ESR: Rejected Records and Corrections

SFH Guarantee Loan Program
ESR Rejected Files

Topics:

• Log into ESR Corrections

• Search rejected records

• Complete required corrections
ESR: USDA LINC

https://usdalinc.sc.egov.usda.gov/
ESR Rejected Files

USDA LINC Lender Interactive Network Connection

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
ESR Rejected Files

Log in with e-Authentication

- Level Two account required
ESR Rejected Files

Successful Login

Search Rejected Records (Lender)

Search Filters

Report Type: Select One
Borrower Social Security Number
Lender ID: 752021640
Lender Name: NATIONSTAR MORTGAGE LLC

Submit | Restart
ESR ReJECTED FILES

**Menu Options**

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

Menu Options

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

Electronic Status Report Corrections Help Guide

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

ABOUT SFH ELECTRONIC STATUS REPORT CORRECTIONS

The USDA LINC SFH Electronic Status Report Corrrections 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
ESR Rejected Files

Menu Options

- Search Rejected Records
- Contact Maintenance
- Select Lender Profile

Working with more than one servicer?
ESR Rejected Files

Menu Options

- Search Rejected Records
- Contact Maintenance
- Select Lender Profile
ESR Rejected Files

Report Types

• Investor Status
• Default Status
ESR Rejected Files

Investor Status

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

Rejected Records

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

Investor Status
Rejected Record Example

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

Investor Status
Rejected Record Example
• General Information
• Loan Status Detail
• Error Message(s)
ESR Rejected Files

Investor Status
Rejected Record Example
• Read error(s)
• Correct error(s)
• Submit changes

Previous data entry was $0.00

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

Investor Status
Rejected Record Example
• Correction message
• Select OK to return to the Search Rejected Records screen
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
## ESR Rejected Files

### Investor Status

**Borrower Not Found Example**

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

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<table>
<thead>
<tr>
<th>Report Date</th>
<th>Property Location</th>
<th>Borrower SSN/ID Name</th>
<th>Lender Loan Number/Agency Loan Number</th>
<th>Unpaid Principal</th>
<th>Error Code</th>
<th>Error Messages</th>
<th>Investor Reporting Action Code (Description)</th>
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</tr>
</tbody>
</table>
ESR Rejected Files

Investor Status
Borrower Not Found Example
• Scroll down the page
• Select correct response
ESR Rejected Files

Investor Status
Borrower Not Found Example
1. Enter SSN
2. Verify SSN
• Select Submit
ESR Rejected Files

Investor Status
Borrower Not Found Example
- Success message
- Return to main menu error page

Message from webpage:
We were able to find an active SFHG loan with the Social Security Number entered on the screen. Please verify the correct Social Security Number is reported next month for this borrower. Click OK to continue working reject errors.
Investor Status

Borrower Not Found Example

- No success message?
- Upload SSN Verification Documents

Attach SSN Verification
ESR Rejected Files

Investor Status
Borrower Not Found Example
• Read instructions
Investor Status
Borrower Not Found Example

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

SSN should be corrected to permanent record.
Investor Status

Borrower Not Found Example

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

SSN must be corrected to permanent record.
ESR Rejected Files

Default Status

- Locate rejected loans: Default Status
- Borrower SSN is available
ESR Rejected Files

Default Status

• Review each record
• Error code(s) and message(s) displayed
• Click on Report Date to correct
ESR Rejected Files

Default Status

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

Note: If you notice any data that is not correct, correct those fields as well as the error.
ESR Rejected Files

Default Status

• Corrections accepted
• File removed from main menu list
• Return to Default Status report page to review other files
ESR Rejected Files

Default Code Help

- Need help?
- Default Code Help
- Code and explanation detail displays
ESR Rejected Files

Correction Timeframe

• **Begin:** 13\(^{th}\) business day of the month

• **End:** last calendar day of the month
ESR Resources

USDA LINC


Updated As Needed!
ESR Resources

ESR User Guide
## ESR Help

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>CONTACT</th>
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</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>
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<td>Access to ESR</td>
<td>1-877-636-3789  option 1</td>
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<tr>
<td>Correction/Rejection questions</td>
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<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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</table>
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