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|  **Authorized representative USDA Default Status Codes as of 05/2025** |
| **STATUS CODE** | **DEFINITION** | **GUIDANCE FOR USAGE** |
| **General Account Delinquency (AD) – further reporting is required** |
| **42** | Delinquent | The account is delinquent, and there is no other action reportable. This code must be reported asthe initial delinquency code at day 30 of delinquency |
| **01** | Quality Right Party Contact (QRPC) | Servicer has made live, confirmed contact with a borrower, or authorized representative. This is a onetime use code. |
| **24** | Government Seizure | There has been a government seizure. |
| **31** | Probate | The property is subject to probate (often a reason for foreclosure delay). |
| **32** | Military Indulgence | The servicer has granted a delinquent service member forbearance or foreclosure proceedings have been stayed under the provisions of the Service members Civil Relief Act or any similar statelaw. |
| **34** | Natural Disaster | The property is in a Presidentially declared disaster (PDD) area eligible for Individual Assistance (asdefined by FEMA). |
| **AS** | RD Moratorium | The foreclosure is on hold at RD's written direction. This includes loans that are being referred toforeclosure as well as active foreclosures. |
| **H4** | Solicitation Letter | Solicitation letter to borrower for loss mitigation |
| H5 | Streamline Solicitation Letter |  The borrower is at least 90 days past due. The borrower has a deficiency balance of greater than $5,000. |
| **78** | Borrower Program Assistance Received | The borrower applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLP) and the Hardest Hit Fund). Assistance can include additional types in addition to the examples provided above. |
| **Delinquency Workouts (AL) – further reporting is required** |
| **06** | Formal Forbearance Plan | Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. Code can also be used for plans designed to provide time for borrowers that have been affected by a natural disaster and should be reported until theborrower’s financial condition improves. . |
| **08** | Trial Payment Plan | Borrower has been approved for a trial payment plan and is making the required trial payments. |
| **09** | Special Forbearance | Borrower has been approved for a Special Forbearance due tounemployment. |
| 10 | Payment Supplement Acct (PSA) | Servicer is participating in the Payment Supplement Acct (PSA) pilot. The borrower is not eligible for any other retention options. Servicer has received signed agreement from the borrower. |
| **11** | Promise to Pay | Borrower advises that the loan will be brought current by making a onetime payment. This code can only be reported if the loan has already been reported as at least 30 days delinquent. |
| **12** | Repayment/Informal Forbearance Plan | Borrower has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less. |
| **15** | Pre‐Foreclosure Acceptance PlanAvailable | The borrower has been approved to participate in the Pre‐foreclosure sale program. |
| **26** | Refinance Started | The borrower has been approved for a refinance. |
| **28** | Modification Started | The borrower has been approved for a Loan Modification. Servicer has received signed modification agreement and applicable documents. |
| **36** | Stand Alone Mortgage Recovery Advance (MRA) |  Servicer has received signed MRA documents from the borrower. |
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| **41** | Modification w/Mortgage Recovery Advance | Borrower has been approved for a Loan Modification with a Mortgage Recovery Advance, after successful completion of the RD Trial Payment Plan. |
| **44** | Deed‐in‐Lieu Started | The borrower has been approved for a deed in lieu and processing has begun. |
| **50** | Disaster Payment Deferral Modification | Property or the borrower’s employment has been impacted by a PDD. Borrower can maintain current contractual payment including any escrow shortage. Servicer has received a signed modification agreement from the borrower. |
| **51** | Disaster Cap and Extend Modification | Property or the borrower’s employment has been impacted by a PDD. Borrower can maintain current contractual payment but cannot manage the additional escrow repayment amount. Servicer has received a signed modification agreement from the borrower. |
| **52** | Disaster Stand Alone Mortgage Recovery Advance (MRA) | Property or the borrower’s employment has been impacted by a PDD. Servicer has received the signed MRA documents from the borrower. |
| **55** | COVID Special Relief Measure | Borrower has been approved for COVID-19 Special Relief Measures. |
| **56** | Pandemic Mortgage Recovery Advance (PMRA)  | Servicer is participating in the PMRA pilot. Servicer has received signed agreement from the borrower. |
| **AA** | Complete Financials Received andIn Review | Loan servicer has received complete financial information from the borrower and review forplacement into an appropriate loss mitigation tool has begun. |
| **AH** | Streamline Modification |  Servicer has received a signed modification agreement from the borrower. |
| **AQ** | Workout Failure | Borrower has failed to perform under the terms of the Loss Mitigation tool utilized by loanservicer. |
| **Ineligible for Loss Mitigation (AI) – further reporting is required** |
| **AO** | Ineligible for Loss Mitigation | Loan servicer either has completed loss mitigation evaluation and the borrower has been found tobe ineligible, or the borrower is eligible but declines the loss mitigation tool offered. Code can be utilized at any point in a default event. |
| **AP** | Ineligible for Loss Mitigation Due to No Response | Borrower is ineligible for any loss mitigation relief because the borrower has not responded to any collection efforts and/or solicitations for loss mitigation. Code can be utilized at any point in a default event. |
| **Account in Foreclosure (AF) – further reporting is required** |
| **95** | State Mandated Delay &/or Mediation | 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  |
| **68** | First Legal Action to CommenceForeclosure | The first public legal action required to initiate foreclosure was completed. |
| **33** | Contested Foreclosure | Foreclosure is suspended due to borrower contesting the foreclosure. |
| **1A** | Foreclosure Sale Held | The foreclosure sale was held. |
| **1B** | 3rd Party Foreclosure Sale Held | The foreclosure sale was held to a 3rd party for less than the full indebtedness. |
| **Account in Bankruptcy (AB) – further reporting is required** |
| **65** | Chapter 7 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 7. |
| **66** | Chapter 11 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 11. |
| **67** | Chapter 13 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 13. |
| **59** | Chapter 12 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 12. |
| **69** | Bankruptcy Plan Confirmed | Bankruptcy court confirmed the bankruptcy plan. |
| **76** | Bankruptcy Court ClearanceObtained | Bankruptcy is no longer a bar to foreclosure. |
| **Pending Claim (PC) – further reporting is required** |
| **17** | Pre-Foreclosure Sale Completed | The pre-foreclosure sale has been held. |
| **47** | Deed‐in‐Lieu Completed | Deed in lieu of foreclosure was completed |
| **74** | Property Redeemed Not Paid in Full | According to state law requirements the borrower redeemed the property after the foreclosure sale. Redemption amount less than full indebtedness; loan is not paid in full |
| **1E** | Eviction Started  | The first public action to initiate eviction was completed |
| **1R** | Foreclosure Sale Held – Redemption/Confirmation Required | The foreclosure sale was held and according to state law requirements; there is an applicable redemption/confirmation period. |
| **Account Reinstated (AR) – reporting on this case is concluded** |
| **20** | Reinstated by borrower Who Retains Homeownership w/o Loss Mitigation Intervention | Borrower reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, or RD‐SLS Modification), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay. |
| **21** | Reinstated by Assumptor | Mortgage reinstated by Assumptor. |
| **98** | Reinstated after Loss Mitigation Intervention | Borrower reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, or RD‐SLS Modification), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current asagreed when a promise to pay was made. |
| **Claim Termination of Guarantee – reporting on this case is concluded** |
| **48** | Loss Claim | Loss claim was filed by the loan servicer. |
| **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 | The mortgage loan has been paid in full. |
| **29** | Charge‐off | The loan servicer has charged off part of the funds that would have paid the account in full. No lossclaim will be filed with RD. |
| **30** | Third Party Sale | The foreclosure was held, but a third party paid the indebtedness in full. No loss claim will be filedwith RD. |
| **73** | Property Redeemed – Paid in Full | According to state law requirements the borrower redeemed the property after the foreclosuresale. The loan is paid in full; no loss claim will be filed with RD. |

Status Reason Codes:

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| **STATUS CODE** | **DEFINITION** | **GUIDANCE FOR USAGE** |
| 001 | Death of Principal Mortgagor | The delinquency is attributed to the death of the principal borrower. |
| 002 | Illness of Principal Mortgagor | The delinquency is attributed to a prolonged illness that keeps the principal borrower from working and generating income. |
| 003 | Illness of Mortgagor’s Family Member | The delinquency is attributed to a principal borrower having incurred extraordinary expenses as the result of the illness of a family member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the co-borrower’s illness. |
| 004 | Death of Mortgagor’s Family Member | The delinquency is attributed to a principal borrower having incurred extraordinary expenses as the result of the death of a family member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the co-borrower’s death. |
| 005 | Marital Difficulties | The delinquency is attributed to problems associated with a separation or divorce, such as a dispute over ownership of the property, a decision not to make payments until the divorce settlement is finalized, or a reduction in the income to repay the mortgage debt. |
| 006 | Curtailment of Income | The delinquency is attributed to a reduction in the borrower’s income, such as a garnishment of wages, a change to a lower paying job, reduced commissions or overtime pay, or loss of a part-time job. |
| 007 | Excessive Obligations  | The delinquency is attributed to a borrower having incurred excessive debts (either in a single instance or as a matter of habit) that prevent them from making payments on both those debts and the mortgage debt. |
| 008 | Abandonment of Property | The delinquency is attributed to a borrower having abandoned the property for reasons that are not known by the Mortgagee (because the Mortgagee has not been able to locate the borrower). |
| 009 | Distant Employment Transfer | The delinquency is attributed to a borrower being transferred or relocated to a distant job location and incurring additional expenses for moving and housing in the new location, affecting their ability to pay both those expenses and the mortgage debt. |
| 010 | Neighborhood Problem | The delinquency is attributed to the property's location, which affects the borrower's ability to pay the mortgage debt. |
| 011 | Property Problem | The delinquency is attributed to the condition of the property’s improvements (substandard construction, expensive and extensive repairs needed, etc. requiring due of funds that would have been available for the Mortgage Payment) or to the borrower’s dissatisfaction with the property or neighborhood. |
| 012 | Inability to Sell Property | The delinquency is attributed to an employment-related transfer. |
| 013 | Inability to Rent Property | The delinquency is attributed to borrower needing rental income to make the mortgage payments and having difficulty in finding a tenant following an employment-related transfer. |
| 014 | Military Service | The delinquency is attributed to the principal borrower having entered active duty status and their military pay is insufficient to enable the continued payment of the existing mortgage debt. |

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| 015 | Other | Should be rarely used – additional reason codes at the request of the industry have been added; indicates that the delinquency is attributed to reasons that are not otherwise included in the list. |
| 016 | Unemployment | The delinquency is attributed to a reduction in income resulting from the principal borrower having lost their job. |
| 017 | Business Failure | The delinquency is attributed to a self-employed principal borrower having a reduction in income and/or excessive obligations that are the direct result of the failure of their business to remain a viable entity or, at least, to generate sufficient profit that the borrower can rely on to meet their personal obligations. |
| 019 | Casualty Loss | The delinquency is attributed to the borrower having incurred a sudden, unexpected property loss as the result of an accident, fire, storm, theft, earthquake, etc. |
| 022 | Energy-Environment Cost | All other factors remained the same, but funds that would have been available for the mortgage payment have been used for sharp increases in utility costs or costs associated with the removal of environmental hazards in or near the property. |
| 023 | Servicing Problems | The delinquency is attributed to the borrower being dissatisfied with the way the mortgage servicer is servicing the mortgage or with the fact that the servicing of the mortgage has been transferred to a new mortgage servicer. |
| 026 | Payment Adjustment | The delinquency began after an increase in Principal and Interest (P&I) due to a modification or after an escrow analysis where one or more escrow item increased, including the spreading of the amount needed to repay an escrow shortage over the next year. |
| 027 | Payment Dispute | The delinquency is attributed to a disagreement between the borrower and the mortgage servicer about the amount of the mortgage payment, the acceptance of a partial payment, or the application of previous payments, resulting in the borrower’s refusal to make payments until the dispute is resolved. |
| 029 | Transfer of Ownership Pending | The delinquency is attributed to the borrower having agreed to sell the property and deciding not to make any additional payments. |
| 030 | Fraud | The delinquency is attributed to fraud related to the mortgage itself, whether during origination or after.   |
| 031 | Unable to Contact Borrower | For use with 30- and 60-day delinquencies where contact with the borrower has not yielded a response; should be used rarely for any 90 day or more delinquency. Indicates that the reason for delinquency cannot be ascertained because the borrower cannot be located or has not responded to the servicer’s inquiries. |
| 032 | Eligible Disaster Area | Must be reported when a mortgage (mortgaged premises or borrower’s place of employment) is affected by a disaster and is more than 30 days delinquent. |
| 033 | Bank Issues | The delinquency is attributed to issues arising with the borrower’s financial institution. This may include bank errors, deposit account fraud, etc. |
| 034 | Forgot to Pay | The delinquency is attributed to the borrower forgetting to make a mortgage payment.  |
| 055 | National Emergency  | The delinquency is attributed to a National Emergency declaration that is not associated with a weather-related natural disaster. |
| INC | Incarceration | The delinquency is attributed to the principal borrower having been jailed or imprisoned (regardless of whether they are still incarcerated). |
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