

Topics:

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



ESR Rejected Files									
SDA United Stat Departmen Agriculture	it of USDA	LINC Len	der Interactive	etwork Connec	ction				
USDA LINC Home	FS A LINC Home	RBS LINC Home	RHS LINC Home	RUS LINC Home	Help	Site Map	Message Board		
Electronic Sta Guaranteed A Loss Claim A Guaranteed I (GUS) Lender Loan ID Cross Refe Application A Lender PAD A Training and	tas Reporting Correctio innual Fee iministration Inderwriting System Closing/Administration tense uthorization Secont Maintenance Resource Library	<u>2019</u>	William Market	Your Guaranteed Loan Processing					



ESR Rejected Files		
Successful Login	Winder States Applications Electronic States Reporting Applications Electronic States Reporting Result Link Note Applications Electronic States Reporting Result Link Note Applications Electronic States Reporting Result Link Note Applications Note Applications Electronic States Result Link Note Applications Note Applications	
	Report Type * Select One	
	Borrower Social Security Number	
	Lender ID 75301540	
	Lender Name NATIONSTAR MORTOACE LUC Submet Submet USDA gov Sale Mag Palces and Laks Our Performance Report Flaud on USDA Contracts Your Orig FOA Accessably Submet Privacy Polcy Non Decomination Statement Internation Jourly USA.gov Yilve House	

ESR Rejected Files Menu Options USDA United States Department of Astriculture Electronic Status Repor • Search Rejected Records Search Rejected Records Contact Maintenance Select Lender Profile Contact Maintenance Search Rejected Records (Lender) • Select Lender Profile Search Filters Report Type * Select One ¥ Borrower Social Securi Lender ID Lender Name Salent Reset

	ESR Rejected Files		
Μ	enu Options	United States Department of Androither	vaik Status Reporting
•	Search Rejected Records	USDA LINC Home FSA LINC Home Search Rejected Records	RDS LINC Home IERS LINC Home RUS LINC Home Contract Manufacturences Select Landar Pretie #
•	Contact Maintenance	Search Rejected Rec	cords (Lender)
•	Select Lender Profile	Search Filters	
		Borrower Social Security Number	Seet the S
		Lender ID	700/190
		Lender Name	NATIONETAR MORTGADE LLC
			Kidzest Reart
		U	USDA.gov She Map Policies and Links Our Performance Report Fraud on USDA Contracts Visit OIG FOIA Accessibility Statiment Privacy Policy Non Discrimination Statement Information Guardy USA.gov White Hoose

ESR Rejected Files Electronic Status Report Corrections USDA Lender Interactive Network Connection **Contact Maintenance USDA** Guaranteed Loan Lender USDA LINC **Electronic Status Report** SFH Electronic Status Report **Corrections Help Guide** Corrections Add new contacts • 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 lean status reports and monthly default tabus 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 updeating supporting documentation. There is also a glossary of Default Status Codes and their Usage. Edit or delete existing contacts • **Search Rejected** • **Records** This section contains information about the following web pages Accessing the Correction Pages Lender Contact Maintenance ender Search Status Report ender Reject Error Correction Top of Section Top of Introduction Help Table of Contents



ESR Rejected Files			
Menu Options	United States Department of Agriculture	sic Status Reporting	You are kegent in an Rotzer Watson (Logist
Search Rejected Records	USDA LINC Home FSA LINC Home	R05 LNC Home RH6 LNC Home R05 LNC Home Contact Maintenance Select Londer Profile	
Contact Maintenance	Search Rejected Reco	ords (Lender)	
Select Lender Profile	Search Filters		
	Report Type *	Select One	
	Borrower Social Security Number		
	Lender ID	752921540	
	Lender Name	NATIONSTAR MONTGAGE LLC	
	US	OA.gov Site Map Policies and Links Our Performance Report Fraud on USDA Contracts V Statement Privacy Policy Non Discrimination Statement Information Quality USA.go	Asit OlG FOIA Accessibility v White House

ESR Rejected File	es
Report Types	United States Department of Agriculture Vou are kogged in as Robbie Watson
Investor Status	USDA LINC Home FSA LINC Home RHS LINC Home RUS LINC Home RUS LINC Home
Default Status	Search Rejected Records Contact Mantenance Select Lender Profile
	Search Rejected Records (Lender)
	Search Filters
	Report Type *
	Borrower Social Security Number
	Lender ID Lender Name MORTGAGE LLC
	Stabreat Reset

	ESR Rejected Files			
In	vestor Status	United States Department of Agriculture	sic Status Reporting	You are logged in as Robbie Watson [Logout
•	Search monthly report	USDA LINC Home FSA LINC Home Search Rejected Records	RBS LINC Home RHS LINC Home RUS LINC Home Contact Maintenance Select Lender Profile	Help
•	Locate rejected loan statuses	Search Rejected Recc Search Filters	ords (Lender)	
•	Borrower SSN is available	Report Type * Borrower Social Security Number Lender ID Lender Name	Therefor State	

		ected R	ecords (Lende	er)					
ESR Rejected Files	Search Filters	Search Filtere							
			Investor Statu	5	V				
	Borrower Social Sec	urity Number							
	Lender ID			ORTOAGELLC					
Investor Status	Search Result				Submit	Reset		_	
Rejected Records	Report Date	Property Location	Borrower SSNID/Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)	
Review each record	12:31:2016	м	****0637 22119/960 ROSS, GERALD	596614314 50	\$0.00	MA03507	Unput Principal must be \geq 0, if investor Rating Action Gd = 01 or 02	01 ACTIVE	
	12/31/2016	WA	614591713 LONGABAUGH, JARED	601272479 51	\$0.00	MA03507	Unpd Principal must be > 0, if Investor Rating Action Cd = 01 or 02	01 AGTIVE	
 Error code(s) and message(s) 	12/31/2016	п.	*****1261 620379563 EBY, NATHANIEL	601616493 50	\$51,796.09	MA00514	Tot Amt Deling >= 1 mth P&i invalid if Offt Stat says loan not Offt	01 ACTIVE	
Enter Borrower SSN to	12/31/2016	н	1635 954934053 РЕТЕRS, JOSEPH	601787328 50	\$279,727.13	MA03514	Tot Ant Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE	
narrow results	12/31/2016	8C	*****4756 096376314 TANSEY, MICHELLE	601801194 50	\$128,616.20	MA03514	Tot Amt Delinq == 1 mth Pái invalid if Dft Stat says loan not Dft	01 ACTIVE	
	12/31/2016	тх	121751981 ALANZ, NICOLE	601992720	\$96,766.93	MA04300	Borrower not found	01 ACTIVE	
	12/01/2016	FL.	287215795 KRON, MARK	602190944 50	\$162,137.58	MA23514	Tot Ant Delinq >= 1 mth P&i invalid if Dft Stat says loan not Dft	01 AGTIVE	
	12/31/2016	sc	078248769 POLLARD, CYNTHA	602832313 50	\$124,838.41	MA03514	Tot Amt Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE	
	12/31/2016	TN	1555 280532940 SANCHEZ, RAMON	604212431	\$45,207.61	MA04300	Borrower not found	01 ACTIVE	
	12/01/2016	NJ	346059017 WYETH, DOUGLAS	604766139 50	\$242,753.41	MA03514	Tot Amt Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE	
	12/31/2016	AL.	14543355 PFEIFFER, JEREMY	605330745	874,503.08	MA04300	Bonower not found	01 ACTIVE	

Investor Status

Rejected Record Example

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

Search	Rejecte	d Records (Ler	nder)				
Search Fi	iters						
Report Type		_	_				
and an other		Investor 5	Status	×			
Borrower So	cial Security Nu	mber					
Lender ID							
Lender Name	,		: MORTGAGE LLC				- 1
				Submit	Reset		
Search R	osults						
			I and the Lease				Investor
eport Date	Property Location	Borrower SSN/ID/Name	Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Action Code (Description)
01.001	м	*****0637 221197960 ROSS, GERALD	506614314 50	\$0.00	MA03507	Unpd Principal must be \succeq 0, if Investor Rpting Action Cd = 01 or 02	01 ACTIVE
312016	WA	*****6521 614591713 LONGABAUCH, JARED	601272479 51	\$0.00	MA03507	Unpd Principal must be $\approx 0,$ if investor Rpting Action Cd = 01 or 02	01 ACTIVE
012016	PL	628379563 EBY, NATHANIEL	601616493 50	\$51,706.09	MA03514	Tet Amt Delinq \succ 1 mth P&I invalid if Dfit Stat says loan not Dfit	01 ACTIVE

ESR Rejected Files

Investor Status Rejected Record Example

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

USEALINE Home FEALING HER	e RES LINC Hone RHS LINC Hone	RUS LING Home		
Search Rejected Records	Contact Maintenance Se	elect Lender Profile		1446
Reject Error Corre	ction (Lender)			
General Information				
Borrower ID	221197060	Lender ID		
Borrower Social Security Number	++++0(3)	Branch Number	001	
Borrower Name	ROBS	Lender Name	MORTGAGE LLC	
Laan Amount	812,820.00	Lender Laan Number	596614314	
Reporting Period	2016/12	Agency Loan Number	50	
GEO State/County	26425			
le Family Housing 203 Loan Status	Report - LOAN STATUS DETAIL			
cipal/Interest Payment *	\$527.00	Loan Status Received Date	05/04/2017	
aid Principal *	80.00			
al Amount Delinquent *	\$9,405.00			
estor Report Action Code *	01 × ACTIVE			
Annual Research and Research Management				

ESR Rejected Files Investor Status sing 203 Loan **Rejected Record Example** erest Payment Loan Status Received Date \$527.00 id Principal * \$20,000.00 • **Read error(s)** Total Amount Delinquent * \$9,486.00 **Correct error(s)** Report Action Code • 01 = ACTIVE ~ Loan Status Reporting Error Messages **Submit changes** • ode = 01 or 02 Submit Cancel Loan Status Received Date \$527.0 \$0.00 was \$0.00 Total Amount Delinguent * \$9,486.00 Investor Report Action Code 01 = ACTIVE ~



Investor	Status
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Rejected Record Example

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

earch Filten							
eport Type *		Investor Status		v			
forrower Social Se	ncurity Number						
ender ID							
ender Name		. Mc	JRTGAGE LLC				
Search Resul	lts			Submit	Hesel		
Report Date	Property Location	Borrower SSNID/Name	Lender Loan Number/Agency Loan Number	Unpaid Principal	Error Code	Error Messages	Investor Reporting Action Code (Description)
2/31/2016	14	*****0637 221197960 ROSS, GERALD	500014314 50	\$0.00	MA03507	Unpd Principal must be \times 0, if Investor Rpting Action Gd = 01 or 02	01 ACTME
2012016	WA	614591713 LONGABAUGH, JARED	601272479 51	\$0.00	MA03507	Unpd Principal must be \succ 0, if Investor Rpting Action Cd = 01 or 02	01 ACTIVE
2012016	n.	*****1261 620379563 EBY, NATHANIEL	601616493 50	\$51,766.09	MA00514	Tot Amt Delinq \succ 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTME
31/2016	н	*****1635 954934653 РЕТЕRS, JOSEPH	601787328 50	\$279,727.13	MA03514	Tot Ant Deling >= 1 mth P&i invalid if Dft Stat says loan not Dft	01 ACTIVE
310016	8C	*****4756 056376314 TANSEY, MICHELLE	601301104 50	\$128,616.20	MA03514	Tot Amt Delinq >= 1 mth P&i invalid if Dft Stat says loan not Dft	01 ACTIVE
312016	тх	*****5650 121751981 ALANZ, NICOLE	601962720	\$96,765.93	MA04300	Borrower not found	01 ACTIVE
31/2016	Р.	287215795 KRON, MARK	602190944 50	\$162,137.58	MA03514	Tot Amt Delinq >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 AGTIVE
31/2016	sc	078248769 POLLARD, CYNTHA	602832313 50	\$124,838.41	MA03514	Tot Ant Delinq >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE
31/2016	TN	200532940 SANCHEZ, RAMON	604212431	\$46,207.61	MA04300	Bonower not found	01 AGTIVE
31/2016	NJ		604766139 50	\$242,753.41	MA03514	Tot Ant Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE
31/2016	AL.	**************************************	605330745	\$74,593.08	MA04300	Borrower not found	01 ACTIVE

ESR Rejected Files

Investor Status

Borrower Not Found Example

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

Search Filter	8						
Report Type *		Investor Status		V			
Borrower Social S	ecurity Number						
Lender ID							
Lender Name		140	ORTGAGE LLC				
Search Resu	lts			Submit	Reset		
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	10	221197960 ROSS, GERALD	506014314 50	\$0.00	MA03507	Unpd Principal must be $>0,$ if investor Rpting Action Cd = 01 or 02	01 ACTIVE
12/31/2016	WA	6521 614591713 LONGABAUGH, JARED	601272479 51	\$0.00	MA03507	Unpd Principal must be $>$ 0, if Investor Rating Action Cd = 01 or 02	01 AGTIVE
12012016	в.	1261 620379563 EBY, NATHANIEL	601616493 50	\$51,766.09	MA00514	Tot Amt Deling \bowtie 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTME
12/31/2016	н	954934053 PETERS, JOSEPH	601787328 50	\$279,727.13	MA03514	Tot Ant Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE
12/31/2016	8C	1006376314 TANSEY, MICHELLE	601801104 50	\$128,616.20	MA03514	Tot Amt Delinq $\succ = 1$ mth Pái invalid if Dft Stat says loan not Dft	01 ACTIVE
12/31/2016	тх	121751981 ALANZ,	601992720	\$96,765.93	MA04300	Borrower not found	01 ACTIVE
12/31/2016	FL.		602190944 50	\$142,137.58	MA03514	Tot Ant Delinq >= 1 mb P&i invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	sc	*****8024 078248769 POLLARD, CYNTHA	602832313 50	\$124,838.41	MA03514	Tot Amt Delinq >= 1 mth P&I invalid if Dft Stat says loan not Dft	01 ACTIVE
12/31/2016	TN	280632940 SANCHEZ, RAMON	604212431	\$46,207.61	MA04300	Bonower not found	01 ACTIVE
12/01/2016	NJ	0012 346059017 WYETH, DOUGLAS	604766139 50	\$242,753.41	MA03514	Tot Ant Deling $\succ 1$ with P&I invalid if DR Stat says loan not DR	01 ACTIVE
12/31/2016	AL.		605330745	\$74,593.08	MA04300	Borrower not found	01 ACTIVE

ESR Rejected Files Investor Status Loan Status Reporting Error Me **Borrower Not Found Example** Single Family Default Status Received Date 05/04/2017 Default Code Help Scroll down the page • Due Date of Last Installment Received * Status Effective Date * Status Reason Code * Code Sent Default Status Code * Code Sent Select correct response 12/31/2016 42 42 = DELINQUENT 11/01/2016 015 015 = Other • Default Status Reporting Error Me 1. MA 00 - Borrower not four er Not Found Resolut this an SFHG Loan? Yes 🔿 No 🔾 Select Submit Cancel "Yes"

ESR Rejected Files	
Investor Status	
Borrower Not Found Example	Default Status Reporting Error Messages 1 MAO(00 - Borrown not found
1. Enter SSN	Borrover Not Found Resolution Information
2. Verify SSN	In the Borows Social Security Area (* No O
Select Submit	Rie enter the Bonover Social Security Number* 20

Investor Status

Borrower Not Found Example

- Success message
- Return to main menu error page

1	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.
	ОК



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.

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

ceptable file formats i	sclude Adobe FCPF and TIP (no password protected FCPF files), individual documents may be uploaded in the section below. File size is limited to 30 MB,					
dividual document(s).	samen ne esti mermean oovernimi on a separat ren ay seneving ure aronser positionen op in la mermean oovernimis can ur optionen a sine, amer, auems oovernimis) in optio					
ISN 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.						
pe of Document	File Name					
11067 - SSN Ve	obbie watson/Desktop/INVEST Browse					
Select 💌	Browse					
Select 💌	Browse					
	Inset more Documents Submit Documents) Reset: Cancel					
	SSN should be corrected to					
	permanent record					



United States Department of Anisothory USEA LINE Anisothory Search Rejected Records Search Rejected Records Search Rejected Records Search Filtors Report Type * Borrower Social Security Humber Lender ID Lender Hame	nk Status Reporting XSUMCHARE RELATED RELATE	You are logged in as Rubble Holdwor
	Used LNC Hare Departments USEA LNC Hare Description Search Rejected Records Search Rejected Records Search Filters Report Type * Borrower Social Security Number Leader ID Leader Rame	View Bases View Bases Vie

Default Status

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

Search Resu	ults							
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
12/01/2016	n.	628379563 EBY, NATHANIEL	601616493 50	02/01/2015	30	015	MA03514	Tot Arnt Delinq \succ 1 mth P&I invalid if Dft Stat says loan not Dft
12/31/2016	н	*****1635 954934653 РЕТЕRS, JOSEPH	601787328 60	06/01/2012	30	015	MA03514	Tot Ant Delinq \succ 1 mth P&I invalid if Dft Stat says loan not Dft
12/31/2016	SC	4756 096376314 TANSEY, MICHELLE	601801194 50	12/01/2011	30	006	MA03514	Tot Arnt Defing $\succ = 1$ mth P&I invalid if Dft Stat says loan not Dft
12/01/2016	FL.	*****8267 287216796 KRON, MARK	602190944 50	07/01/2015	30	015	MA03514	Tot Ant Delinq $\succ = 1$ mth P&I invalid if Dft Stat says loan not Dft
12/31/2016	50	078248769 POLLARD, CYNTHIA	602032313 50	07/01/2014	30	007	MA03514	Tot Ant Delinq \succeq 1 mth P8J invalid if Dft Stat says loan not Dft
12/31/2016	NJ	*****8812 349050817	604766139 50	04/01/2014	30	015	MA03514	Tot Amt Deling >= 1 mth P&I invalid if Dft Stat says loan not Dft

ESR Rejected Files

Default Status

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

Principal/Interest Payment *	\$462.40	Loar	status Received Date	11/09/2017		
Unpaid Principal *	\$60,511.74					
Total Amount Delinquent *	\$0.00		Input the correct D	Delq Amt <		
Investor Report Action Code *	01 = ACTIVE	•				
oan Status Reporting Error Messages				No	te: If you notice any o rrect, correct those fi	data that is not elds as well
1. MA03515 - Total Amount Delinquent	< 1 month P&I invalid wh	hen Default Status indicates the lo	an is in default	as	the error.	
ingle Family Housing 264 Default S	tatus Report - DEFAU	JLT STATUS DETAIL				
ingle Family Housing 264 Default S	tatus Report - DEFAL	ULT STATUS DETAIL	ult Status Received Date	11/09/2017	Default Code	Help 🕂 Add New
lingle Family Housing 264 Default S	tatus Report - DEFAL Code Sent	JLT STATUS DETAIL Defa	ult Status Received Date Code Sent	1109/2017 Status Reason Code *	Detaut Code Due Date of Installment	Help + Add New Last Received *
ingle Family Housing 264 Default S Itatus Effective Date *	tatus Report - DEFAL Code Sent 48	ULT STATUS DETAIL Defa Default Status Code * 48 = LOSS CLAIM	Ult Status Received Date	11/09/2017 Status Reason Code * 003 = ILLNESS OF PRINT	Default Code Due Date of Installment MORT F/V 08/01/2015	Hep + Add New Last Received *
ingle FilmBy Housing 264 Octout S Status Effective Date * 2331/2017	tatus Report - DEFAL Code Sent 45	ALT STATUS DETAIL Defa Default Status Code * 48 = LOSS CLAM	Code Sent	11:09:2017 Status Reason Code * 003 = ILLNESS OF PRINT	Defail Code Due Date of Installment MORT F.	Hóp 🕈 Add New Last Received *
Ingle Filmby Housing 264 Default S Status Effective Date * 10912017	tatus Report - DEPAL Code Sent 40 s	ALT STATUS DETAIL Defa Default Status Code * 48 = LOSS CLAIM w non Default Status indicates the ic	Luit Status Received Date Code Sent 003 an is in default	11/09/2017 Status Reason Code * 003 = ILLNESS OF PRINT	Due Date of Installment MORT F/ () (98012015	Help + Ado New Last Received *

Default Status

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

essage fi	rom webpage	×
	All corrections have been accepted and your status report has been submitted.	
	Click OK to return to the Search Reject page.	
	OK	

ESR Rejected Files

Default Code Help

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

Single Family Housing 264 Default Sta	itus Report - DEFAU	T STATUS DETAIL			
		Default	Status Received Date	11/09/2017	Default Code Help
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	08/01/2015
Default Status Reporting Error Messages					
1. MA03515 - Total Amount Delinquent <	1 month P&I invalid whe	n Default Status indicates the loan i	s in default		

Correction Timeframe

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

ESR Resources

USDA LINC

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





ES	R Resources	
ESF	R 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



