type' dropdown menu set to 'Select One', a 'Borrower Social Security Number' input field, a 'Lender ID' field with the value '752921540', and a 'Lender Name' field with the value 'NATIONSTAR MORTGAGE LLC'. 'Submit' and 'Reset' buttons are located at the bottom of the search filters. The footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

The “Contact Maintenance” tab will allow users to update their contact information within the system.

ESR Rejected Files

Contact Maintenance

Electronic Status Report Corrections Help Guide

- Add new contacts
- Edit or delete existing contacts
- Search Rejected Records

Electronic Status Report Corrections
USDA Lender Interactive Network Connection

USDA
Guaranteed Loan Lender USDA LINC
SFH Electronic Status Report Corrections

ABOUT SFH ELECTRONIC STATUS REPORT CORRECTIONS

The USDA LINC SFH Electronic Status Report Corrections is an interactive system that provides approved Rural Housing Service (RHS) lenders access to RHS system for the purpose of correcting errors on their monthly loan status reports and monthly default status reports. This section will also allow lenders to enter contact information of their personnel responsible for the default and loan status reports as well as uploading supporting documentation. There is also a glossary of Default Status Codes and their Usage.

This section contains information about the following web pages

- [Accessing the Correction Pages](#)
- [Lender Contact Maintenance](#)
- [Lender Search Status Report](#)
- [Lender Reject Error Correction](#)
- [Default Status Code and Usage](#)

[Top of Section](#) [Top of Introduction Help](#) [Table of Contents](#)

The ESR User Guide coming soon/available from USDA LINC's Training and Resource Library includes a section in the "Corrections" portion of the guide which will walk users step by step through:

- Adding new contacts,
- Editing or deleting existing contacts, and
- How to search rejected records.

ESR Rejected Files

Menu Options

- Search Rejected Records
- Contact Maintenance
- **Select Lender Profile**

USDA United States Department of Agriculture Electronic Status Reporting You are logged in as Robbie Warsaw Logout

USDA LINC Home FISA LINC Home RBIS LINC Home RBS LINC Home RUS LINC Home

Search Rejected Records Contact Maintenance **Select Lender Profile**

Search Rejected Records (Lender)

Search Filters

Lender Type * Select One

Lender Social Security Number 752921540

Lender Name NATIONSTAR MORTGAGE LLC

Submit Reset

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG | FOIA | Accessibility | Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

Working with more than one servicer?

The “Select Lender Profile” tab will only appear on this page IF the user enters monthly investor status and default status reports for more than one servicer.

When this is the case, the user will have provided their activated Level Two e-Auth account to each servicer for which they are approved or contracted to perform these actions. The approved servicer must enter this e-Auth ID into the Application and Authorization System Management (AASM) for their company and assign the appropriate privileges to the user.

When a user who works for multiple servicers enters this page, they may click on this tab in order to select the servicer whose portfolio they wish to access during this session.

ESR Rejected Files

Menu Options

- **Search Rejected Records**
- Contact Maintenance
- Select Lender Profile

The screenshot displays the USDA Electronic Status Reporting (ESR) interface. At the top, the USDA logo and 'United States Department of Agriculture' are visible, along with the title 'Electronic Status Reporting'. A navigation bar contains links for 'Search Rejected Records', 'Contact Maintenance', and 'Select Lender Profile'. The 'Search Rejected Records (Lender)' section features a 'Search Filters' area with the following fields:

- Report Type:** A dropdown menu with 'Select One' and a checkmark icon.
- Borrower Social Security Number:** A text input field.
- Lender ID:** A text input field containing the value '752921540'.
- Lender Name:** A text input field containing the value 'NATIONSTAR MORTGAGE LLC'.

Buttons for 'Submit' and 'Reset' are located below the search filters. The footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

With a focus on correcting rejected records, the user will want to select the “Search Rejected Records” tab.

ESR Rejected Files

Report Types

- Investor Status
- Default Status

The screenshot displays the USDA Electronic Status Reporting (ESR) web application. At the top, the USDA logo and 'United States Department of Agriculture' are visible, along with the title 'Electronic Status Reporting' and a user login indicator 'You are logged in as Robbie Watson'. Below the header, there are navigation links for 'USDA LINC Home', 'FSA LINC Home', 'RBS LINC Home', 'RHIS LINC Home', and 'RUS LINC Home'. A secondary navigation bar includes 'Search Rejected Records', 'Contact Maintenance', and 'Select Lender Profile'. The main content area is titled 'Search Rejected Records (Lender)'. A green 'Search Filters' bar is prominent. Underneath, there are input fields for 'Report Type *', 'Borrower Social Security Number', 'Lender ID', and 'Lender Name'. The 'Report Type *' dropdown menu is open, showing options for 'Select Entry', 'Investor Status', and 'Default Status'. The 'Lender Name' field contains the text 'MORTGAGE LLC'. At the bottom right of the form, there are 'Submit' and 'Reset' buttons.

Users will be able to search records for:

- Monthly Investor Status reports or
- Monthly Default Status reports.

ESR Rejected Files

Investor Status

- Search monthly report
- Locate rejected loan statuses
- Borrower SSN is available

The screenshot shows the USDA Electronic Status Reporting (ESR) system interface. The header includes the USDA logo and the text "United States Department of Agriculture" and "Electronic Status Reporting". A navigation bar contains links for "USDA LINC Home", "FSA LINC Home", "RBS LINC Home", "RHS LINC Home", and "RUS LINC Home". Below the navigation bar, there are links for "Search Rejected Records", "Contact Maintenance", and "Select Lender Profile". The main content area is titled "Search Rejected Records (Lender)" and features a "Search Filters" section. The "Report Type" dropdown menu is set to "Investor Status". The "Borrower Social Security Number" field is empty. The "Lender ID" field is partially filled with "MORTGAGE LLC". The "Lender Name" field is also partially filled with "MORTGAGE LLC". There are "Submit" and "Reset" buttons at the bottom right of the form.

To search a lender's monthly investor reports, select "Investor Status" as the "Report Type" option.

If you only wish to locate one individual borrower the "Borrower Social Security Number" may be entered in this data field, and then only this file will display for correction.

But if you wish to view the entire list of rejected investor status files for this lender, leave the Borrower SSN data field blank, and then select "Submit."

ESR Rejected Files

Investor Status

Rejected Records

- Review each record
- Error code(s) and message(s)
- Enter Borrower SSN to narrow results

Search Rejected Records (Lender)

Search Filters

Report Type *

Borrower Social Security Number

Lender ID

Lender Name

Search Results

Report Date	Property Location	Borrower SSN/ID Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)
12/31/2016	MI	****0217 20187963 ROSS, GERALD	608014314 50	\$0.00	MA0307	Unpaid Principal must be > 0; if Investor Reporting Action Cod = 01 or 02	01 ACTIVE
12/31/2016	WA	****821 61889713 LONGMBAUGH, JARED	60272479 51	\$0.00	MA0307	Unpaid Principal must be > 0; if Investor Reporting Action Cod = 01 or 02	01 ACTIVE
12/31/2016	FL	****021 4387963 SEC, MICHAELE	601819493 50	\$1,708.09	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	HI	****435 9049493 PETERS, JOSEPH	60178728 50	\$279,727.13	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	SC	****136 6907914 TANNEY, MICHELLE	601801194 50	\$128,616.20	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	TX	****560 12175181 ALANZ, NICOLE	601980720	\$46,766.93	MA0400	Borrower not found	01 ACTIVE
12/31/2016	FL	****027 28721796 KRON, MARK	602190044 50	\$162,137.50	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	SC	****024 60248768 POLLAID, CYNTHIA	602823213 50	\$124,838.41	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	TN	****136 20802940 SANCHEZ, RAMON	604212431	\$46,287.01	MA0400	Borrower not found	01 ACTIVE
12/31/2016	NJ	****812 34805817 WYETH, DOUGLAS	604789139 50	\$242,753.41	MA0314	Tot Amt Delinq == 1 with FBI invalid if DR. Stat says loan not DR	01 ACTIVE
12/31/2016	AL	****036 16448305 PEPPER, JEREMY	603330745	\$74,083.08	MA0400	Borrower not found	01 ACTIVE

The entire list of rejected records will display. For each record the following will be available:

- The report date
- The property location by State
- A masked Borrower Social Security Number, Borrower ID, and Name
- Lender Loan Number and Agency Loan Number (50 indicates a first guaranteed loan and a 51 indicates a subsequent loan)
- The unpaid principal balance reported for the loan
- The borrower error code
- The associated error message for the error code, and
- The investor reporting action code submitted to USDA.

ESR Rejected Files

Investor Status

Rejected Record Example

- Click on the Report Date to access the borrower and enter corrections

Search Rejected Records (Lender)

Search Filters

Report Type * Investor Status

Borrower Social Security Number

Lender ID

Lender Name MORTGAGE LLC

Search Results

Report Date	Property Location	Borrower SSN/ID/Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)
02/1/2016	MI	*****027 21197960 ROSS, GERALD	80614214 50	\$0.00	MAC0507	Unpaid Principal must be > 0, if Investor Rptng Action Cdt = 01 or 02	01 ACTIVE
03/1/2016	WA	*****621 61469713 LONGABAUGH, JARED	601272479 51	\$0.00	MAC0507	Unpaid Principal must be > 0, if Investor Rptng Action Cdt = 01 or 02	01 ACTIVE
03/1/2016	FL	*****281 62678663 EBY, NATHANIEL	601616493 60	\$51,796.09	MAC0514	Tot Amt Delinq == 1 mth PMJ invalid if DR Stat says loan not DR	01 ACTIVE

To access a loan for correction, click on the “Report Date” for the file.

ESR Rejected Files

Investor Status

Rejected Record Example

- General Information
- Loan Status Detail
- Error Message(s)

The screenshot displays the 'Reject Error Correction (Lender)' page in the USDA Electronic States Reporting system. The page is divided into three main sections:

- General Information:** A table with the following data:

Borrower ID	221107960	Lender ID	
Borrower Social Security Number	***-**-0637	Branch Number	001
Borrower Name	ROBB	Lender Name	MORTGAGE LLC
Loan Amount	\$50,000.00	Lender Loan Number	109614218
Reporting Period	2010/12	Agency Loan Number	50
GEO State/County	26/025		
- Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL:** A form with the following data:

Principal/Interest Payment *	\$327.00	Loan Status Received Date	05/04/2017
Unpaid Principal *	\$0.00		
Total Amount Delinquent *	\$5,498.00		
Investor Report Action Code *	01 - ACTIVE		
- Loan Status Reporting Error Messages:** A section containing a single error message: "1 MAND007 - Unpaid Principal must be > 0.00. If Investor Reporting Action Code = 01 or 02".

The “Reject Error Correction” page will display. There are three sections to this page:

- General Information: This section will detail aspects of the loan that cannot be edited.
- Single Family Housing Loan Status Report: Loan Status Detail: These data fields may contain the error that requires correction in order for the record to be finalized in ESR.
- Loan Status Reporting Error Message(s): If more than one error message applies to the record, they will all be listed in this section. Read the error message to determine what requires correction.

ESR Rejected Files

Investor Status

Rejected Record Example

- Read error(s)
- Correct error(s)
- Submit changes

Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL

Principal/Interest Payment *	\$527.00	Loan Status Received Date	05/04/2017
Unpaid Principal *	\$20,000.00		
Total Amount Delinquent *	\$9,486.00		
Investor Report Action Code *	01 = ACTIVE		

Loan Status Reporting Error Messages

1. MA03507 - Unpaid Principal must be >= 0.00, if Investor Reporting Action Code = 01 or 02

Submit Cancel

Lender corrects the Unpaid Principal to a non-zero value to correct the error and presses submit

Previous data entry was \$0.00

Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL

Principal/Interest Payment *	\$527.00	Loan Status Received Date	05/04/2017
Unpaid Principal *	\$0.00		
Total Amount Delinquent *	\$9,486.00		
Investor Report Action Code *	01 = ACTIVE		

In this example the error message states the unpaid principal must be greater than zero dollars when the investor reporting action code is 01, for an Active Loan or an 02 for a Loss Pending.

As the slide indicates, the previous data entry submitted to USDA has the “Unpaid Principal” as zero dollars.

The servicer may correct this to the appropriate amount, which in this example is \$20,000.

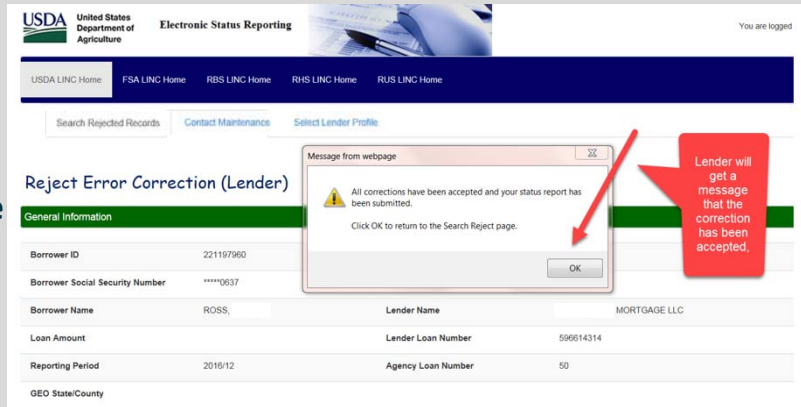
When all applicable corrections have been made, the user may select “Submit.”

ESR Rejected Files

Investor Status

Rejected Record Example

- Correction message
- Select OK to return to the Search Rejected Records screen



A pop up box will appear to confirm the correction has been accepted and the status report has been submitted to USDA. The user may click "Ok" to return to the Search Rejected File home page.

ESR Rejected Files

Investor Status

Rejected Record Example

- Each rejected file must be corrected individually
- Once corrected, the borrower will be removed from this list

Search Rejected Records (Lender)

Search Filters

Report Type *

Borrower Social Security Number

Lender ID

Lender Name

Submit Reset

Search Results

Report Date	Property Location	Borrower SSN/ID Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)
12/31/2016	MI	****0237 22160760 ROBS, GERALD	08614314 50	\$0.00	MA0207	Unpd Principal must be > 0, if Investor Rptng Action Cat = 01 or 02	01 ACTIVE
12/31/2016	WA	****6221 48481913 LONGARAUOH, JARED	60127479 54	\$0.00	MA0207	Unpd Principal must be > 0, if Investor Rptng Action Cat = 01 or 02	01 ACTIVE
12/31/2016	FL	****1261 43837963 SIZ, MATHYHEL	60161640 50	\$51,796.09	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	HI	****4235 94924653 PETERLO, JOSEPH	60178728 50	\$279,727.13	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	SC	****4788 99070314 TANSEY, MICHELLE	60180134 50	\$128,616.20	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	TX	****5608 12176188 ALANZ, NICOLE	60196020	\$46,796.93	MA0400	Borrower not found	01 ACTIVE
12/31/2016	FL	****2817 28721879 KROCK, MARK	60219044 50	\$162,137.58	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	SC	****0224 87024876 POLLARD, CYNTHIA	60232313 50	\$124,830.41	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	TN	****1216 20603040 SANCHEZ, MARCON	60421241	\$40,287.01	MA0400	Borrower not found	01 ACTIVE
12/31/2016	NJ	****8812 34800817 WYETH, DOUGLAS	60476139 50	\$242,753.41	MA0204	Tot.Amt Delinq >= 1 mth F90 invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	AL	****0706 14649050 PEEPPER, JEREMY	60533045	\$74,593.08	MA0400	Borrower not found	01 ACTIVE

Unlike Electronic Data Interchange (EDI) where batch X12 files may be submitted for monthly investor and/or monthly default status codes, rejected files must be corrected individually.

Once the file is corrected, it will be removed from the list.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- Error message confirms
- Click Report Date to access record and enter corrections

Search Rejected Records (Lender)

Search Filters

Report Type * Investor Status

Borrower Social Security Number

Lender ID

Lender Name MORTGAGE LLC

Submit Reset

Search Results

Report Date	Property Location	Borrower SSN/ID/Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)
12/31/2016	MI	****0237 22160760 ROSS, GERALD	08614314 50	\$0.00	MA0207	Unpd Principal must be > 0, if Investor Rptng Action Cat = 01 or 02	01 ACTIVE
12/31/2016	WA	****0221 46469113 LONGARAUOH, JARED	601275479 54	\$0.00	MA0207	Unpd Principal must be > 0, if Investor Rptng Action Cat = 01 or 02	01 ACTIVE
12/31/2016	FL	****1261 43837963 SIZ, MICHAEL	601616403 50	\$51,796.09	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	HI	****626 94924693 PETERS, JOSEPH	601787328 50	\$279,727.13	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	SC	****2768 09079314 TANGUY, MICHELLE	601801194 50	\$128,616.20	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	TX	****3606 12176184 ALANZ,	601960720 50	\$46,796.93	MA0300	Borrower not found	01 ACTIVE
12/31/2016	FL	****0207 287216796 KROCK, MARK	60209044 50	\$162,117.59	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	SC	****0224 670268765 POLLARD, CYNTHIA	602032313 50	\$124,830.41	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	TN	****1216 206020462 SANCHEZ, MARCON	604212431 50	\$46,287.01	MA0300	Borrower not found	01 ACTIVE
12/31/2016	NJ	****6012 348060817 WYETH, DOUGLAS	604768139 50	\$242,753.41	MA0204	Tot.Amt Delinq == 1 with PMt invalid if DB. Stat says loan not DB.	01 ACTIVE
12/31/2016	AL	****0706 14646060 PEFFER, JEREMY	605330745 50	\$74,593.08	MA0300	Borrower not found	01 ACTIVE

When the error is “Borrower Not Found” additional actions will be required to correct it.

Continue to click on the “Report Date” to access the file.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- Scroll down the page
- Select correct response

The screenshot displays a web application interface for loan status reporting. At the top, a yellow banner indicates an error: "1. MAD4300 - Borrower not found". Below this, a green header reads "Single Family Housing 264 Default Status Report - DEFAULT STATUS DETAIL". The interface includes a "Default Status Received Date" field set to "05/04/2017" with a "Default Code Help" button. A table lists loan details:

Status Effective Date *	Code Sent	Default Status Code *	Code Sent	Status Reason Code *	Due Date of Last Installment Received *
12/31/2016	42	42 = DELINQUENT	015	015 = Other	11/01/2016

Below the table, another error message "1. MAD4300 - Borrower not found" is shown. A green section titled "Borrower Not Found Resolution Information" contains the question "Is this an SFHG Loan?" with radio buttons for "Yes" and "No". A red callout box with the text "Select 'Yes'" points to the "Yes" radio button. "Submit" and "Cancel" buttons are located at the bottom right of the form.

Scroll down the loan record to the “Borrower Not Found Resolution Information.”

Select “Yes” if this is the correct response to the question: “Is this a Single Family Housing Guaranteed Loan?”

In the event this is not a SFH guaranteed loan, please select “No.”

ESR Rejected Files

Investor Status

Borrower Not Found Example

1. Enter SSN
2. Verify SSN
- Select Submit

Default Status Reporting Error Messages

1. MAD4300 - Borrower not found

Borrower Not Found Resolution Information

Is this an SFHG Loan? Yes No

Enter the Borrower Social Security Number *

Re-enter the Borrower Social Security Number *

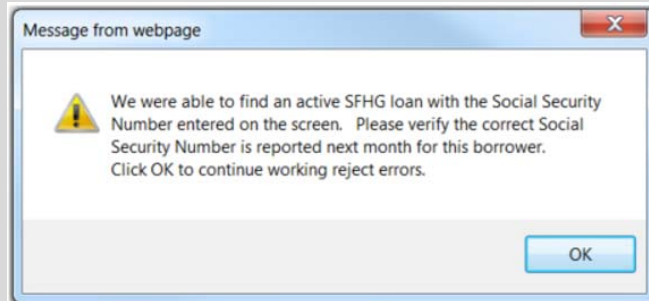
1. Enter the Borrower's Social Security Number.
2. Re-enter the Borrower's Social Security Number in the second data field to verify the data entry.
3. Select "Submit."

ESR Rejected Files

Investor Status

Borrower Not Found Example

- **Success message**
- **Return to main menu error page**



If the borrower has been successfully matched to an active guaranteed loan in USDA's system, a pop up box will confirm that it has been located.

Please verify the correct Social Security Number in your system will be reported for the next reporting cycle.

Select "Ok" to continue working rejected records. This will return you to the Rejected Records home page.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- No success message?
- Upload SSN Verification Documents

The screenshot shows a web form titled "Borrower Not Found Resolution Information". It contains the following elements:

- A radio button question: "Is this an SFHG Loan? Yes No
- A text input field: "Enter the Borrower Social Security Number *" with the value "*****854".
- A text input field: "Re-enter the Borrower Social Security Number *" with the value "*****854".
- A blue button: "Upload SSN Verification Document".
- A note: "Verification of SSN includes copy of Social Security card, W2, or W9".
- Bottom buttons: "Submit" and "Cancel".

A red callout box with a white border and a pointer to the "Upload SSN Verification Document" button contains the text "Attach SSN Verification".

In the event the Social Security Number entered and verified is not found to be a match within USDA's system, an additional option to upload Social Security Number Verification Documents will display.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- Read instructions

Add and Index Individual Document(s) into the Image Repository

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). Individual documents may be uploaded in the section below. File size is limited to 30 MB.

User must provide the location for each individual document on a separate row by selecting the "Browser" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual document(s).

SSN Verification: Verification of SSN includes copy of Social Security card, W2 or W9. The Loan Note Guarantee must also be included.

It may take several minutes after documents are uploaded to completely process and be available for display.

Please read all of the instructions before you upload a verification document. This message states:

- Acceptable file formats that will successfully upload into the system. Password protected files are not eligible. The file size is limited to 30 megabytes.
- The user must attach the file or files through the Browser button provided. Up to 12 documents may be uploaded.
- Social Security verification documents include a copy of the borrower's Social Security card, their W-2, or a W-9. The Loan Note Guarantee for the loan must also be uploaded.
- It may take several minutes after the documents are uploaded before they are available to review. Please be patient.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- Select Type of Document
- Browse & Attach file(s)
 - **INCLUDE LNG**
- Submit Document(s)
- Return to main report page

Add and Index Individual Document(s) into the Image Repository

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). Individual documents may be uploaded in the section below. File size is limited to 30 MB.

User must provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual document(s).

SSN Verification: Verification of SSN includes copy of Social Security card, W2 or W9. The Loan Note Guarantee must also be included.

It may take several minutes after documents are uploaded to completely process and be available for display.

Type of Document	File Name
11007 - SSN V...	lobbe watson\Desktop\INVES
Select	Browse
Select	Browse

Reset more Documents

Submit Document(s) Reset Cancel

SSN should be corrected to permanent record.

So to recap:

1. Read the helpful message.
2. Select the "Type of Document" that you will upload from the drop down options.
3. Click "Browse" to locate and upload the documents. DON'T FORGET A COPY OF THE ISSUED LOAN NOTE GUARANTEE.
4. Click "Submit Documents"

Once these steps are completed, the user will be returned to the main rejected reports home page.

If the Social Security Number is found to be incorrect due to data entry error, human error, etc. USDA will process a transaction to update the current Social Security Number to the correct one. THE ISSUED LOAN NOTE GUARANTEE WILL REMAIN VALID.

Servicers must also ensure that their permanent records and reporting systems reflect the correct Social Security Number as well.

ESR Rejected Files

Investor Status

Borrower Not Found Example

- USDA reviews
- USDA corrects record
- Servicer reports next cycle

Add and Index Individual Document(s) into the Image Repository

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). Individual documents may be uploaded in the section below. File size is limited to 30 MB.

User must provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual document(s).

SSN Verification: Verification of SSN includes copy of Social Security card, W2 or W9. The Loan Note Guarantee must also be included.

It may take several minutes after documents are uploaded to completely process and be available for display.

Type of Document	File Name
11007 - SSN-V	lobbe.watson\Desktop\INVEST
Select	Browse
Select	Browse

[Insert more Documents](#)
[Submit Document\(s\)](#) [Reset](#) [Cancel](#)

SSN must be corrected to permanent record.

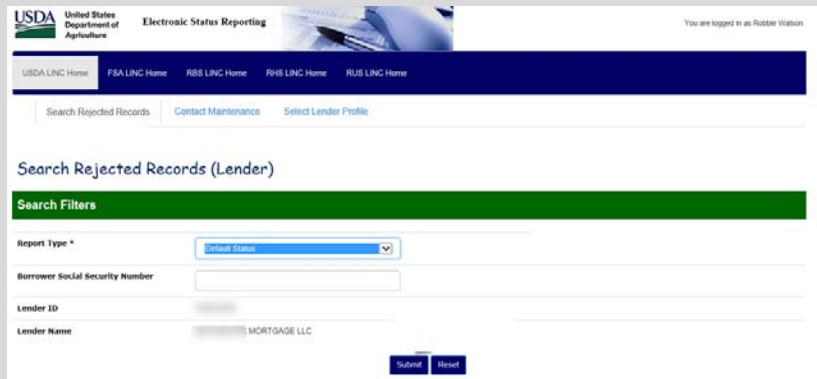
When the documents are successfully uploaded, USDA will review the information. If the borrower's Social Security Number has been entered with an erroneous number, transposed digits, etc. USDA will correct the number in our internal Agency system. Once this is completed the rejected loan record will be corrected and removed from the list.

The servicer must report the borrower's status at the next monthly cycle.

ESR Rejected Files

Default Status

- Locate rejected loans: Default Status
- Borrower SSN is available



The screenshot shows the USDA Electronic Status Reporting (ESR) interface. The header includes the USDA logo and the text "United States Department of Agriculture Electronic Status Reporting". The user is logged in as "Robbie Watson". The main navigation bar contains links for "USDA LINC Home", "FSA LINC Home", "RBS LINC Home", "RHS LINC Home", and "RUS LINC Home". Below the navigation bar, there are three tabs: "Search Rejected Records", "Contact Maintenance", and "Select Lender Profile". The "Search Rejected Records (Lender)" section is active. It features a "Search Filters" section with a green header. The "Report Type" dropdown menu is set to "Default Status". The "Borrower Social Security Number" field is empty. The "Lender ID" field is empty. The "Lender Name" field contains "MORTGAGE LLC". There are "Submit" and "Reset" buttons at the bottom right of the form.

We have been reviewing rejected investor status loans. There is also an option to select a “Report Type” to review rejected records for “Default Status” reports.

As previously indicated, if you wish to locate one specific borrower, you may prefer to enter the “Borrower Social Security Number” in the data field provided.

Otherwise, this data field may be left blank and the user can click “Submit” to obtain a full report for rejected default statuses.

ESR Rejected Files

Default Status

- Review each record
- Error code(s) and message(s) displayed
- Click on Report Date to correct

Search Results							
Report Date	Property Location	Borrower SSN/ID/Name	Lender Loan Number/Agency Loan Number	Due Date of Last Payment	Delinquency Code	Status Reason Code	Error Code Error Messages
1/31/2016	FL	*****1201 620375653 SEV, MATTHEW	001616493 50	02/01/2015	30	015	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB
12/31/2016	HI	*****658 945434553 PETERS, JOSEPH	601787328 50	06/01/2012	30	015	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB
12/31/2016	SC	*****4756 095378314 TANSEY, MICHELLE	001801194 50	12/01/2011	30	006	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB
1/31/2016	FL	*****267 387210265 KRON, MARK	602190944 50	07/01/2015	30	015	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB
12/31/2016	SC	*****824 076248769 POLKARD, CYNTHIA	602832313 50	07/01/2014	30	007	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB
1/31/2016	NJ	*****812 340058117 WELTH, DOUGLAS	604766139 50	04/01/2014	30	015	MA03514 Tot Amt Delinq >= 1 mth. PMJ invalid if DRB Stat says loan not DRB

The Default Status report will resemble the Investor Status report. The following will display:

- The Report Date
- The property location by State
- A masked Borrower Social Security Number, Borrower ID, and Borrower Name
- Lender Loan Number and Agency Loan Number
- The Due Date of the Last Payment
- The Delinquency Code
- The Status Reason Code
- The Error Code, and
- The Error Message.

To access the borrower record, click on the “Report Date.”

ESR Rejected Files

Default Status

- Review error message(s)
- Correct error(s)
- Submit

Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL

Principal/Interest Payment *	\$462.40	Loan Status Received Date	11/09/2017
Unpaid Principal *	\$0,511.74		
Total Amount Delinquent *	\$0.00		
Investor Report Action Code *	01 = ACTIVE		

Loan Status Reporting Error Messages

1. MA03515 - Total Amount Delinquent < 1 month P&I invalid when Default Status indicates the loan is in default

Single Family Housing 204 Default Status Report - DEFAULT STATUS DETAIL

Default Status Received Date 11/09/2017

Status Effective Date *	Code Sent	Default Status Code *	Code Sent	Status Reason Code *	Due Date of Last Installment Received *
03/31/2017	48	48 = LOSS CLAIM	003	003 = ILLNESS OF PRIN MORT F/L	09/01/2015

Default Status Reporting Error Messages

1. MA03515 - Total Amount Delinquent < 1 month P&I invalid when Default Status indicates the loan is in default

Submit Cancel

In similar fashion to the investor status report page, the “Default Status Reporting Error Message” will explain why the loan was rejected. If more than one error code applies, all messages will be displayed.

In this example the error was the total amount delinquent was less than one month of principal and interest when the default status indicates the loan is in default.

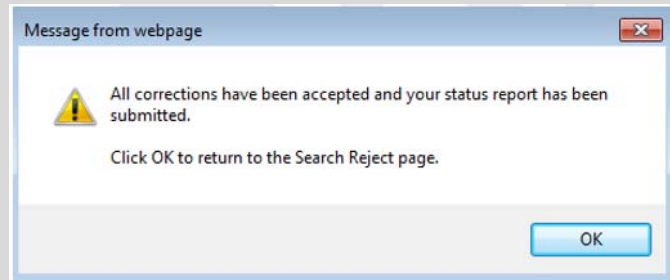
The submitted amount to USDA for “Total Amount Delinquent” was zero dollars.

When the user corrects this data field to reflect the correct amount that is delinquent, the “Submit” button may be selected.

ESR Rejected Files

Default Status

- **Corrections accepted**
- **File removed from main menu list**
- **Return to Default Status report page to review other files**



When the correction is accepted a pop up box to confirm this action will appear. This message also confirms that the correction has been submitted to USDA. The user can click "Ok" to return to the default status rejection page.

ESR Rejected Files

Default Code Help

- Need help?
- Default Code Help
- Code and explanation detail displays

Single Family Housing 264 Default Status Report - DEFAULT STATUS DETAIL

Default Status Received Date: 11/09/2017

[Default Code Help](#) [Add New](#)

Status Effective Date *	Code Sent	Default Status Code *	Code Sent	Status Reason Code *	Due Date of Last Installment Received *
03/31/2017	48	48 = LOSS CLAIM	003	003 = ILLNESS OF PRSN MORT P	08/01/2015

Default Status Reporting Error Messages

1. MA03515 - Total Amount Delinquent + 1 month PSI invalid when Default Status indicates the loan is in default

If you have having issues understanding what the Default Status Reporting Error Message means, why it was reported, or how to correct it, select “Default Code Help”.

Selecting this option will display detailed assistance from the ESR User Guide that will be helpful to understand and correct the error code.

ESR Rejected Files

Correction Timeframe

- **Begin: 13th business day of the month**
- **End: last calendar day of the month**

Users may begin to correct rejected investor and default status reports on the 13th government business day of the month. Servicers may continue to work on these corrections until the last calendar day of the month.

ESR Resources

USDA LINC

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>

The screenshot displays the USDA LINC Training and Resource Library website. The page title is "USDA LINC Training & Resource Library". The navigation menu includes "Home", "About RD", "Programs & Services", "Browse by State", "Newsroom", "Publications", and "Contact Us". The main content area is titled "7 CFR 3555 Electronic Status Reporting | Guaranteed Underwriting System | Lender Loan Closing | Loss Claim Administration | Loan Origination | Loss Mitigation | Property Deposition | Security". A red starburst graphic with the text "Updated As Needed!" is overlaid on the right side of the screenshot. Below the starburst, a blue-bordered box highlights the "Electronic Status Reporting (ESR)" section, which includes a list of "Documentation & Resources - Current":

- 1. ESR Implementation Guide (Current Guide) (PDF)
- 2. ESR Implementation Guide for the April 1, 2018 Effective Date (PDF) - revised May, 2017
- 3. ESR Implementation Guide Release Notes for the April 1, 2018 Effective Date (PDF) - revised August, 2017
- 4. Trading Partner Agreement

USDA LINC’s Training and Resource Library website provides a wealth of information and training for ESR and many other USDA Single Family Housing Guaranteed Loan topics including origination, the Guaranteed Underwriting System (GUS), and Loss claims.

You may access ESR information by selecting “Electronic Status Reporting” from the list of links at the top of the Training and Resource Library, or you may scroll down the page until you locate this section. All training and documentation materials will be updated as necessary.

ESR Resources

ESR User Guide

USDA LINC SFH Electronic Status Reporting (ESR) Corrections is an interactive system that provides approved Rural Housing Service (RHS) lenders access to RHS system for the purpose of correcting errors on their monthly loan status reports and monthly default status reports. This section also allows lenders to enter contact information of their personnel responsible for the default and loan status reports as well as uploading supporting documentation. A glossary of Default Status Codes and Usage is included in this section.

This section contains information about the following web pages

- [Electronic Status Reporting Corrections Web Page](#)
- [Lender Contact Maintenance](#)
- [Search Rejected Records \(Lender\)](#)
- [Lender Investor Status Error Corrections](#)
- [Lender Investor Status Reject Errors](#)
- [Lender Default Status Error Corrections](#)
- [Lender Default Status Reject Errors](#)
- [Default Status Code and Usage](#)

Electronic Status Reporting Corrections Web Page

Authorized lender agents will access the ESR Corrections System as follows:

Access the USDA LINC portal: <https://usdalinc.sc.gov.usda.gov/>
Select the RHS LINC Home or the Rural Housing Service picture

Coming soon to the USDA LINC Training and Resource Library is the ESR User Guide.

This slide displays the section of the help guide that is specific to corrections of status codes.

ESR Resources

ESR Help

ISSUE	CONTACT
Log In problems Access to ESR Correction/Rejection questions	RD.NFAOC.HSB@STL.USDA.GOV 1-877-636-3789 option 1
Technical questions	RD.GLS.PROD@one.usda.gov
Business/Operation questions	SFHGLDPROGRAM@wdc.usda.gov

This table provides specific resources to assist you with any ESR related questions or technical issues you may encounter. Depending upon your current needs, USDA has a contact option that you can reach out to for help.



This will conclude this session. Thank you very much for your time!

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.



We appreciate your support of the Single Family Housing Guaranteed Loan Program! It is our pleasure to assist you to serve rural homebuyers nationwide.