



**United States
Department of
Agriculture**

RURAL HOUSING SERVICE
Electronic Status and
Default Status Reporting
User Guide

(Revised June 2018)



Electronic Status Reporting User Guide

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Introduction

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ABOUT THE USDA LINC

The USDA Lender Interactive Network Connection (LINC) is an interactive system on the internet that provides approved Rural Housing Service (RHS) lenders access to RHS systems for the purpose of reporting status reports.

Rural Housing Service (RHS) is committed to implementing direct computer application-to-computer application exchange of standardized information between private industry and RHS. Electronic Data

Interchange (EDI) was introduced to RHS in 1996 making it easier for servicing lenders to fulfill their guaranteed loan reporting requirements and for RHS to collect and manage reported loan status information.

The growing guaranteed loan program makes it essential that RHS has access to current loan status and delinquency information to better monitor lender performance and overall program results.

In order to better monitor lender performance and overall program results, lenders are required to report to RHS, monthly loan statuses and monthly loan default statuses. RHS electronic reporting options will allow lenders to either send ANSI X12 files via batch integration techniques and the Internet, or use web pages designed for entering transactions manually.



Lenders with less than 100 loans may use the Web Reporting Input screens or EDI. Lenders with 100 or more loans must use EDI.

If you are a lender with less than 100 loans, you may:

- enter on-line monthly status reports on the Web Reporting Input screens,
- review on-line monthly status reports,
- enter on-line monthly default status reports on the Web Reporting Input screens, and
- review on-line monthly default status reports; or
- Use EDI as described below.

If you are a lender with 100 or more loans, you will:

- send EDI X12 files for transaction set (TS) 203, Secondary Mortgage Market Investor Report, and for TS 264, Mortgage Loan Default Status
- view and print the EDI X12 File Transfer Confirmation page,
- retrieve EDI X12 transaction file receipts for TS 203 and TS 264 via EDI,
- determine if the transferred EDI X12 file was accepted, and
- retrieve EDI X12 transaction files that were not accepted.

Lenders will use USDA LINC on the Internet as the starting point for reporting monthly



portfolio reports and monthly default status reports. USDA LINC website can be accessed at <https://usdalinc.sc.egov.usda.gov> and contains the Electronic Status Reporting (ESR) link. The ESR link will navigate to the web pages allowing the lender to either manually update the monthly loan status and monthly loan default status information or send the information via EDI ANSI ASC X12 file.

SYSTEM REQUIREMENTS

You must have the following hardware and software to access the USDA LINC.

- A personal computer, workstation or terminal with access to the Internet via a modem or network through an Internet Service Provider (ISP).
- An Internet web browser that is SSL compliant (i.e., Netscape 4.08 or higher or Microsoft's Internet Explorer 9 or higher).

SECURITY

RHS takes security very seriously due to the sensitivity of the data electronically shared and the threat of compromised web sites. RHS uses multiple mechanisms, each building on the other to create a very secure environment. Two of the security mechanisms we utilize have a direct impact on the trading partners.

First, the web browser on the PC that you use to access the USDA LINC web site must support 128-bit encryption using Secure Socket Layer. Encryption scrambles the data sent so that no one except the intended recipient can read the confidential data.

Secondly, before an organization can sign into the Electronic Status Reporting (ESR) system, the organization will need to be set up with permissions for ESR. The organization will need to complete a [Trading Partner Agreement](#) with USDA Rural Development. In this agreement one or more Lender Administrators are identified. Each Lender Administrator and all other users needing access to ESR are required to obtain an e-Authentication ID and required to have an e-Authentication Level 2 account. USDA will set up Lender Security Administrators for ESR access. Lender Security Administrators will be required to set up access permissions for users in their organization, after the user obtains an e-Authentication ID. Detailed information on obtaining an e- Authentication ID is located in Gaining Access to ESR section of the ESR User Guide.



Gaining Access to ESR

[Updating Account from Level 1 to Level 2](#)

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[EAuthentication Errors](#)

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Updating your Account from Level 1 to Level 2

1. Type in <https://usdalinc.sc.egov.usda.gov/> and press Enter. The USDA LINC Home page is displayed.
2. Click RHS LINC Home.
3. Click Electronic Status Reporting (ESR)





4. In the Quick Links box click Update your Account

USDA United States Department of Agriculture
USDA eAuthentication

login : Y2
Password :

Home About eAuthentication Help Contact Us Find an LRA

You are here: eAuthentication Home

eAuthentication Home

Welcome

USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the Internet. This includes things such as submitting forms electronically, completing surveys online, and checking the status of your USDA accounts.

Please note that USDA will only accept eAuthentication Accounts from individuals. Currently USDA eAuthentication does not have the mechanism to issue accounts to businesses, corporations or other entities.

To apply for a USDA eAuthentication Account, please visit the [Create an Account](#) Page.

6. Enter your current eAuthentication User ID and Password and click Login.

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

eAuthentication Login

LincPass (PIV) ?

CLICK HERE TO
LOG IN
WITH YOUR
LincPass (PIV)

User ID & Password ?

User ID: Acarlan1
Password:

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

7. Click Home

USDA United States Department of Agriculture
Enterprise Entitlements Management Service

Logged in as: **Ashley Carlan** (Logout)

Home

Welcome to EEMS Identity Manager

Please select a task from the menu.



8. Click Apply for Level 2 Account

USDA United States Department of Agriculture
Enterprise Entitlements Management Service

Logged in as: **Ashley Carlan** (Logout)

Home
▼ **Tasks**

- Apply for Level 2 Account**
- Change My eAuthentication Password
- Modify My Customer Profile
- Modify My Security Questions
- View My Roles
- View My Submitted Tasks

Welcome to EEMS Identity Manager

Please select a task from the menu.

9. Verify data or update data and click Submit (It is very important to print and retain this information)

USDA United States Department of Agriculture
Enterprise Entitlements Management Service

Home | Tasks | **Apply for Level 2 Account**

Required
Important: You must enter your information exactly as it appears on your Government issued photo ID (e.g. State Driver's License).
After you have completed and submitted this form, you will receive an email with instructions for completing the identity verification process.

Log In ID: AshleyCarlan

eAuthentication Assurance Level 1

First Name: Ashley
Middle Name:
Last Name: Carlan
Suffix:
Date of Birth: [MM/DD/YYYY]
Email: ashley_carlan@usda.gov
Business Phone:
Home Phone:
Home Street Address:
Home City:
Home State: Not Applicable
Home Postal Code:
Home Country: Not Selected

Note: If you are entering a home address outside the USA, please enter "N/A - unknown" for your State.

USDA eAuthentication is trying to make it easier for all users to regain access to their accounts. The Security Questions and Answers are a way to make your information more personal (memorable) and more difficult to research. For example, if you forget your password in the future, you will be able to use these questions and answers to reset your password using our self-service option. This may be the ONLY method available to validate your identity if your USDA accounts become inaccessible.

• Tip: Please keep in mind that the answers you provide are not case sensitive, but they are space sensitive. For example, "my childhood home" is not the same as "mychildhoodhome" because of the spaces used. Please do not use more than one space between words.
• Note: The characters ~, ^, & are not allowed in answers.

Each question and answer can be used only once.

Question 1: What was your mascot? Answer 1: Raider
Question 2: Who is your childhood friend? Answer 2: Kim
Question 3: What was the name of the school where you graduated? Answer 3: St. Ignace
Question 4: What is your childhood friend's first name? Answer 4: Robin

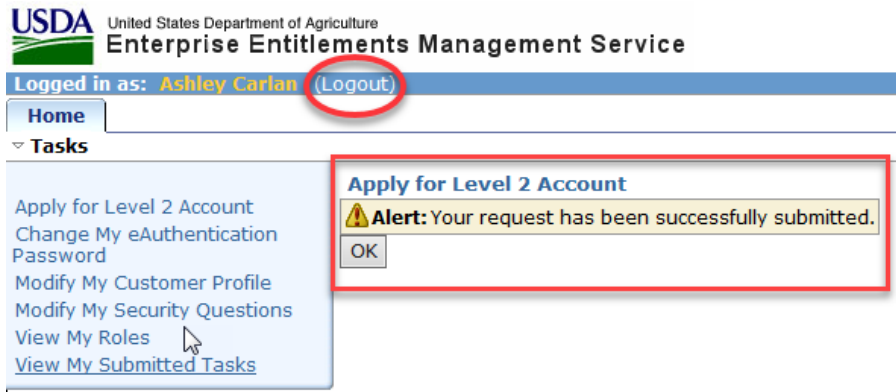
Submit

EEMS Home | eAuthentication Home | USDA.gov
Accessibility Statement | Privacy Policy | Non-discrimination Statement | EEMSManagement.gov

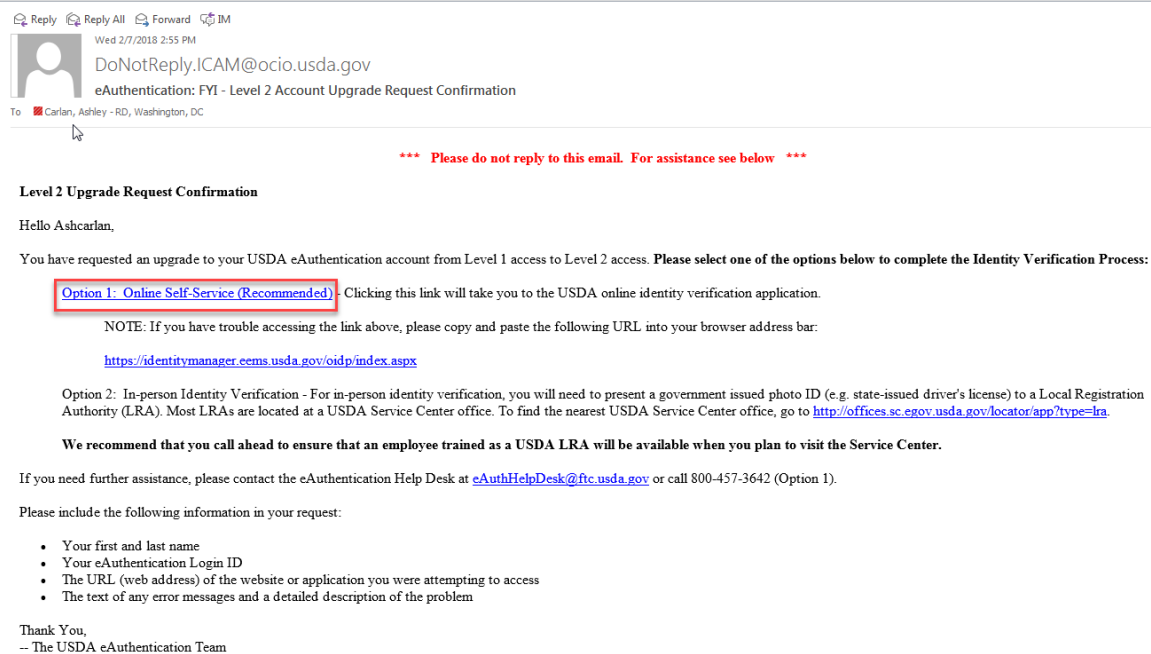




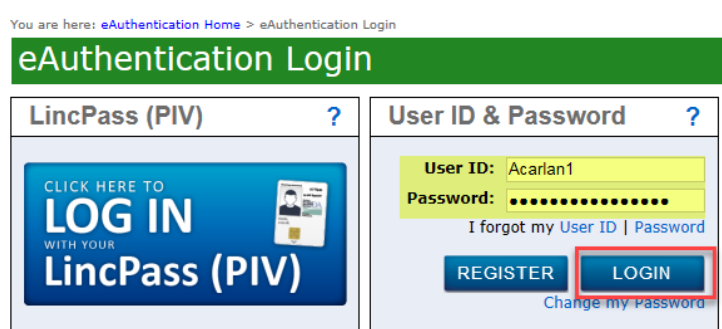
10. Click OK and Logout



11. Go to your email and click Option 1: Online Self-Service (Recommended)



14. Enter eAuthentication User ID and Password and click Login.





15. Click I Agree at the Consent Statement screen.

Consent Statement

By clicking the "I AGREE" button, you are providing written consent to the United States Department of Agriculture (USDA) under the Fair Credit Reporting Act authorizing the USDA to determine your identity based on information from your personal credit profile or other information from Experian. By clicking "I AGREE", you agree to the Terms of Service, and you authorize the USDA to obtain such information solely to verify your identity for the purpose of avoiding fraudulent transactions in your name.

[Terms of Service](#)

Note: To opt out of this process, click Exit. If you choose to opt out, then you will need to contact a USDA Service Center for in-person identity verification. To find the nearest USDA Service Center office, please go to <http://offices.sc.egov.usda.gov/locator/app?type=lra>. Please call ahead and make an appointment to ensure that a Local Registration Authority (LRA) is available to assist you.

16. Verify the profile information and enter your Social Security Number (SSN). Click Submit.

Validate Identity

Step 1 - Verify eAuthentication Profile Data

Please verify that the information below is correct before clicking Submit. This information should match the information on your government issued ID card (e.g. Driver's License). If you need to correct your information, [click here](#) to update your eAuthentication profile. Once you have updated your profile, you will receive an email with instructions for completing the identity verification process.

| | | | |
|----------------|---|---------------|----------------------------------|
| First Name: | <input type="text" value="A"/> | Last Name: | <input type="text" value="C"/> |
| Home Address: | <input type="text" value="12345"/> | Home City: | <input type="text" value="B"/> |
| Home State: | <input type="text" value="GA"/> | Home Country: | <input type="text" value="US"/> |
| Home Zipcode: | <input type="text" value="30"/> | Birth Date: | <input type="text" value="9/5"/> |
| Email Address: | <input type="text" value="ashley.carlan@wdc.usda.gov"/> | | |

To start the process you must enter your complete 9-digit Social Security Number (SSN). Once you have entered your SSN, click the 'Submit' button to continue.

Note: You will be given a limited amount of time to submit answers to the questions presented.

Social Security Number (SSN) (required)

Note: USDA eAuthentication does not retain your Social Security Number. It is only used for identity verification purposes.



17. This page of challenge questions is returned when Experian is able to provide a quiz for the user. There are 5 questions on the quiz, and the user must answer all questions before clicking submit.

Validate Identity

Step 2 - Validate Identity

You must validate your identity to ensure you are who you say you are, and to prevent unauthorized access to your account information. To validate your identity online, answer the following questions. All questions must be answered before you can continue.

Note: The questions are provided by a nationally known third party identity proofing service. The questions and answers are not retained by the USDA.

Which of the following people are you associated with?

- ☐ SHAW, JIMMY
- ☐ KENT, TERRY
- ☐ MEL, JIMMY
- ☐ JACOBSON, JIMMY
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is the manufacturer of a boat your own or have owned?

- ☐ AZURA
- ☐ YAMAHA
- ☐ CROWN
- ☐ SLIDER
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

According to your credit profile, you may have opened a Home Equity Line of Credit type loan in or around November 2016. Please select the lender to whom you currently make your payments or made your payments.

- ☐ PRUDENTIAL
- ☐ US BANK
- ☐ SUN AMERICA
- ☐ FIRST AMERICA
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

- ☐ CIGNA
- ☐ US AIR FORCE
- ☐ NAVAL HEALTH
- ☐ RANDOLPH
- ☐ NONE OF THE ABOVE/DOES NOT APPLY


Please select the term of your auto loan (in months) from the following choices. If your auto loan term is not one of the choices please select 'NONE OF THE ABOVE'.

- ☐ 24
- ☐ 36
- ☐ 48
- ☐ 60
- ☐ NONE OF THE ABOVE/DOES NOT APPLY


Submit



18. Congratulations! Your identity has been validated. You will also receive an email.

 United States Department of Agriculture
USDA eAuthentication

Welcome [Ashley Carlan](#) | [Logout](#)





[Home](#) | [About eAuthentication](#) | [Help](#) | [Contact Us](#) | [Find an LRA](#)

eAuthentication Status

Identity Verification - Success

Congratulations! Your identity has been validated and your eAuthentication account is now being promoted to Level 2. This process may take a few minutes to complete. You will receive a confirmation email from the USDA eAuthentication Service at the email address you provided once the action is complete.

After you have received the confirmation email, you will be ready to use your Level 2 account to log in to USDA applications. Please note that some USDA agency applications may require additional permissions to be applied to your Level 2 account before you can access the application. Please follow the application specific guidance to obtain these roles.

 Tue 1/30/2018 12:30 PM
DoNotReply.ICAM@ocio.usda.gov
eAuthentication: FYI - Level 2 Customer Account Upgrade Complete
To:  Carlan, Ashley - RD, Washington, DC

*** Please do not reply to this email. For assistance see below ***

Level 2 Account Upgrade Complete

Congratulations Aacarlal,

You have successfully completed the necessary requirements to upgrade your USDA eAuthentication account to Level 2 access. You now have the ability to conduct official electronic business transactions online with the USDA. Please note that some USDA agency applications may require additional permissions to be applied to your Level 2 account before you can access the application. Please follow the application specific guidance to obtain these roles.

You can view or update your account information by clicking on the [MODIFY MY CUSTOMER PROFILE](#) link or by going to the following link:
https://identitymanager.eams.usda.gov/iam/iam/eams/cal2/index.jsp?task_tag=ModifyMyCustomerProfile

If you need further assistance, click [here](#) to review our Frequently Asked Questions, or if you need information regarding USDA Agencies or services, click [here](#).

Thank You,
-- The USDA eAuthentication Team



OBTAINING AN eAuthentication ACCOUNT FOR LEVEL 2

[top](#)

1. Type in <https://usdalinc.sc.egov.usda.gov/> and press Enter. The USDA LINC Home page is displayed.
2. Click RHS LINC Home.
3. Click Electronic Status Reporting (ESR)



4. In the Quick Links box click on Create an Account





5. Click on the Register for a Level 2 Account button.

USDA United States Department of Agriculture
USDA eAuthentication

login : Y2
Password :

Home About eAuthentication Help Contact Us Find an LRA

You are here: [eAuthentication](#) > Account Creation

Create an Account - Getting Started

USDA Federal Employees, Contractors, & Affiliates

If you are a USDA Federal Employee, Contractor, or Affiliate of the USDA, you must register for a USDA Internal Account.

[Register for an Internal Account](#)

USDA Customers - What Level of Access Do You Need?

Request Level 1 Access to:

- Visit a USDA web page that indicates a Level 1 account is necessary
- Obtain general information about the USDA or its agencies
- Participate in public surveys for a USDA agency

[Register for a Level 1 Account](#)

Request Level 2 Access to:

- Submit official business transactions via the Internet
- Enter into a contract with the USDA
- Submit forms or applications for the USDA via the Internet

[Register for a Level 2 Account](#)

Changing from Level 1 Access to Level 2 Access

If you already have a Level 1 account and require Level 2 access:

1. Log into your profile
2. Fill in and submit the required information
3. Verify your Identity remotely by following the instructions on the "Level 2 Account Upgrade Request Confirmation" email, or visit a Local Registration Authority (LRA)

[Log into Your Profile](#)

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)
[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [USA.gov](#)



6. Complete the required fields. Required fields are denoted with asterisks. Click continue.

You are here: [eAuthentication](#) > [Account Creation](#) > Account Request Form

Register for Your Account - Level 2

Form Approved OMB No. 0503-0014

Step 1 of 5 - Level 2 Access Account Registration

USDA customers should complete the information below to create a USDA eAuthentication account. Please read the eAuthentication [Privacy Act Statement](#) and [Public Burden Statement](#) for more information on how your personal information will be protected.

All required fields are red and marked by an asterisk (i.e. *). Enter your first and last name exactly as it appears on your Government issued photo ID (e.g. state driver's license).

Note: The characters < > ^ : | are not allowed on this form (the character : is allowed for password only).

User Information ?

Required Field*

First Name*

Middle Initial

Last Name*

Suffix

Home Address*

Home City*

Home State*

Home Zip/Postal Code*

Home Country*

Birth Date*

Home State*

Select...

Home Country*

United States

Contact Information ?

Home Phone

Email*

Confirm Email*

Login Information ?

User ID*

Password*

Confirm Password*

Security Questions ?

Please select and answer four distinct questions from the selections below. This information will be used to assist you in using our eAuthentication Self Service options and various other services.

The Security Questions and Answers that you provide may be the ONLY method available to validate your identity if your USDA accounts become inaccessible. Please select Questions and Answers that are easily memorable to you and hard for anyone else to guess. Each question may only be used once. For additional assistance, click [here](#) above.

1*

What was the make of your first vehicle?

2*

What is the last name of your best friend from childhood?

3*

What was the last name of your third grade teacher?

4*

What was the name of your second pet?

Continue



7. Verify inputted data on the Level 2 Access Account Verification Screen. If the data is not correct, click edit and correct data. If the data is correct, click submit.

Step 2 of 5 - Level 2 Access Account Verification

If this information is incorrect, please click the [edit](#) button. If the information is correct, please continue by clicking the submit button.

Verify User Information

User ID: Acarlan1
Name: Ashley Carlan
Home Address: 12 [redacted] 05
Ba [redacted]
30 [redacted]
US
Birth Date: 9 [redacted] 6

Verify Contact Information

Phone: (702) [redacted] 48
Email: ash[redacted]@usda.gov

Verify Security Questions & Answers

Q: What was the make of your first vehicle
A: Toyota
Q: What is the last name of your best friend from childhood
A: Pop
Q: What was the last name of your third grade teacher
A: Cr
Q: What was the name of your second pet
A: Hu

Edit

Submit



8. Print Confirmation Email Page. Go to your email and click on the activation link provided in the confirmation email.

Step 3 of 5 - Print Confirmation email

Account Created:

Your account has been created but you have two more steps required to complete your registration!

Your confirmation email with the subject line, "**eAuthentication - Action Required - Instructions to Activate Your USDA Account With Level 2 Access**", should arrive within 1 hour. Please follow the instructions in the email to complete step 4 of your registration.

eAuthentication Account Information:

User ID: Acarlan1

Email: ash@usda.gov

Level 2 access activation process:

1. Click the **ACTIVATE MY ACCOUNT** link in the confirmation email
2. Select an option for identity verification. You will be prompted to select one of the following:
 - a. Online identity verification
 - b. In-person identity verification at a USDA Service Center

Note: You will NOT be able to use your account to conduct official electronic business transactions with the USDA until you have completed the identity verification process.

If after 24 hours you do not receive the confirmation email:

1. Check the email "junk" folder, as some email applications may place this email there.
2. Search for the following subject line in your email application:
"eAuthentication - Action Required - Instructions to Activate Your USDA Account With Level 2 Access"

Once you have located the confirmation email:

1. Follow the instructions in the email to complete step 4 of your registration.

For additional information click [here](#) to review our Frequently Asked Questions.

Please [print](#) this page for future reference.

Sample Activation e-mail





9. Click Option 1 self- service. This will prompt another email.

You are here: [eAuthentication](#) > [Account Creation](#) > Account Activation

Create an eAuthentication Account

Step 4 of 5 - Account Activated

Your account has been activated with Level 1 Access. Please wait 20 minutes from the time of activation before using the account.

eAuthentication Account Information:

User ID: Acarlan1

Email: ashley.carlan@wdc.usda.gov

Additional Information

For additional information regarding your eAuthentication account, please review our Frequently Asked Questions.

- Click [here](#) to review our Frequently Asked Questions.

Step 5 of 5 - Identity Verification

To verify your identity for Level 2 Assurance, please select one of the following options:

- Option 1 : Online Self-Service (Recommended)** - Clicking this link will take you to the USDA online identity verification application.
- Option 2 : Take your government-issued photo ID (e.g. state-issued driver's license) and present it in person to a Local Registration Authority (LRA). Most LRAs are located at a USDA Service Center office. To find the nearest USDA Service Center office, go to [Find an LRA](#)

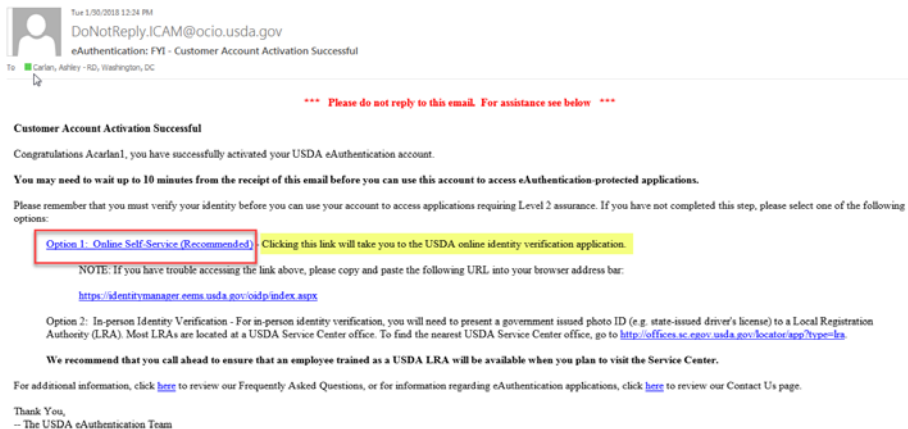
Please call the telephone number listed for the Service Center to make an appointment before your visit. Also, you must bring at least one form of identification with you to complete your registration.

If you cannot find an LRA, contact the eAuthentication Help Desk:

email: eAuthHelpDesk@ftc.usda.gov

Phone: 800-457-3642 (Option 1)

10. Go to your email and click Option 1: Online Self-Service (Recommended).





11. Enter the User ID and Password you created in the previous steps and click Login.

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

eAuthentication Login

LincPass (PIV) ?

User ID & Password ?
User ID: Acarlan1
Password:
[I forgot my User ID | Password](#)

[Change my Password](#)

12. Click I Agree at the Consent Statement screen.

United States Department of Agriculture
USDA eAuthentication

Welcome [Ashley Carlan](#) | [Logout](#)

Consent Statement

By clicking the "I AGREE" button, you are providing written consent to the United States Department of Agriculture (USDA) under the Fair Credit Reporting Act authorizing the USDA to determine your identity based on information from your personal credit profile or other information from Experian. By clicking "I AGREE", you agree to the Terms of Service, and you authorize the USDA to obtain such information solely to verify your identity for the purpose of avoiding fraudulent transactions in your name.

[Terms of Service](#)

Note: To opt out of this process, click Exit. If you choose to opt out, then you will need to contact a USDA Service Center for in-person identity verification. To find the nearest USDA Service Center office, please go to <http://offices.sc.egov.usda.gov/locator/app?type=lra>. Please call ahead and make an appointment to ensure that a Local Registration Authority (LRA) is available to assist you.

13. Verify the profile information and enter your Social Security Number (SSN). Click Submit.

Validate Identity

Step 1 - Verify eAuthentication Profile Data

Please verify that the information below is correct before clicking Submit. This information should match the information on your government issued ID card (e.g. Driver's License). If you need to correct your information, [click here](#) to update your eAuthentication profile. Once you have updated your profile, you will receive an email with instructions for completing the identity verification process.

| | | | |
|----------------|---|---------------|----------------------------------|
| First Name: | <input type="text" value="A"/> | Last Name: | <input type="text" value="C"/> |
| Home Address: | <input type="text" value="175"/> | Home City: | <input type="text" value="B"/> |
| Home State: | <input type="text" value="GA"/> | Home Country: | <input type="text" value="US"/> |
| Home Zipcode: | <input type="text" value="30"/> | Birth Date: | <input type="text" value="9/5"/> |
| Email Address: | <input type="text" value="ashley.carlan@wdc.usda.gov"/> | | |

To start the process you must enter your complete 9-digit Social Security Number (SSN). Once you have entered your SSN, click the 'Submit' button to continue.

Note: You will be given a limited amount of time to submit answers to the questions presented.

Social Security Number (SSN) (required)

Note: USDA eAuthentication does not retain your Social Security Number. It is only used for identity verification purposes.



14. Answer all questions and click continue.

Validate Identity

Step 2 - Validate Identity

You must validate your identity to ensure you are who you say you are, and to prevent unauthorized access to your account information. To validate your identity online, answer the following questions. All questions must be answered before you can continue.

Note: The questions are provided by a nationally known third party identity proofing service. The questions and answers are not retained by the USDA.

Which of the following people are you associated with?

- ☐ SHAW
- ☐ KEN
- ☐ MEL
- ☐ JAC
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is the manufacturer of a boat your own or have owned?

- ☐ AZ
- ☐ YA
- ☐ CC
- ☐ SL
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

According to your credit profile, you may have opened a Home Equity Line of Credit type loan in or around November 2016. Please select the lender to whom you currently make your payments or made your payments.

- ☐ PRU
- ☐ US
- ☐ SUN
- ☐ FIRE
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

- ☐ CIP
- ☐ US
- ☐ NA
- ☐ R A
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Please select the term of your auto loan (in months) from the following choices. If your auto loan term is not one of the choices please select 'NONE OF THE ABOVE'.

- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 6
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Submit



15. Congratulations! Your identity has been validated. You will also receive an email.

The screenshot shows the USDA eAuthentication Status page and a confirmation email. The status page has a green header with 'eAuthentication Status' and a yellow box stating 'Identity Verification - Success'. The email, from DoNotReply.ICAM@ocio.usda.gov, confirms the Level 2 account upgrade and provides instructions on how to update account information.

USDA United States Department of Agriculture
USDA eAuthentication

Welcome [Ashley Carlan](#) | [Logout](#)

login : V2
password :

Home | About eAuthentication | Help | Contact Us | Find an LRA

eAuthentication Status

Identity Verification - Success

Congratulations! Your identity has been validated and your eAuthentication account is now being promoted to Level 2. This process may take a few minutes to complete. You will receive a confirmation email from the USDA eAuthentication Service at the email address you provided once the action is complete.

After you have received the confirmation email, you will be ready to use your Level 2 account to log in to USDA applications. Please note that some USDA agency applications may require additional permissions to be applied to your Level 2 account before you can access the application. Please follow the application specific guidance to obtain these roles.

Tue 1/30/2018 12:30 PM
DoNotReply.ICAM@ocio.usda.gov
eAuthentication: FYI - Level 2 Customer Account Upgrade Complete
To: Carlan, Ashley - RD, Washington, DC

*** Please do not reply to this email. For assistance see below ***

Level 2 Account Upgrade Complete

Congratulations Acarlan1,

You have successfully completed the necessary requirements to upgrade your USDA eAuthentication account to Level 2 access. You now have the ability to conduct official electronic business transactions online with the USDA. Please note that some USDA agency applications may require additional permissions to be applied to your Level 2 account before you can access the application. Please follow the application specific guidance to obtain these roles.

You can view or update your account information by clicking on the [MODIFY MY CUSTOMER PROFILE](#) link or by going to the following link:
https://identitymanager.eems.usda.gov/iam/iv/eems/cal2/index.jsp?task_tag=ModifyMyCustomerProfile

If you need further assistance, click [here](#) to review our Frequently Asked Questions, or if you need information regarding USDA Agencies or services, click [here](#).

Thank You,
- The USDA eAuthentication Team

EAuthentication Errors

[top](#)

Identity Verification – Unable to Validate Identity page – This page is returned when the user has failed the identity verification process, but has not exceeded the number of attempts allowed. They can click Go in Option 1 to retry, or Go in Option 2 to go to the Service Center Locator page.

The screenshot shows the 'Unable to Validate Identity' error page. It includes a message explaining the error and two options to continue: 'Option 1: Retry Quiz' and 'Option 2: Contact a Service Center Office', each with a 'Go' button.

USDA United States Department of Agriculture
USDA eAuthentication

Welcome, [Logout](#)

login : V2
password :

Unable to Validate Identity

We are sorry, we were unable to validate your identity with the information that you provided. To continue, select one of the following options:

Option 1: Retry Quiz [Go](#)

Option 2: Contact a Service Center Office [Go](#)

Identity Verification – Use Limits Exceeded error page – If the user exceeds the maximum number of attempts for remote identity verification, the following error page is returned. The user will not be able to attempt remote identity verification again, and must visit a Local



Registration Authority (LRA) in person to complete the identity verification process. Click the blue link to find the closet USDA Service Center

eAuthentication Status

ERROR : Use Limit Reached

You have exceeded the number of attempts that are allowed for Online Identity Verification. You must now take your government-issued picture ID (e.g. state-issued driver's license) and present it in person to a Local Registration Authority (LRA) who can activate your account with Level 2 access.

Most LRAs are located at a USDA Service Center office. To find the nearest USDA Service Center office, please go to <http://offices.sc.egov.usda.gov/locator/app?type=lra>. Please call ahead and make an appointment to ensure that an LRA is available to assist you.

Forgot User ID

1. Type <https://usdalinc.sc.egov.usda.gov/> and press enter. The USDA LINC Home page is displayed.
2. Click RHS LINC Home
3. Click Electronic Status Reporting(ESR)
4. Click on Forgot my User ID
5. Enter User Information
6. Click on Continue
7. The next page is the Confirmation Page stating – Any user IDs matching the following (First, Last name and email) have been emailed to you.
8. Click Continue
9. Check email for user id information.

Change User Password

1. Type <https://usdalinc.sc.egov.usda.gov/> and press enter. The USDA LINC Home page is displayed.
2. Click RHS LINC Home.
3. Click Electronic Status Reporting(ESR)
4. Click on Change My Password
5. Type User ID and Current Password
6. Click Login
7. Under Tasks, Click Change my eAuthentication Password.
8. Complete the required fields on the Change Password screen
9. Click Submit
10. Task completed will prompt. Click OK (you will also receive an email confirming the change)



Forgot User Password

1. Type <https://usdalinc.sc.egov.usda.gov/> and press Enter. The USDA LINC Home page is displayed.
2. Click RHS LINC Home
3. Click Electronic Status Reporting(ESR)
4. Click on I Forgot my Password
5. Type in User ID
6. Click Continue
7. Answer the security question and click ok
8. Answer the next security question and click ok
9. Answer the 3rd security question and click ok
10. Enter new password and click submit
11. Task completed will prompt. Click OK (you will also receive an email confirming the change)

EAuthentication Q&A

Visit https://www.eauth.usda.gov/GlobalAssets/Documents/USDA_eAuth_FAQ_508.pdf



SFH Electronic Data Interchange

[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 file 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 file.



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 30th. A loan is 60 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
 - Monthly Status
 - Monthly Default Status

SENDING SFH X12 FILES

Once you have accessed the USDA LINC, click on the Send X12 file link in the left navigation bar. Click on the Browse button to locate the EDI file you are sending. You can send EDI X12 transaction sets (TS) 203, Secondary Mortgage Market Investor Report, and TS 264, Mortgage Loan Default Status to the EDI translator. You can send TS 203 and TS 204 in the same X12 file.



An X12 file cannot exceed 100 megabytes.

1. Click the **Submit Transmission** button after the file you will send is selected.

HELPFUL HINT:

If you click **Browse**, you will receive a dialog box that either:

- Contains a dropdown list that allows you to select (double click) a file from any drive available on the Desk Top or Laptop executing the page. Click **OPEN** to display the file name on the Send EDI X12 Files page, or
- Contains a File Name box that allows you to type in the file name or select (double click) a file name from the list. Click **OPEN** to display the file name on the Send EDI X12 Files page.

2. Click **Submit Transmission**. The Send EDI X12 File Transfer Confirmation page is displayed. Print this page for your files.
3. Wait one hour and then access the Lender Retrieve 997 Screen to verify that the translator has accepted the file.



DISPLAYING SFH 997 FILES

The TS 997 (Functional Acknowledgment) informs the lender if the translator accepted the transferred EDI X12 file. If the translator did not accept the file, TS 997 details all errors that exist in the X12 file. Once you have accessed the USDA LINC Electronic Status Reporting application, you will be able to display TS's 997 for TS 203, Secondary Mortgage Market Investor Report, and TS 264, Mortgage Loan Default.

1. On the **Electronic Status Reporting** home page, the following navigation options are available on the left navigation bar.
 - Send X12 File
 - Retrieve 997 File
2. Click **Retrieve 997 File**. The Lender Retrieve 997 Screen is displayed. All TS's 997 created for X12 files that have been transferred during the previous six calendar months are displayed. TS's 997 are deleted when the current date is the same as the date of the file plus six months and one day. For example, a file dated 1/31/2017 would be deleted 08/01/20.

HELPFUL HINTS:

- The TS 997 file names correspond to the assigned names on the Send EDI X12 File Transfer Confirmation page.
- If you do not receive an X12 TS 997 within one hour after your submission, please contact the Guaranteed Loan Branch at 877-636-3789 or email them at RD.NFAOC.HSB@stl.usda.gov.



SFH Web Reporting Help

[About SFH Web Reporting](#)
[Entering Monthly Loan Status Reports](#)
[Reviewing Monthly Loan Status Reports](#)
[Modifying Monthly Loan Status Reports](#)
[Deleting Monthly Loan Status Reports](#)
[Submitting Monthly Loan Status Reports](#)
[Entering Monthly Default Status Reports](#)
[Reviewing Monthly Default Status Reports](#)
[Modifying Monthly Default Status Reports](#)
[Deleting Monthly Default Status Reports](#)
[Submitting Monthly Default Status Reports](#)

ABOUT SFH WEB REPORTING

Only lenders/servicers with less than 100 loans should use the Web Reporting input pages to submit guaranteed loan status and mortgage loan default status information. Loan status reporting for all loans is required on a Monthly basis, rather than a quarterly basis. Lenders/servicers will continue to report delinquent loans and defaults on a monthly basis.



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 30th. A loan is 60 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.


3. EDI Reporting
 - Send X12 File
 - Retrieve 997 File
4. Web Reporting
 - Monthly Status
 - Monthly Default Status




ENTERING MONTHLY STATUS REPORTS

Once you have accessed the USDA LINC, Electronic Status Reporting application, you can continue with Web Reporting using the left hand navigation bar. You are required to report on your entire Rural Development portfolio on a Monthly basis.

1. Access the USDA LINC, Electronic Status Reporting application.
2. Click **Monthly Status Report** in the left navigation section. The Monthly Status Reports page is displayed.

**United States
Department of
Agriculture**

Electronic Status Reporting



Home Help Contact Us Logoff

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 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 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 p.m. (CST) of the Federal Government's sixth working day following the end of the month will be lost.

**United States
Department of
Agriculture**

Electronic Status Reporting



Home Help Contact Us Logoff

EDI Reporting

- Send X12 File
- Retrieve 997 File

Web Reporting

- Monthly Status**
- Monthly Default Status

You are here: [Home](#) [Monthly Status](#)

Monthly Status Retrieve/Review Transmission

Any Transmission not reviewed and submitted by 7 p.m. (CST) of the Federal Government's sixth working day following the end of the month will be lost.

[Print](#) [Submit Transmission](#)

Lender ID

USDA Assigned Branch 001

Report Date 12/31/2016

Borrower SSN: [Retrieve Borrower](#)

No Monthly Status Reports have been entered for this reporting period.

| Borrower SSN | Borrower Name | Lender Loan Nbr | Prop Loc | Unpaid Prin. | Prin/Int Payment | Total Amt Delinquent | InvSOR Rpt Action CD |
|--------------|---------------|-----------------|----------|--------------|------------------|----------------------|----------------------|
| | | | | | | | |



3. For borrowers whose status information is being entered on the Web Reporting input page for the first time:
 - a) Enter the Borrower's SSN and click **Retrieve Borrower**. The Monthly Status Reports page is redisplayed with the message "Borrower was not included in previous Monthly reporting cycle. Please enter data."
 - b) Complete the following fields. Click **Select** for Property Location and Investor Reporting Action Code. Drop down lists display valid property locations and investor reporting action codes.

Input Field:

Borrower Last Name

Borrower First Name

Borrower Middle Initial

Property Location

Lender Loan Number

Unpaid Principal

Principal/Interest

Total Amount Delinquent

Investor Reporting Action Code

Definitions:

Borrower's Last Name

Borrower's First Name

Borrower's Middle Initial

State where Property is located

Lender Loan Number

This is the unpaid principal balance owed on the loan

This is the principal and interest installment. Do **not** include taxes and insurance.

This is the principal and interest past due.

Select the appropriate Investor Reporting Action Code from the dropdown list.

NOTE: A loan is delinquent if it is 30 or more days past due for all months **except February**. For example: A loan is considered 30 days delinquent if the June 1st installment has not been paid as of June 30th. A loan is 60 days delinquent if the May 1st installment has not been paid as of June 30th.

For February: A loan is considered delinquent if the February 1st installment has not been paid as of February 28th, except in a leap year, the installment would be due on the 29th.

The screenshot shows the 'Monthly Status Reporting on Individual Borrower' web page. On the left is a navigation menu with 'Monthly Status' highlighted. The main content area has a breadcrumb trail: 'You are here: Home / Monthly Status / Monthly Status Reporting on Individual Borrower'. Below this is a green header bar with the title 'Monthly Status Reporting on Individual Borrower'. The form contains the following fields and labels:

- Lender ID:** 001
- USDA Assigned Branch:** 12/31/2016
- Report Date:**
- Borrower SSN:**
- Borrower was not included in Previous Monthly Reporting cycle. Please enter data.**
- Borrower Last Name *:** [Text Input]
- Borrower First Name *:** [Text Input]
- Borrower Middle Initial:** [Text Input]
- Property Location *:** [Dropdown Menu with 'Select One' selected]
- Lender Loan Number*:** [Text Input]
- Unpaid Principal:** \$0.00 (Example 5000.00)
- Principal/Interest Payment*:** \$0.00 (Example 500.00)
- Total Amount Delinquent:** \$0.00 (Include P&I Only for loans >= 30 days past due)
- Investor Reporting Action Code*:** [Dropdown Menu with 'Select One' selected]

At the bottom of the form are 'Save' and 'Cancel' buttons.



Click **Save**. If this borrower is not the last borrower in your portfolio that has not been previously reported, proceed back to step 3. Once all borrower's that have not been previously reported are entered, you should be at the Monthly Status Retrieve/Review Transmission screen. You will need to review each loan in the list for all loans previously reported by click Mod on the Monthly Status Retrieve/Review Transmission screen.

Reports page is displayed with the input status data. Refer to the Help for reviewing, modifying, deleting, and/or submitting Monthly status reports, if needed.

- c) Repeat steps 3a-3c for each first time borrower, or to enter Monthly status reports for borrowers who were previously updated on the Web Reporting pages refer to Step 3e below.

For borrowers who had status information previously updated on the Web Reporting pages:

- d) Enter the Borrower SSN and click **Retrieve Borrower**. The Monthly Status Reports page is redisplayed with the message "The following fields have been prefilled from the prior Monthly status report. Please verify prefilled fields and complete blank items for this reporting period."
- e) Complete the Unpaid Principal and Total Amount Delinquent input fields. Refer to step 3b for an explanation of these fields.
- f) Click **Next Borrower**. A new Monthly Status Reports page is displayed. If this borrower is not the last borrower in your portfolio, proceed to step 3h. If this is the last borrower in your portfolio, click **Review Transmission**. The Review Monthly Status Reports page is displayed with the input status data. Refer to the Help for reviewing, modifying, deleting, and/or submitting Monthly status reports, if needed.
- g) Repeat steps 3e through 3g for each borrower, or to enter Monthly status reports for first time borrowers refer to Step 3a above.

REVIEWING MONTHLY STATUS REPORTS

You can review current statuses *that have not been transmitted* by accessing the Review Monthly Status Reports page. You must also submit your statuses for transmission from this page.

Click **Review Transmission** on the Monthly Status Reports page. All status reports that were entered on the Monthly Status Reports page are displayed on the Review Monthly Status Reports page. The status reports are sorted by borrower social security number and displayed in ascending numerical order.

HELPFUL HINT: If you click **Submit Transmission**, you cannot review, modify, or delete any statuses you just entered. Please be sure to make all modifications and/or deletions before you click **Submit Transmission**.



MODIFYING MONTHLY STATUS REPORTS

You can modify information for current statuses *that have not been transmitted* by accessing the Review Monthly Status Reports page. You also submit your statuses for transmission from this page.

1. Click **Review Transmission** on the Monthly Status Reports page. All status reports that were entered on the Monthly Status Reports page are displayed on the Review Monthly Status Reports page. The status reports are sorted by borrower social security number and displayed in ascending numerical order.
2. Click **Mod** (Modify) next to the borrower's status report that you want to modify. The Monthly Status Reports page for the selected status report is displayed with the data prefilled.
3. You can modify any of the fields listed below. All other data fields are protected.
 - Borrower Name
 - Property Location
 - Lender Loan Number
 - Unpaid Principal
 - Principal/Interest Payment
 - Total Amount Delinquent
 - Investor Reporting Action Code.
4. Click **Update Modification**. The Review Monthly Status Reports page is redisplayed with the corrected data.
5. Repeat steps 2, 3, and 4 for all modifications.
6. After you have entered, reviewed, modified, and/or deleted your Monthly status report data for your entire portfolio, you are ready to submit the Monthly status reports for transmission. Access the Review Monthly Status Reports page to submit the Monthly status reports.

DELETING MONTHLY STATUS REPORTS

You can delete current statuses *that have not been transmitted* by accessing the Review Monthly Status Reports page. You also submit your statuses for transmission from this page.

1. Click **Review Transmission** on the Monthly Status Reports page. All status reports that were entered on the Monthly Status Reports page are displayed on the Review Monthly Status Reports page. The status reports are sorted by borrower social security number and displayed in ascending numerical order.
2. Click **Del** (Delete) next to the borrower's status report that you want to delete. The Delete Confirmation message box is displayed.
3. Click **OK** to delete the selected status report or click **Cancel** to return to the Review Monthly Status Reports page. If you clicked **OK**, the Review Monthly Status Reports page is redisplayed and the selected status is deleted.



4. After you have entered, reviewed, modified, and/or deleted your Monthly status report data for your entire portfolio, you are ready to submit the Monthly status reports for transmission. Access the Review Monthly Status Reports page to submit the Monthly status reports.

SUBMITTING MONTHLY STATUS REPORTS

After you have entered, reviewed, modified, and/or deleted your Monthly status report data for your entire portfolio, you are ready to submit the Monthly status reports for transmission. You submit the Monthly status reports from the Review Monthly Status Reports page. Submit all your statuses together as one transmission.

1. Click **Submit Transmission** on the Review Monthly Status Reports page. The Submit Confirmation page is displayed with the following information:
 - verification that the transmission has been accepted,
 - number of records transmitted, and
 - date of transmission.
2. Print the page as receipt for submission of transmission.
3. Click **OK**. The Monthly Status Reports page is displayed.
4. Click **Exit** to return to the USDA LINC Home page.

ENTERING MONTHLY DEFAULT STATUS REPORTS

Once you have accessed the GRH LINC, you can enter monthly default status report data. You are required to report on delinquent loans on a monthly basis.

1. Access the GRH LINC.
2. Click **Monthly Default Status Report**. The Monthly Default Status Reports page is displayed.
3. For borrowers whose default status information is being entered on the Web Reporting input page for the first time:
 - a) Enter the Borrower SSN and click **Retrieve Borrower**. The Monthly Default Status Reports page is redisplayed with the message "Borrower was not included in previous monthly reporting cycle. Please enter data."
 - b) Complete the Borrower Name, Property Location, Lender Loan Number, Due Date of Last Installment Received, Status of Mortgage Code, and Status Reason Code input fields.

[Click here to go to the complete list of all Default Status Codes and their Usage](#)



- c) Click **Next Borrower**. A new Monthly Default Status Reports page is displayed. If this borrower is not the last borrower in your portfolio, proceed to step 3d. If this is the last borrower in your portfolio, click **Review Transmission**. The Review Monthly Default Status Reports page is displayed with the input status data. Refer to the Help for reviewing, modifying, deleting, and/or submitting monthly default status reports, if needed.
- d) Repeat steps 3a through 3c for each first time borrower, or to enter monthly default status reports for borrowers who were previously updated on the Web Reporting input pages refer to Step 3e below.

For borrowers who had default status information previously updated on the Web Reporting input pages:

- e) Enter the Borrower SSN and click **Retrieve Borrower**. The Monthly Default Status Reports page is redisplayed with the message "The following fields have been prefilled from the prior monthly default status report. Please verify prefilled fields and complete blank items for this reporting period."
- f) Enter the Due Date of Last Installment Received.
- g) Click **Select** for Status of Mortgage Code and Status Reason Code. Drop down lists display valid status of mortgage codes and status reason codes. Click on the applicable status of mortgage code and status reason codes. Refer to the code definitions listed on the previous page, if necessary.
- h) Click **Next Borrower**. A new Monthly Default Status Reports page is displayed. If this borrower is not the last borrower in your portfolio, proceed to step 3i. If this is the last borrower in your portfolio click **Review Transmission**. The Review Monthly Default Status Reports page is displayed with the input status data. Refer to the Help for reviewing, modifying, deleting, and/or submitting monthly default status reports, if needed.
- i) Repeat steps 3e through 3h for each borrower, or to enter monthly default status reports for first time borrowers refer to Step 3a above.

REVIEWING MONTHLY DEFAULT STATUS REPORTS

You can review current default statuses *that have not been transmitted* by accessing the Review Monthly Default Status Reports page. You must also submit your default statuses for transmission from this page.

Click **Review Transmission** on the Monthly Default Status Reports page. All default status reports that were entered on the Monthly Default Status Reports page are displayed on the Review Monthly Default Status Reports page. The default status reports are sorted by borrower social security number and displayed in ascending numerical order.

HELPFUL HINT: If you click **Submit Transmission**, you cannot review, modify, or delete any default statuses you just entered. Please be sure to make all modifications and/or deletions before you click **Submit Transmission**.



MODIFYING MONTHLY DEFAULT STATUS REPORTS

You can modify information for current default statuses *that have not been transmitted* by accessing the Review Monthly Default Status Reports page. You also submit your default statuses for transmission from this page.

1. Click **Review Transmission** on the Monthly Default Status Reports page. All default status reports that were entered on the Monthly Default Status Reports page are displayed on the Review Monthly Default Status Reports page. The default status reports are sorted by borrower social security number and displayed in ascending numerical order.
2. Click **Mod** (Modify) next to the borrower's monthly default status report that you want to modify. The Monthly Default Status Reports page for the selected monthly default status report is displayed with the data prefilled.
3. You can modify any of the fields listed below. All other data fields are protected.
 - Borrower Name
 - Property Location
 - Lender Loan Number
 - Due Date of Last Installment Received
 - Status of Mortgage Code
 - Status Reason Code
4. Click **Update Modification**. The Review Monthly Default Status Reports page is redisplayed with the corrected data.
5. After you have entered, reviewed, modified, and/or deleted monthly default status report data for your delinquent borrowers, you are ready to submit the monthly default status reports for transmission. Access the Review Monthly Default Status Reports page to submit the monthly default status reports.

DELETING MONTHLY DEFAULT STATUS REPORTS

You can delete current default statuses *that have not been transmitted* by accessing the Review Monthly Default Status Reports page. You also submit your default statuses for transmission from this page.

1. Click **Review Transmission** on the Monthly Default Status Reports page. All default status reports that were entered on the Monthly Default Status Reports page are displayed on the Review Monthly Default Status Reports page. The default status reports are sorted by borrower social security number and displayed in ascending numerical order.
2. Click **Del** (Delete) next to the borrower's monthly default status report that you want to delete. The Delete Confirmation message box is displayed.
3. Click **OK** to delete the selected monthly default status report or click **Cancel** to return to the Review Monthly Default Status Reports page. If you clicked **OK**, the Review Monthly Default



Status Reports page is redisplayed and the selected default status is deleted.

4. After you have entered, reviewed, modified, and/or deleted monthly default status report data for your delinquent borrowers, you are ready to submit the monthly default status reports for transmission. Access the Review Monthly Default Status Reports page to submit the monthly default status reports.

SUBMITTING MONTHLY DEFAULT STATUS REPORTS

After you have entered, reviewed, modified, and/or deleted monthly default status report data for your delinquent borrowers, you are ready to submit the monthly default status reports for transmission. You submit the monthly default status reports from the Review Monthly Default Status Reports page. Submit all your default statuses together as one transmission.

1. Click **Submit Transmission** on the Review Monthly Default Status Reports page. The Submit Confirmation page is displayed with the following information:
 - verification that the transmission has been accepted,
 - number of records transmitted, and
 - date of transmission.
2. Print the page as receipt for submission of transmission.
3. Click **OK**. The Monthly Default Status Reports page is displayed.
4. Click **Exit** to return to the USDA LINC Home page.



SFH Electronic Status Report (ESR) Corrections

SFH ELECTRONIC STATUS REPORT CORRECTIONS

USDA LINC SFH Electronic Status Report (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.egov.usda.gov/>
Select the RHS LINC Home or the Rural Housing Service picture





On the RHS LINC Home page, select Electronic Status Reporting Corrections hyperlink:

- 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](#)

Input your e-Auth User Id and Password. Click LOGIN.

USDA United States Department of Agriculture
USDA eAuthentication

login : v2
Password :

Home About eAuthentication Help Contact Us Find an LRA

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

eAuthentication Login

LincPass (PIV) ?

CLICK HERE TO
LOG IN
WITH YOUR
LincPass (PIV)

User ID & Password ?

User ID:

Password:

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.

NOTE:

Users eAuth Account must be LEVEL 2 to access the ESR system.

Users e-Auth ID must be given to the company's Security Administrator, who will add users ID to the ESR system for access.



From the ESR Search Rejected Records (Lender) page users can search for default and/or investor status reports, navigate to borrower correction and view/update Contact Maintenance.

USDA LINC Home FSA LINC Home RBS LINC Home RHS LINC Home RUS LINC Home

Search Rejected Records Contact Maintenance

Search Rejected Records (Lender)

Search Filters

Report Type *

Borrower Social Security Number

Lender ID 752921540

Lender Name NATIONSTAR MORTGAGE LLC

Submit Reset

Lender Contact Maintenance

Contact Maintenance page allows the lender to view/update contacts for their organization. The page will display Lender information and a list of the current contacts. Contacts may be added and existing contacts may be updated or deleted within this page.

*Note: Lenders must be logged in with their User ID associated with their respective Lender ID and Branch number to view the list of lender contacts.

Click Contact Maintenance.

USDA LINC Home FSA LINC Home RBS LINC Home RHS LINC Home RUS LINC Home

Search Rejected Records Contact Maintenance

Search Rejected Records (Lender)

Click Add New to add new Contacts.

Contact Maintenance (Lender)

Lender

Lender ID 752921540 USDA Assigned Branch 001
NATIONSTAR MORTGAGE LLC
PO BOX 619094
DALLAS, TX 752619741

Key Contacts +Add New



A blank row will appear under the Key Contacts banner. Enter all required information. Once all the information is entered, click Submit at the bottom of the page to save your contact. Note: All fields with an * are required.

Contact Maintenance (Lender)

Lender

Lender ID 752921540 USDA Assigned Branch 001
NATIONSTAR MORTGAGE LLC
PO BOX 619094
DALLAS, TX 752619741

Key Contacts +Add New

| Last Name * | First Name * | Email * | Alt Email | Phone * | Ext | Contact Type * | Action |
|---|--------------|-------------------------|-------------------------|----------------|------|--|--------|
| Lender | Kimberly | klender@nationstar2.com | klender@nationstar3.com | (564) 111-3222 | 1454 | LOAN STA <input checked="" type="checkbox"/> | Delete |
| <div>Submit Reset</div> | | | | | | | |

The information is now saved, and an additional blank row is presented for entering more contacts.

Contact Maintenance (Lender)

Lender

Lender ID 752921540 USDA Assigned Branch 001
NATIONSTAR MORTGAGE LLC
PO BOX 619094
DALLAS, TX 752619741

Key Contacts +Add New

| Last Name * | First Name * | Email * | Alt Email | Phone * | Ext | Contact Type * | Action |
|-------------|--------------|-------------------------|-------------------------|----------------|------|--|--------|
| Lender | Kimberly | klender@nationstar2.com | klender@nationstar3.com | (564) 111-3222 | 1454 | LOAN STA <input checked="" type="checkbox"/> | Delete |
| | | | | (XXX) XXX-XXXX | | Select One <input type="checkbox"/> | Delete |



Search Rejected Records (Lender)

Lenders will be able to view and correct Rejected Investor Status Reports and Rejected Default Status Reports. The status reports will be accessed on the Search Rejected Records tab no matter the reporting method (EDI or Web Reporting). Lenders can begin processing error codes on the 13th business day of each month and must complete the list by the last day of each month.

Click on Search Rejected Records tab. Select Investor Status or Default Status as the Report Type. Input Borrowers SSN to limit the search. To display all rejected statuses leave the Borrower SSN field blank and click Submit.



Search Rejected Records (Lender)

Search Filters

Report Type *
Investor Status
Default Status

Borrower Social Security Number

Lender ID 752921540

Lender Name NATIONSTAR MORTGAGE LLC

A full list of borrower error codes will display if no SSN was entered.

Search Rejected Records (Lender)

Search Filters

Report Type *

Borrower Social Security Number *Enter borrower SSN to narrow search

Lender ID 94 65

Lender Name BANK JCA, NA

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) |
|-------------|-------------------|---|---------------------------------------|------------------|------------|--|--|
| 03/31/2017 | MI | ****4412 03001257 ALSWIE, CHARLES A | 0000000003600901 50 | \$1.00 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt | 01 ACTIVE |
| 03/31/2017 | MI | ****7537 005 SPUENNIFER L | 0000000005063699 50 | \$60,511.74 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt | 01 ACTIVE |
| 03/31/2017 | MI | ****7514 196 HO JASON | 00000000020790250 50 | \$88,251.80 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt | 01 ACTIVE |



Lender Investor Status Error Corrections

The lender is responsible for reporting their entire portfolio monthly via Electronic Data Interchange (EDI) or Web reporting system. Investor status reports require the principal/interest payment, unpaid principle balance, total amount delinquent and investor reporting action code. Only 1 code can be used out of the 4 choices of 01-Active, 02-Loss Pending, 09-Payoff, 10-Servicing Transfer.

The lender will click on the blue link in the Report Date column of the selected borrower from the Search Rejected Records screen list.

| 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) |
| 03/31/2017 | MI | *****4412 0308 AISH, RLES A | 0000000003600901 50 | \$1.00 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt | 01 ACTIVE |
| 03/31/2017 | MI | *****7537 0054 SPUI, JINIFER L | 0000000005063699 50 | \$60,511.74 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt | 01 ACTIVE |

A new tab will appear “Maintain Rejected Record” where the lender can correct the data.

[Maintain Rejected Record](#) [Search Rejected Records](#) [Contact Maintenance](#)

Reject Error Correction (Lender)

General Information

| | | | |
|---------------------------------|--------------|--------------------|------------------|
| Borrower ID | 030/57 | Lender ID | 94/35 |
| Borrower Social Security Number | *****4412 | Branch Number | 011 |
| Borrower Name | AISH, RLES A | Lender Name | BAI, ICA, NA |
| Loan Amount | \$124,338.00 | Lender Loan Number | 0000000003600901 |
| Reporting Period | 2017/03 | Agency Loan Number | 50 |
| GEO State/County | 26/062 | | |

Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL

| | | | |
|------------------------------|---------------------------------------|---------------------------|------------|
| Principal/Interest Payment * | <input type="text" value="\$818.53"/> | Loan Status Received Date | 11/09/2017 |
| Unpaid Principal * | <input type="text" value="\$1.00"/> | | |



Lender Investor Status Correction Example 1: Error Code MA03507 Unpaid Principle must be > 0, if the Investor Reporting Action Code = 01 or 02:

Reject Error Correction (Lender)

| General Information | | | |
|---------------------------------|--------------|--------------------|-------------------------|
| Borrower ID | 221197960 | Lender ID | 752921540 |
| Borrower Social Security Number | ****0637 | Branch Number | 001 |
| Borrower Name | ROSS, GERALD | Lender Name | NATIONSTAR MORTGAGE LLC |
| Loan Amount | \$92,820.00 | Lender Loan Number | 599814314 |
| Reporting Period | 2016/12 | Agency Loan Number | 50 |
| GEO State/Country | 26/025 | | |

| Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL | |
|---|-------------|
| Principal/Interest Payment * | \$527.00 |
| Unpaid Principal * | \$0.00 |
| 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

In this case we will assume that the unpaid principle was zeroed out by mistake. Lender will type the correct dollar amount of \$20,000 in the unpaid principal field and click submit.

*Note- you can only choose 1 Investor Report Action Code.

| Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL | |
|---|-------------|
| Principal/Interest Payment * | \$527.00 |
| 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

Message box will appear letting the lender know that the changes have been accepted.

Message from webpage

All corrections have been accepted and your status report has been submitted.

Click OK to return to the Search Reject page.

OK



Lender will be returned to the Search Rejected Records homepage and the borrower rejection will be removed. Lender can work the next record or search for a new borrower.

Lender Investor Status Correction Example 2: Working a MA04300 Borrower Not Found Reject Error:

In this example, the lender knows that this borrower's loan is a (SFHG) Single Family Housing Guaranteed Loan. Scroll down on the Maintain Rejected Record page to Borrower Not Found Resolution Information. Click Yes and Submit.

Loan Status Reporting Error Messages

1. MA04300 - Borrower not found

Single Family Housing 264 Default Status Report - DEFAULT STATUS DETAIL

| 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 |

Default Status Reporting Error Messages

1. MA04300 - Borrower not found

Borrower Not Found Resolution Information

Is this an SFHG Loan? Yes ☒ No ☐

In this case, the lender knows this is a SFHG loan and will click Yes.

Submit Cancel

2 text boxes will appear. Enter the Borrower's Social Security Number. Click Submit

Default Status Reporting Error Messages

1. MA04300 - Borrower not found

Borrower Not Found Resolution Information

Is this an SFHG Loan? Yes ☒ No ☐

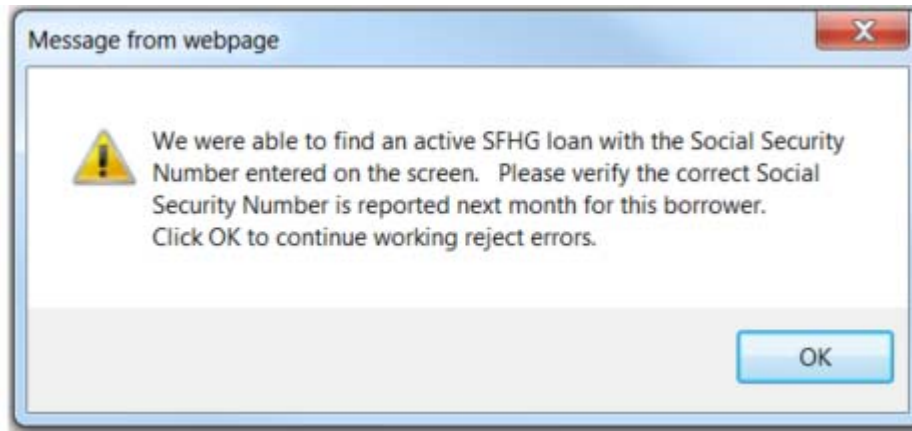
Enter the Borrower Social Security Number *

Re-enter the Borrower Social Security Number *

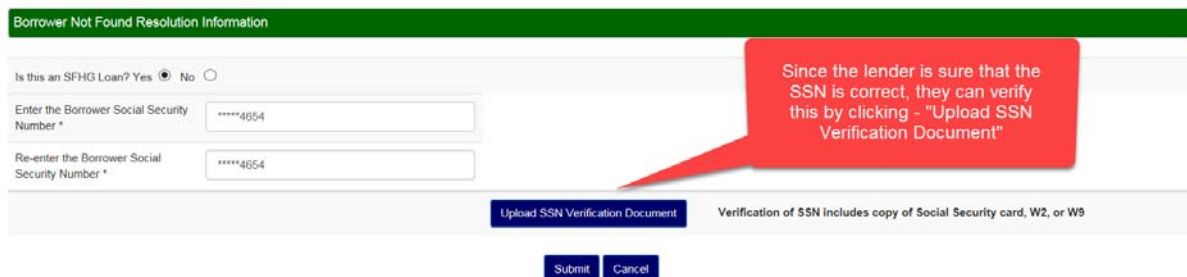
Enter the SSN of the Borrower 2 times to confirm it, then press Submit.

Submit Cancel

If the SSN is found in GLS and is different than what was originally entered a pop up box will display. Click OK.



If the SSN is not found in GLS the page redisplay. Verify the SSN is correct and click Upload SSN Verification Document.



A screenshot of a web form titled "Borrower Not Found Resolution Information". The form includes a radio button for "Is this an SFHG Loan? Yes" (selected) and "No". Below are two input fields for "Enter the Borrower Social Security Number *" and "Re-enter the Borrower Social Security Number *", both containing "*****4654". A red callout bubble points to the "Upload SSN Verification Document" button, containing the text: "Since the lender is sure that the SSN is correct, they can verify this by clicking - 'Upload SSN Verification Document'". Below the form are "Submit" and "Cancel" buttons. A note at the bottom right states: "Verification of SSN includes copy of Social Security card, W2, or W9".



The user is directed to the ESR Upload Document page. Select the type of document of 11067 – SSN Verification. Click Browse button.

ESR Upload Document (Lender)

Borrower and Lender Information

Borrower ID/Name: 918343897 ALANIZ, NICOLE

Lender ID: 752921540
Lender Name: NATIONSTAR MORTGAGE LLC
Address: PO BOX 619094
DALLAS, TX 75261-9741

USDA Assigned Branch: 001

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

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

| Type of Document | File Name |
|------------------------------------|-----------|
| Select 11067 - SSN Verification | Browse... |
| Select | Browse... |
| Select | Browse... |

Click Browse Button

Insert more Documents

Navigate to the document, Select document and click Open. The file is attached and appears in the File Name. Click Submit Document(s)

Lender ID: 752921540
Lender Name: NATIONSTAR MORTGAGE LLC
Address: PO BOX 619094
DALLAS, TX 75261-9741

USDA Assigned Branch: 001

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

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

| Type of Document | File Name |
|------------------|-----------------------------|
| 11067 - SSN Ver | robbe.watson\Desktop\INVEST |
| Select | Browse... |
| Select | Browse... |

Once the document(s) verifying the SSN has been added, click the Submit documents pushbutton

Insert more Documents

Submit Document(s) Reset Cancel

Lender will be returned to the Search Rejected Records homepage and the borrower rejection will be removed. Lender can work the next record or search for a new borrower.



Lender Investor Status Reject Errors

| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type <small>L - Loan Status D - Default Status B - Both C - Conflict</small> |
|------------|--|---|--|--|
| MA03505 | Unpaid Principal must = 0.00 if Investor Reporting Action Code = 09 | Is loan paid off? | <p>If loan is paid off, then Unpaid Principle must = ZERO. Change the Unpaid Principle to ZERO.</p> <p>If loan is not paid off, then change the Investor Reporting Action to 01 (None), 02 (Loss Pending) or 10 (Servicing Transfer) to reflect the state of the loan.</p> | L |
| MA03506 | Total Amount Delinquent must = 0.00, if Investor Reporting Action Code = 09 | Is loan paid off? | <p>If loan is paid off, then Total Amount Delinquent must = ZERO. Change the Total Amount Delinquent to ZERO.</p> <p>If loan is not paid off, then change the Investor Reporting Action to 01 (None), 02 (Loss Pending) or 10 (Servicing Transfer) to reflect the state of the loan.</p> | L |
| MA03507 | Unpaid Principal must be > 0.00, if Investor Reporting Action Code = 01 or 02 | Is loan paid off? | <p>Investor Reporting Action Code of 01 indicates the loan is not paid off. If Loan is not paid off, the Unpaid Principle must be > ZERO. Change the Unpaid Principle to be > ZERO.</p> <p>If loan is paid off, then Investor Reporting Action Code must be 09 (Payoff). Change Investor Reporting Action Code to be 09 (Payoff).</p> | L |
| MA03508 | Total Amount Delinquent must be > 0.00, if Investor Reporting Action Code = 02 | Is loan in a state of Loss Pending (02)? | <p>If loan is in a state of Loss Pending (02), then Total Amount Delinquent must be > ZERO. Change the Total Amount Delinquent to be > ZERO.</p> <p>If loan is not in a state of Loss Pending (02), then change the Investor Reporting Action to 01 (None), 09 (Payoff) or 10 (Servicing Transfer) to reflect the state of the loan. Appropriately change the Total Amount Delinquent and/or Unpaid Principal Balance if needed.</p> | L |
| MA03510 | Total Amount Delinquent must be <= Loan Amount | USDA displays the Loan Amount. Determine the Total Amount Delinquent. | Change the Total Amount Delinquent to be <= to the Loan Amount. | L |



| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type L - Loan Status D - Default Status B - Both C - Conflict |
|------------|---|---|---|--|
| MA03514 | Total Amount Delinquent >= 1 month P&I invalid when Default Status indicates the loan is not in default | Has the correct Loan Default Status Code been reported? Has the correct Total Amount Delinquent been reported? | If the reported Default Status Code is correct, then change the Total Amount Delinquent to be < one month P&I. If the reported Total Amount Delinquent is correct (>= 1 month P&I), then change the default status code to an account reinstatement default status, claim termination of insurance default status, non-claim termination of insurance default status or a 1A default status | C |
| MA03515 | Total Amount Delinquent < 1 month P&I invalid when Default Status indicates the loan is in default | Has the correct Loan Default Status Code been reported? Has the correct Total Amount Delinquent been reported? | If the Default Status Code is correct, then change the Total Amount Delinquent to be >= one month P&I, to reflect the delinquency amount. If the reported Total Amount Delinquent is correct (< 1 month P&I), then change the default status code to a default status code to be an account reinstatement default status, claim termination of insurance default status, non-claim termination of insurance default status or a 1A default status. | MA03515 |
| MA03516 | Default Status Code must be from the category of Non-Claim Termination of Insurance, if Investor Reporting Action Code = 09 | Is loan paid off? Has the correct Loan Status code been reported? | If the Loan is paid off, then must report a default status from the category of Non-Claim Termination of Insurance. If the Loan is not paid off, then change Investor Reporting Action Code, and report the appropriate Default Status Code to go along with the Investor Reporting Action Code. | C |
| MA03517 | Default Status Code must be from the category of Claim Termination of Insurance, if Investor Reporting Action Code = 02 | Is loan a loss pending? Has the correct Loan Status code been reported? | If the Loan is Loss Pending, then must report a default status from the category of Claim Termination of Insurance. If the Loan is not Loss Pending then change Investor Reporting Action Code, and report the appropriate Default Status Code to go along with the Investor Reporting Action Code. | C |
| MA03531 | Loss exists; Investor Reporting Action code cannot = 09 | | A loss exists, change the Investor Reporting Action Code to a valid code other than a 09. | L |
| MA04300 | Borrower not found | Is this a USDA SFH loan? Was the correct Social Security Number reported? | If this is a USDA SFH loan and the wrong Social Security was reported, change and report the correct Social Security Number. | B |



| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type L - Loan Status D - Default Status B - Both C - Conflict |
|------------|---|---|---|--|
| MA11210 | Loan payoff not allowed - Annual fee is not terminated. | Is loan paid off? Has annual fee been terminated and paid? | If loan is not paid off, then change the Investor Reporting Action to 01 (None), 02 (Loss Pending) or 10 (Servicing Transfer) to reflect the state of the loan. If the loan is paid off, then the Annual Fee must be terminated and paid. USDA will recognize the Loan Status as being reported, but it will not be processed until Annual Fee is terminated, been paid and received by USDA. | L |
| MA11211 | Loan payoff not allowed - Unpaid annual fee. | Is loan paid off? | If loan is not paid off, then change the Investor Reporting Action to 01 (None), 02 (Loss Pending) or 10 (Servicing Transfer) to reflect the state of the loan. If the loan is paid off, then the Annual Fee must be paid. USDA will recognize the Loan Status was reported, but it will not be processed until Annual Fee has been paid and received by USDA. | L |



Lender Default Status Error Corrections

The lender is responsible for reporting default statuses monthly via EDI or Web reporting.

The lender will click on the blue link in the Report Date column of the selected borrower from the Search Rejected Records screen display list.

[Submit](#) [Reset](#)

| 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 |
| 03/31/2017 | WA | *****6588 871000009 LEV [REDACTED] Y A | 207525783 50 | 04/01/2011 | 48 | 005 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt |
| 03/31/2017 | OK | *****4964 260000000 PE [REDACTED] MBERTO | 207677874 50 | 02/01/2012 | 48 | 002 | MA03515 | Tot Amt Delinq < 1 mth P&I invalid if Dflt Stat says loan is in Dflt |
| 03/31/2017 | FL | *****2017 630000000 COLLOW, KELLY J | 208423407 50 | 04/01/2014 | 30 | 015 | MA03514 | Tot Amt Delinq >= 1 mth P&I invalid if Dflt Stat says loan not Dflt |

A new tab will appear “Maintain Rejected Record” where the lender can correct the data.

[Maintain Rejected Record](#) [Search Rejected Records](#) [Contact Maintenance](#)

Reject Error Correction (Lender)

| General Information | | | |
|---------------------------------|--------------------|--------------------|---------------------|
| Borrower ID | 871 [REDACTED] 9 | Lender ID | 941687665 |
| Borrower Social Security Number | *****6588 | Branch Number | 011 |
| Borrower Name | LEV [REDACTED] Y A | Lender Name | BANK OF AMERICA, NA |
| Loan Amount | \$193,877.00 | Lender Loan Number | 0000000207525783 |
| Reporting Period | 2017/03 | Agency Loan Number | 50 |
| GEO State/County | 56/037 | | |

| Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL | | | |
|---|---|---------------------------|------------|
| Principal/Interest Payment * | <input type="text" value="\$1,100.81"/> | Loan Status Received Date | 11/09/2017 |
| Unpaid Principal * | <input type="text"/> | | |



Lender Default Status Correction Example 1: Error Code MA03515 Total Amount Delinquent < 1 month P&I invalid when Default Status indicates the loan is in default

In this case lender entered the Total Amount Delinquent and clicked Submit.

Note: If lender notices additional fields that need correction such as Unpaid Principle, Default Status Code, etc. please correct those fields as well.

Single Family Housing 203 Loan Status Report - LOAN STATUS DETAIL

| | | | |
|-------------------------------|-------------|---------------------------|------------|
| Principal/Interest Payment * | \$462.40 | Loan Status Received Date | 11/09/2017 |
| Unpaid Principal * | \$60,511.74 | | |
| 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.

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

Single Family Housing 264 Default Status Report - DEFAULT STATUS DETAIL

Default Status Received Date 11/09/2017

Default Code Help + Add New

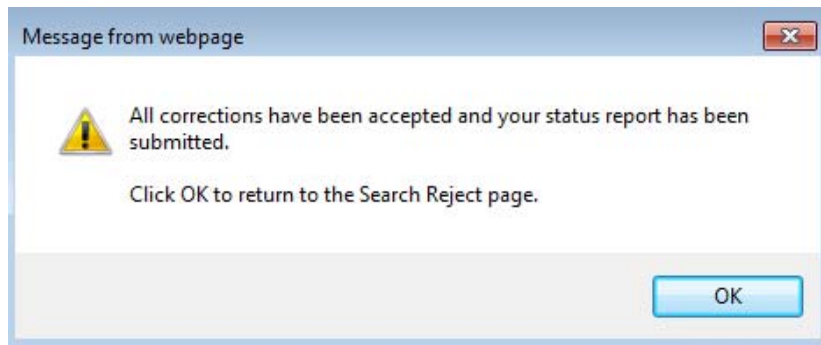
| Status Effective Date * | Code Sent | Default Status Code * | Code Sent | Status Reason Code * | Due Date of Last Installment Received * |
|-------------------------|-----------|-----------------------|-----------|-------------------------------|---|
| 03/31/2017 | 48 | 48 = LOSS CLAIM | 003 | 003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

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

Message box will appear letting the lender know that the changes have been accepted.



Lender will be returned to the Search Rejected Records homepage and the borrower rejection will be removed. Lender can work the next record or search for a new borrower.



Lender Default Status Reject Errors

| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type <small>L - Loan Status D - Default Status B - Both C - Conflict</small> |
|------------|---|---|--|--|
| MA03509 | Loan Default Status Code is not valid for USDA SFH Default Reporting | What valid USDA SFH Loan Status Code is applicable to this loan? | Change Loan Status Code to a valid USDA SFH Loan Status Code that is applicable to the status of the loan. | D |
| MA03511 | Status Reason Code is not valid for USDA SFH Default Reporting | What valid USDA SFH Status Reason Code is applicable to this loan? | Change Loan Status Code to a valid USDA SFH Loan Status Code that is applicable to the status of the loan. | D |
| MA03512 | Must start new loan default event with a default status code of 42 | Does the loan have an open default event? | <p>If loan does not have an open default event and a default status other than a 42 was reported, then change loan status to a 42.</p> <p>If multiple default statuses are being reported, a loan default event must first be opened by reporting a default status code of 42, before reporting any other loan status code.</p> <p>A loan is considered to have an open default event, if the last reported default status was from one of these categories: General Account Delinquency Delinquency Workouts Ineligible for Loss Mitigation Account in Foreclosure Account in Bankruptcy</p> <p>A loan is not considered to have an open default event, If the loan has never had a default status reported in the past OR If the last reported default status was from one of these categories: Account Reinstated Claim Termination of Insurance Non-Claim Termination of Insurance</p> <p>A default status "42 - Delinquency" must always start a new loan default event.</p> | D |
| MA03513 | Due Date of Last Installment Received must be within the current Reporting Period, when an Account Reinstated Default Status Code is reported | <p>Is the loan being reinstated?</p> <p>Was the correct Date of Last Paid Installment reported?</p> | If the loan is being reinstated, change the Due Date of Last Installment Received, so that the Month and Year is = to the Month and Year of the Reporting Period. | D |



| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type <small>L - Loan Status D - Default Status B - Both C - Conflict</small> |
|------------|---|---|---|--|
| MA03529 | Status of Mortgage Date cannot exceed Date of Report | Was the correct Status of Mortgage Date reported? | Reporting a Default Status with a date in the future is not allowed. Change the Status of Mortgage Date to be less than or equal to the Date of Report. . | D |
| MA11104 | Due Date of Last Installment Received cannot exceed Date of Report | Was the correct Due Date of Installment Received reported? | Change the Last Installment Received Date to be less than or equal to the Date of Report. If a default status from the category "Account Reinstated" is being reported, then change Due Date of Last Installment Received, so that the Month and Year is = to the Month and Year of the Reporting Period. | D |
| MA03514 | Total Amount Delinquent >= 1 month P&I invalid when Default Status indicates the loan is not in default | Has the correct Loan Default Status Code been reported? Has the correct Total Amount Delinquent been reported? | If the reported Default Status Code is correct, then change the Total Amount Delinquent to be < one month P&I. If the reported Total Amount Delinquent is correct (>= 1 month P&I), then change the default status code to an account reinstatement default status code, claim termination of insurance default status, non-claim termination of insurance default status or a 1A default status | C |
| MA03515 | Total Amount Delinquent < 1 month P&I invalid when Default Status indicates the loan is in default | Has the correct Loan Default Status Code been reported? Has the correct Total Amount Delinquent been reported? | If the Default Status Code is correct, then change the Total Amount Delinquent to be >= one month P&I, to reflect the delinquency amount. If the reported Total Amount Delinquent is correct (< 1 month P&I), then change the default status code to a default status code to be an account reinstatement default status, claim termination of insurance default status, non-claim termination of insurance default status or a 1A default status. | C |
| MA03516 | Default Status Code must be from the category of Non-Claim Termination of Insurance, if Investor Reporting Action Code = 09 | Is loan paid off? Has the correct Loan Status code been reported? | If the Loan is paid off, then must report a default status from the category of Non-Claim Termination of Insurance. If the Loan is not paid off, then change Investor Reporting Action Code, and report the appropriate Default Status Code to go along with the Investor Reporting Action Code. | C |



| Error Code | Error Message | What Lender Needs to Check | Action Advice For Lender | Report Type L - Loan Status D - Default Status B - Both C - Conflict |
|------------|---|--|--|--|
| MA03517 | Default Status Code must be from the category of Claim Termination of Insurance, if Investor Reporting Action Code = 02 | Is loan a loss pending? Has the correct Loan Status code been reported? | If the Loan is Loss Pending, then must report a default status from the category of Claim Termination of Insurance. If the Loan is not Loss Pending then change Investor Reporting Action Code, and report the appropriate Default Status Code to go along with the Investor Reporting Action Code. | C |
| MA04300 | Borrower not found | Is this a USDA SFH loan? Was the correct Social Security Number reported? | If this is a USDA SFH loan and the wrong Social Security was reported, change and report the correct Social Security Number. | B |



Default Status Codes and Usage

| STATUS CODE | DEFINITION | GUIDANCE FOR USAGE |
|--|---------------------|---|
| General Account Delinquency (AD): further reporting is required | | |
| 42 | Delinquent | <ul style="list-style-type: none">• Servicers must report a 42 code first to open a delinquent event• Only report this code alone when no additional servicing actions are occurring• Once a 42 is reported, the servicer does not have to report this code for subsequent monthly default status reports• If a loss mitigation option fails, no additional actions are pending, <u>and</u> the account remains in default: the most appropriate code may be 42 |
| 24 | Government Seizure | <ul style="list-style-type: none">• The dwelling is a government seizure• Report code 24 when the servicer receives notification of the seizure |
| 31 | Probate | <ul style="list-style-type: none">• The property is subject to probate. This may delay loss mitigation or foreclosure activity as the dwelling could be in the process of distribution to heirs/beneficiaries• Servicer must report code 31 upon receipt of a death certificate or notification the borrower is deceased• Servicer must retain evidence of probate which may include: a copy of the will, legal correspondence, etc. |
| 32 | Military Indulgence | <ul style="list-style-type: none">• Servicers may grant a delinquent service member forbearance or stop foreclosure proceedings under the Service Members Civil Relief Act (SCRA) or similar State law. This includes borrowers on active duty, National Guard, and/or State supported military unit assignment.• The ability to make mortgage payments must be directly impacted by the military service.• If the account was not reported delinquent for the previous cycle, report code 42 and 32• If the account was reported as 42 for the previous cycle, report code 32 |



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| 34 | <p>Natural Disaster</p> <p>To qualify as impacted by a natural disaster, the dwelling or employment must be located in a Presidentially Declared Disaster (PDD) area as defined by FEMA.</p> <p>USDA may publish extensions to moratorium timeframes.</p> | <p><u>Accounts paid as agreed:</u></p> <ul style="list-style-type: none"> • If the loan is current, do not report it as code 34 <p><u>New delinquent accounts/imminent default:</u> This guidance applies to:</p> <ul style="list-style-type: none"> ○ loans that are a minimum of 30 days delinquent ○ loans facing imminent default and the borrower has contacted the servicer to inform them of their current property/employment due to PDD <ul style="list-style-type: none"> • Servicer must report a code 42 and code 34 • Continue to report code 34 until another code applies • If the borrower is determined to not be impacted by the PDD, stop reporting code 34 and report the applicable code <p><u>Delinquent accounts (previously reported as 42):</u></p> <ul style="list-style-type: none"> • Continue to report the identified reason for the current default • If it is determined the disaster did impact the borrower's ability to make timely payments, report code 34 <p><u>Accounts in approved loss mitigation plans:</u></p> <ul style="list-style-type: none"> • Continue to report the approved loss mitigation code • If it is determined the disaster impacts the borrower's ability to be successful under the loss mitigation plan, report code 34 until a different code applies <p><u>Accounts in foreclosure (previously reported as 42):</u></p> <ul style="list-style-type: none"> • A 90 day moratorium on all active or pending foreclosure activity is automatic from the date FEMA publishes the PDD • If the property is currently in foreclosure, the servicer must report the loan as code 34 and code AS (RD Moratorium) until it expires <p><u>Accounts in bankruptcy (previously reported as 42):</u></p> <ul style="list-style-type: none"> • Stop reporting the bankruptcy code and report code 34 and code AS until the moratorium expires or it is determined the borrower was not impacted by the PDD • If the borrower is determined to not be impacted by the PDD, report the applicable bankruptcy, loss mitigation (if court approved) or delinquency code |



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| AS | RD Moratorium | <ul style="list-style-type: none"> • The property is currently in foreclosure or has been referred for foreclosure action • The dwelling or employment of the borrower(s) is located in a PDD • A 90 day moratorium on all active or pending foreclosure activity is automatic from the date FEMA publishes the PDD, but the servicer must continue to report a monthly default status for these loans • If the loan was not already reported as a foreclosure, report code 34 as the first code and then code AS to indicate to USDA that the moratorium is due to a natural disaster • Continue to report code AS until: the moratorium expires, the borrower is able to resume regular payments, or a loss mitigation option is approved • If the borrower fails on a loss mitigation option while the moratorium is still active, report code AQ for the failure, code 34 to denote the natural disaster, and code AS until the moratorium expires or another delinquency code is applicable • If the borrower enters into bankruptcy during the moratorium timeframe, report code 34 and code AS. When the moratorium expires report the applicable bankruptcy code or an approved loss mitigation code |
| H4 | Solicitation Letter | <ul style="list-style-type: none"> • Solicitation letter to borrower for loss mitigation options has been sent |
| 78 | Borrower Program Assistance Received | <ul style="list-style-type: none"> • Borrower has applied and is approved to receive assistance from a state, local, or federal program to assist with the mortgage obligation (Hardest Hit Fund, Emergency Homeowners Loan Program, etc.) • Servicer may report code 78 upon notification from borrower of assistance, do not wait until funds are received • If the assistance program does not help cure the delinquency or it runs out of funds, report the applicable delinquency code or an approved loss mitigation code |



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| Delinquency Workouts (AL): further reporting is required | | |
| 06 | Formal Forbearance Plan | <ul style="list-style-type: none"> Borrower has been approved for a formal forbearance plan There is a written and signed agreement designed to bring the loan current typically within 6 months, but longer forbearance timeframes may be permitted If the borrower fails on the formal forbearance plan, report the delinquency status as code AQ If the formal forbearance plan fails but another loss mitigation option is approved, report code AQ along with the applicable new loss mitigation code <p><u>Formal Forbearance due to natural disaster:</u></p> <ul style="list-style-type: none"> This code may also be used for plans designed specifically for borrowers affected by natural disasters, and must be reported until the borrower's financial condition improves. These plans may be extended for up to 12 months when the dwelling or employment is located in a PDD Report code 42 (if now delinquent), code 34, and finally code 06 If the formal forbearance plan fails during the moratorium timeframe due to the natural disaster report code AS until another loss mitigation or delinquency status code applies |
| 08 | Trial Payment Plan | <ul style="list-style-type: none"> Borrower has been approved for a trial payment plan Borrower is paying as agreed on trial payments Servicer must report code 42 (if not previously reported delinquent) and code 08 If the trial repayment plan fails, report code AQ Subsequent reporting cycles must report the applicable status code |
| 09 | Special Forbearance | <ul style="list-style-type: none"> Borrower has been approved for a special forbearance due to unemployment Servicer must report code 42 (if not previously reported delinquent) and then code 09 If the special forbearance fails, report code AQ Subsequent reporting cycles must report the applicable status code |



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| 11 | Promise to Pay | <ul style="list-style-type: none"> Borrower agrees to bring the mortgage current with one lump sum payment If the payment arrangement involves more than one scheduled payment, then this is not a promise to pay Loans delinquent for more than 30 or 60 days may not be appropriate for a promise to pay. Servicers must pursue alternative loss mitigation options if one lump sum payment cannot be met If the promise to pay is received in the same month the loan becomes delinquent, report code 42 and then code 11 If the borrower fails to remit the agreed upon lump sum payment, report code AQ Subsequent reporting cycles must report the applicable status code If the borrower is approved for the promise to pay, but before the reporting cycle begins is approved for a different loss mitigation option, report the applicable code for the most recent approval |
| 12 | Repayment / Informal Forbearance Plan | <ul style="list-style-type: none"> An informal forbearance plan is an oral agreement to bring the loan current within 3 months or less If the account has not been previously reported as delinquent, report code 42 and then code 12 If the account was previously reported as a 42, only report code 12 If the borrower fails on the oral agreement, report code AQ Subsequent reporting cycles must report the applicable status code |
| 15 | Pre-foreclosure Acceptance Plan Available | <ul style="list-style-type: none"> Borrower is approved to participate in the pre-foreclosure sale program If a sale falls through, servicers must continue to report code 15 while the marketing timeframe is active If the marketing timeframe expires and no offers have been accepted, report code AQ and any delinquency or loss mitigation code as applicable |
| 26 | Refinance Started | <ul style="list-style-type: none"> Borrower has been approved to refinance the mortgage Evidence of loan approval is documented |
| 28 | Modification Started | <ul style="list-style-type: none"> Servicer has received signed modification agreement and applicable documents from the borrower Modified payments are not required to have been received at this time to report code 28 If the modification fails, report code AQ Subsequent reporting cycles must report the applicable status code |



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| 36 | RD-SLS Modification Started | <ul style="list-style-type: none"> All non-Special Loan Servicing (SLS) loss mitigation options have been exhausted Borrower has successfully completed a SLS Trial Payment Plan Borrower may now be approved for a SLS Loan Modification Servicer has received signed modification agreement and applicable documents from the borrower If the SLS modification fails, report code AQ Subsequent reporting cycles must report the applicable status code |
| 39 | RD-SLS Trial Payment Plan | <ul style="list-style-type: none"> All non-SLS loss mitigation options have been exhausted Borrower is approved for a SLS Trial Payment Plan If the SLS Trial Payment Plan fails, report code AQ Subsequent reporting cycles must report the applicable status code |
| 41 | RD-SLS Modification w/ Mortgage Recovery Advance | <ul style="list-style-type: none"> All non-SLS loss mitigation options have been exhausted Borrower has successfully completed a SLS Trial Payment Plan Borrower is approved for a SLS Modification with a Mortgage Recovery Advance (MRA) If the SLS Modification with MRA fails, report code AQ Subsequent reporting cycles must report the applicable status code |
| 44 | Deed-in-Lieu Started | <ul style="list-style-type: none"> Borrower has been approved for a Deed-in-Lieu |
| AA | Complete Financials Received and in Review | <ul style="list-style-type: none"> Servicer has received complete borrower financials Financials are under review to determine appropriate loss mitigation options |
| AQ | Workout Failure | <ul style="list-style-type: none"> Borrower has failed to perform under the selected loss mitigation option Report code AQ for a missed scheduled payment for a trial payment plan, forbearance, or promise to pay Report code AQ when borrowers fail to return documents required for loss mitigation consideration Report AQ for one cycle, and then revert to code 42 or other applicable loss mitigation code |
| Ineligible for Loss Mitigation (AI): further reporting is required | | |
| AO | Ineligible for Loss Mitigation | <ul style="list-style-type: none"> Servicer has exhausted all loss mitigation options Borrower is not eligible for any loss mitigation options or they declined options offered Report code AO before initiating foreclosure activity when these criteria apply |



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| AP | Ineligible for Loss Mitigation Due to No Response | <ul style="list-style-type: none"> • Servicer has offered loss mitigation options • Borrower has failed to respond • Report code AP before initiating foreclosure activity when these criteria apply • A borrower who submitted a complete financial package but then is unresponsive may reflect code AA and code AP • A borrower who failed on a loss mitigation option and then is unresponsive to new options may reflect code AQ and code AP • A borrower who does not reaffirm their mortgage debt following bankruptcy (due to the servicers inability to perform collection calls/offer loss mitigation options) may reflect code AP and code 68 |
| Account in Foreclosure (AF): further reporting is required | | |
| 95 | State Mandated Delay & / or Mediation | <ul style="list-style-type: none"> • Foreclosure in process or pending foreclosure actions must be suspended due to a State mandated delay, a state law change, or the referral of the loan to mediation • Report code 95 for suspension of foreclosure activity • Continue to report code 95 until the impediment to foreclosure is resolved • When impediment is resolved, report code 68 for foreclosures that were already in progress • If the servicer must reinitiate the foreclosure, report the most applicable code which may be code 42 • Report code 95 before code 68 as applicable • Do not report code 95 if title issues must first be resolved before further foreclosure action may occur |
| 68 | First Legal Action to Commence Foreclosure | <ul style="list-style-type: none"> • The first public legal action required to initiate foreclosure is complete |
| 33 | Contested Foreclosure | <ul style="list-style-type: none"> • Foreclosure is suspended due to borrower contesting the action • Scenarios include but are not limited to these borrower actions: filed response to the foreclosure through an attorney or pro se, dispute of payments due, or allegations of predatory lending including origination, servicing, or document errors |
| Account in Foreclosure (AF): these codes set the loan status to closed, but does not close the default event: further reporting required | | |
| 1A | Foreclosure Sale Held | <ul style="list-style-type: none"> • The foreclosure sale was held and the result was a REO • Subsequent reporting cycle must report code 48 once the loss claim is filed |



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| 1B | 3 rd Party Foreclosure Sale Held | <ul style="list-style-type: none"> The foreclosure sale was held to a 3rd party for less than the full indebtedness Subsequent reporting cycle must report code 48 once the loss claim is filed |
| 1E | Eviction Started | <ul style="list-style-type: none"> The first public action to initiate eviction was completed |
| 17 | Pre-Foreclosure Sale Completed | <ul style="list-style-type: none"> The pre-foreclosure sale has been held Subsequent reporting cycle must report code 48 once the loss claim is filed Refer to 7 CFR 3555, 3555.354 for acceptable loss claim submission timeframes |
| Account in Bankruptcy (AB): further reporting is required | | |
| 47 | Deed-in-Lieu Completed | <ul style="list-style-type: none"> The deed-in-lieu of foreclosure was completed Subsequent reporting cycle must report code 48 once the loss claim is filed Refer to 7 CFR 3555, 3555.354 for acceptable loss claim submission timeframes |
| 65 | Chapter 7 Bankruptcy | <ul style="list-style-type: none"> Borrower has filed a petition of bankruptcy under Chapter 7 |
| 66 | Chapter 11 Bankruptcy | <ul style="list-style-type: none"> Borrower has filed a petition of bankruptcy under Chapter 11 |
| 67 | Chapter 13 Bankruptcy | <ul style="list-style-type: none"> Borrower has filed a petition of bankruptcy under Chapter 13 |
| 59 | Chapter 12 Bankruptcy | <ul style="list-style-type: none"> Borrower has filed a petition of bankruptcy under Chapter 12 |
| 69 | Bankruptcy Plan Confirmed | <ul style="list-style-type: none"> Bankruptcy court confirmed the bankruptcy plan Applicable code for all eligible bankruptcy plans |
| 76 | Bankruptcy Court Clearance Obtained | <ul style="list-style-type: none"> Bankruptcy is no longer an impediment to foreclosure |
| Account Reinstated (AR): reporting on this case is concluded | | |
| 20 | Reinstated by borrower who retains homeownership w/out Loss Mitigation Intervention | Borrower reinstated the mortgage without the use of: <ul style="list-style-type: none"> loss mitigation (special forbearance, loan modification, or SLS modification) informal or formal forbearance or repayment plan borrower assistance promise to pay |
| 21 | Reinstated by Assumptor | <ul style="list-style-type: none"> Mortgage was reinstated by assumptor |
| 98 | Reinstated after Loss Mitigation Intervention | Borrower reinstated the mortgage with the use of: <ul style="list-style-type: none"> loss mitigation (special forbearance, loan modification, or SLS modification) informal or formal forbearance or repayment plan borrower assistance promise to pay |



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| Claim Termination of Guarantee: reporting on this case is concluded | | |
| 48 | Loss Claim | <ul style="list-style-type: none">• Servicer has filed the loss claim |
| Non-Claim Termination of Guarantee (NC): reporting on this case is concluded. IRA Investor Reporting Action Code "09" must also be reported to terminate the loan. | | |
| 13 | Paid in Full | <ul style="list-style-type: none">• The mortgage has been paid in full |
| 29 | Charge-off | <ul style="list-style-type: none">• Servicer has charged off part of the funds that would have paid the account in full• No loss claim will be filed with USDA |
| 30 | Third Party Sale | <ul style="list-style-type: none">• Foreclosure sale was held• 3rd party paid the indebtedness in full• No loss claim will be filed with USDA |
| 73 | Property Redeemed | <ul style="list-style-type: none">• According to state law requirements the borrower redeemed the property after the foreclosure sale• Loan is paid in full• No loss claim will be filed with USDA |