ESR: Monthly Reporting with EDI X12 Files

SFH Guarantee Loan Program
ESR EDI Submission

Topics:

• Log into ESR

• Submit and Review Monthly Status Reports

• Submit and Review Monthly Default Reports
ESR EDI Submission

ESR: USDA LINC

https://usdalinc.sc.egov.usda.gov/
ESR EDI Submission
ESR EDI Submission

Log in with e-Authentication

• Level Two account required
ESR EDI Submission

Successful Login

EDI Reporting
- Send X12 File
- Retrieve 997 File

Web Reporting
- Monthly Status
- Monthly Default Status

You are here: Home

Send X12 File:
Upload and submit X12 status report files.

Retrieve 997 File:
Retrieve submission status for X12 files.

Monthly Status:
Presents Monthly Loan Status Reports associated with current set of data waiting to be submitted. Allows lender to add, modify or delete status for select borrower and allows submission of the Transaction of the Monthly Loan Status Reports.

Monthly Default Status:
Presents Monthly Default Status Reports associated with current set of data waiting to be submitted. Allows lender to add, modify or delete status for select borrower and allows submission of the Transaction of the Monthly Default Status Reports.

Any Transmission not reviewed and submitted by 7:00 PM (CST) of the Federal Government’s sixth working day following the end of the month will be lost.
ESR EDI Submission

Reporting Options

1. Web Reporting: Manual entry of loan status and default reports

2. Electronic Data Interchange (EDI) X12 files (batch file submission)
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Reporting Window

Investor Status and Default Status Reports

• Due by the 6th business day, 7pm CST

• No changes or updates allowed until the next month report

• Rejected/Error Corrections: Begin 13th business day – end of calendar month
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Menu Options

• EDI Reporting
• Web Reporting

EDI Reporting
  • Send X12 File
  • Retrieve 997 File

Web Reporting
  • Monthly Status
  • Monthly Default Status

Send X12 File:
Upload and submit X12 status report files.

Retrieve 997 File:
Retrieve submission status for X12 files.

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EDI Status Reporting

Monthly Status

• Entire Portfolio
• Every Month

Reporting Cycle:
• 1st day of the month thru 6th Government business day, 7pm CST
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Menu Options
EDI Reporting
- Send X12 File
- Retrieve 997 File

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ESR EDI Submission

Send X12 File
1. Browse to locate file
2. File name will populate data field
3. Submit Transmission
Send X12 File

• Please wait: Processing
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Confirmation of X12 File

• Success
• Name of file
• Size of file
• New name of file
• Date of file
• Receipt may be printed
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Retrieve TS 997 File

- Select Download to view
- Available within one hour of submission
TS 997: Decipher the Codes

A: Accepted (AKXXX)
E: Accepted, errors noted
R: Rejected

Appendix D: Adjunct Transaction Set
EDI Implementation Guide
ESR EDI Submission

TS 997: Error Codes Detected

- Incorrect Data Type
- Missing required information
- Unrecognized ID code
- Unrecognized segment identifier
- Incorrect segment codes
- Incorrect control codes
- Incorrect numbers
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Reporting Tips
Create Investor Status and Default Status X12 files at the same time

- Avoids generating conflicts and data errors
- Keeps data in sync
Reporting Tips

Multiple Default Codes

• Report based on “Status of Mortgage” Date
  • Open new events with code 42
  • Report all applicable codes
  • Most recent code reported on TS 264 will be final default status
Reporting Tips

Multiple Default Codes: Example

- Account is a minimum of 30 days delinquent: code 42
- Natural disaster hits, dwelling/employment impacted: code 34
- Borrower approved for promise to pay: code 11

Status report will reflect 11

42 and 34 will continue to be reflected in loan history
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Reporting Tips

Multiple Default Codes

Report all codes on the same TS 264

- Same borrower on multiple TS 264’s = last TS 264 received is processed
Reporting Tips

Multiple TS 264 Example

- 1st TS 264: Borrower A: code 42
- 2nd TS 264: Borrower A: code 34
- 3rd TS 264: Borrower A: code 42

The 3rd TS 264 will be the only retained code for Borrower A
ESR EDI Submission

Reporting Window REMINDER

Investor Status and Default Status Reports

• Open the 1\textsuperscript{st} of the month - 6\textsuperscript{th} business day, 7pm CST

• No changes or updates allowed until the next month report

• Rejected/Error Corrections: Begin 13\textsuperscript{th} business day – end of calendar month
ESR Resources

USDA LINC


Updated As Needed!
SFH Electronic Data Interchange Reporting

About SFH Electronic Data Interchange Reporting
Sending SFH X12 Files
Displaying SFH 997 Files
Retrieving SFH 997 Files

ABOUT SFH ELECTRONIC DATA INTERCHANGE REPORTING

Lenders with 100 or more loans must submit their loan status information via electronic Data Interchange (EDI) files for their Electronic Status Reporting (ESR) reporting requirement. Lenders with less than 100 loans may opt for web-based reporting. (See Web Reporting Help document).

EDI is the exchange of standardized information by computer application-to-computer application between private industry and Rural Housing Service (RHS). This exchange is accomplished by accessing the USDA Lender Interactive Network Connection (LINC) Electronic Status Reporting web pages.

For more information about electronically exchanging business documents with RHS using the X12 file format, access the Electronic Status Reporting Electronic Data Interchange Implementation Guide located on the USDA LINC Training and Resource Library.

At this time, the standardized information we are exchanging is guaranteed loan monthly status and monthly default status information. Loan Servicers are required to report the status of all loans on a monthly basis using the EDI Transaction Code 203 (Secondary Mortgage Market Investor Report) ANSI X12.8a and a monthly default status report for all delinquent loans that are 30 days or more past due using the EDI Transaction Code 264 (Mortgage Loan Default Status) ANSI X12.8a.

A loan is delinquent if it is 30 or more days past due. For example, a loan is considered 30 days delinquent if the June 1st installment has not been paid as of June 20th. A loan is 90 days delinquent if the May 1st installment has not been paid as of June 30th.

The USDA LINC, Rural Housing Service page is the starting point for Electronic Status Reporting, whether you are using EDI or Web Reporting. The menus on the USDA LINC Electronic Status Reporting page into 2 major sections with 2 additional sections under each major section. Below is the menu layout.

1. EDI Reporting
   - Send X12 File
   - Retrieve 997 File
2. Web Reporting
   - Quarterly Status
   - Monthly Default Status
## ESR Help

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Log In problems</td>
<td><a href="mailto:RD.NFAOC.HSB@STL.USDA.GOV">RD.NFAOC.HSB@STL.USDA.GOV</a></td>
</tr>
<tr>
<td>Access to ESR</td>
<td>1-877-636-3789  option 1</td>
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<tr>
<td>Correction/Rejection questions</td>
<td></td>
</tr>
<tr>
<td>Technical questions</td>
<td><a href="mailto:RD.GLS.PROD@one.usda.gov">RD.GLS.PROD@one.usda.gov</a></td>
</tr>
<tr>
<td>Business/Operation questions</td>
<td><a href="mailto:SFHGLDPROGRAM@wdc.usda.gov">SFHGLDPROGRAM@wdc.usda.gov</a></td>
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</tbody>
</table>
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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.

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