

## Transaction Set 260 - Application for Mortgage Insurance Benefits

Transaction set (TS) 260 is used for the submission, processing, and payment of FHA mortgage insurance benefits, as an electronic alternative to the paper form (Form HUD-27011). Within the U.S. and its territories, there are more than 13,000 approved mortgage lenders and/or mortgage servicers who finance or service FHA insured single family properties. In the event the homeowner defaults on the FHA insured property, a mortgagee or their servicer may submit a Single Family Application for Insurance Benefits to HUD for payment under FHA mortgage insurance provisions. Mortgagees and servicers have been providing hard copy claims to HUD Headquarters where they were sorted, pre-screened, key entered, edited, and processed for payment by an automated system.

Utilizing EDI, mortgagees and servicers are able to electronically transmit claims from their computers to HUD Headquarters through a Value Added Network (VAN). The information transmitted is in a standard X12 format (TS 260). Upon receipt and acceptance of the electronic input, the claims are verified for completeness, and then passed to HUD's Single Family Mortgage Insurance Claims System for processing. The sender receives an acknowledgment of HUD receipt in the form of an X12 TS 997, Functional Acknowledgment.

Electronic claim data are either moved forward in the processing cycle or a TS 824 is communicated back to the sender requesting corrections. An 824, Application Advice, used as a request for correction will require the sender to resubmit a corrected TS 260. When the data are moved through the processing cycle, HUD's system processes the claims application and generates an Advice of Payments request. This request will cause a Payment Order/Remittance Advice (TS 820) to be forwarded to the sender with claim payment details. Concurrent with the TS 820, HUD will also alert the Treasury Department to wire funds to the trading partner's bank via the Electronic Funds Transfer network.

For the present, mortgagees and servicers will submit Parts A and B of the form HUD-27011 to HUD Headquarters electronically for claims payment. Mortgagees and Servicers will continue to send paper claims with all required backup documentation to the appropriate local HUD office for property disposition. This procedure is necessary because the electronically transmitted data will not include all of the information required by the local HUD office, such as tax information displayed in block 32 of Part A.

A significant feature of the EDI process is the development of new computerized "authorization" files to capture and use information about local HUD office decisions concerning title approval, protection and preservation expenses and extensions. Rather than requiring mortgagees/servicers to submit paper documentation to HUD Headquarters to support these decisions, these data will be stored in computer files which will be accessed during claims processing.

Detailed step-by-step instructions are provided in the following pages for implementation of the transaction set 260, including mapping of the transaction set to the components of the form HUD-27011. The 260 is an approved X12 Draft Standard for Trial Use (DSTU). For assistance in completing form HUD-27011, see *Handbook 4330.4, REV-1, FHA Single Family Insurance Claims*, September 1994.

## Transmission Notes for Transaction Set 260

To successfully transmit TS 260, the following items should be reviewed:

- Ensure that the interchange control segments information for you and your trading partner(s) is specified as discussed in Appendix C;
- Ensure that all data is in the format required by HUD's application system;
- Ensure the correct amount of data is sent, e.g. send only one amount/date when requested;
- Ensure that your transmission conforms to the correct pattern for your claim type;
- Ensure that the FHA case number, holding and servicing mortgagee information and claim status are included in all transactions; and
- Ensure that all of HUD's mandatory data requirements by claim type are met by utilizing the cross reference matrix presented later in this guide.

Each bullet point is discussed in the paragraphs below.

**Interchange Control Segments.** As stated in Section III, the interchange control segments contain control information about you and your trading partner(s) and indicate the number of functional groups included in the transmission. An interchange control header (ISA) identifies the beginning of an interchange of one or more functional groups and interchange-related control segments; whereas, an interchange control trailer (IEA) defines the end of an interchange of one or more functional groups and interchange-related control segments. Ensure that all specifications are met, as outlined in Appendix C.

**Data format.** HUD's application system requires specific formats for data elements within TS 260. These format requirements include usage of parentheses and hyphens and the acceptable length for HUD's application system where it is less than the length allowed in the X12 standards. They are detailed in the chart below. Also included are several data elements within the X12 260 transaction set whose attributes differ from those the HUD claim system is capable of accepting.

| Data Element               | Format   |
|----------------------------|--|
| FHA Case Number            | Do include the hyphen; i.e., 999-9999999. If less than 11 characters, fill trailing spaces with X's.                 |
| Holding Mortgagee Number   | Do not include the hyphen; i.e., 9999999999.   |
| Servicing Mortgagee Number | Do not include the hyphen; i.e., 9999999999.   |
| Mortgagee Reference Number | Number is limited to a maximum of 15 characters by application system.   |
| Holding Mortgagee EIN      | Specify as 999999999. Do not include hyphens.  |
| Telephone Number           | Specify as (999) 999-9999.   |
| Amounts                    | Do not include decimal points; there is an implied decimal of 2.   |
| Interest Rate              | Specify as a percentage with a decimal point; i.e., .40 for 40%.   |
| Mortgagor Name             | Specify in upper case only. Name is limited to 22 characters by the application system; X12 permits 35.              |
| Address                    | Specify in upper case only. Address is limited to 19 characters by the application system; X12 allows 35 characters. |
| Comments                   | Specify in upper case only.  |
| Zip Code                   | Do not include the hyphen in a 9 digit zip code; i.e., use 999999999 for 99999-9999.                                 |
| Social Security Number     | Do include hyphens; i.e., 999-99-9999.   |
| All Dates                  | Specify all dates in the YYMMDD format.  |

It is also important to note that the order of columns on Part B of the form HUD-27011 do not map in the same order for TS 260. The chart below shows the differences.

|           |                               |                              |                             |
|-----------|-------------------------------|------------------------------|-----------------------------|
| HUD-27011 | <u>Column A</u><br>Deductions | <u>Column B</u><br>Additions | <u>Column C</u><br>Interest |
| EDI Map   | <u>Credit</u><br>Additions    | <u>Debit</u><br>Deductions   | <u>Interest</u><br>Interest |

**Quantity of Data Submitted.** Several blocks in form HUD-27011 ask for only one date or amount even though the date or amount can represent different items. For example, in block 10 four different dates can be entered (date deed filed for record **or** date assignment filed for record **or** date of closing **or** date of appraisal). For successful transmission ensure that only one of the four dates is entered.

**Claim Type.** The Single Family Application for Insurance Benefits form is used for seven different claim types. Claim types 02-07 require submission of Part A and Part B together. However, for claim type 01-Conveyance, only Part A is initially submitted, followed by Part B. When submitting a claim using TS 260, it is important to use only those parts of the transaction set that transmit the data appropriate for your claim type. This will eliminate faulty transmissions. The chart below profiles which data are transmitted for Part A, Part B, and Parts A and B. Note claim type 05, Supplemental, is not currently supported by EDI.

| Parts A & B | Part A                   | Part B                   |
|-------------|--------------------------|--------------------------|
| ST Segment  | ST Segment               | ST Segment               |
| BGN Segment | BGN Segment              | BGN Segment              |
| Loop 0100   | Loop 0100                | Loop 0100                |
| Loop 0200   | Loop 0200                | Loop 0200                |
| Loop 0210   | Loop 0210                | Loop 0210 - Do not send. |
| Loop 0220   | Loop 0220                | Loop 0220 - Do not send. |
| Loop 0221   | Loop 0221                | Loop 0221 - Do not send. |
| Loop 0230   | Loop 0230 - Do not send. | Loop 0230                |
| SE Segment  | SE Segment               | SE Segment               |

Transaction Set 260 may also be used exclusively to transmit comments on one or more previously submitted claims. In this "Comments Only" use of the 260, the entire transaction set is restricted to transmitting comments.

**Data Submitted on Every Transaction.** The FHA Case Number, Holding Mortgagee Information, Servicing Mortgagee Information, and Claim Status must always be included in every transaction. Omission of this data will result in an 824, Application Advice, being sent informing you of incomplete data. To avoid processing delays ensure that the above mentioned information is always transmitted.

If the Holding and Servicing Mortgagee Numbers are the same, then send only one iteration of Loop 0100 (N1 Loop) with values MM and 61 for data elements N101

and N103, respectively. If the Holding and Servicing Mortgagee Numbers are different, send two iterations of Loop 0100 (N1 Loop).

**Transmitting Comments.** Comments may be transmitted two ways using TS 260: Comments with Claim or Comments Only TS 260. A comment may be transmitted with a claim when that claim is initially transmitted, or, comments may be later transmitted after the claim has been submitted using an abbreviated transaction set 260 for comments only. An example of Comments Only usage is shown in Business Scenario 3.

The segment that carries comment data for both of these methods is the NTE (Note/Special Instruction) segment occurring at position 090 in Loop 0200 of Table 2. Although the X12 standard allows 30 occurrences of this segment for each iteration of the 0200 loop, HUD is currently restricting NTE to 7 occurrences for each loop iteration. Unless you are notifying HUD that documentation in support of a claim has been mailed, always skip NTE01. For both methods of transmission, you may continue a message from one use of NTE to another for as many of the 7 uses as required.

*Supporting Documentation Notice:* An important use of the comment area is to notify HUD that supporting documentation has been sent. To indicate this, use code ACI in NTE01 and use NTE02 to identify the document, date mailed, and other related information.

**Cross Reference Matrix.** A cross reference matrix is used to illustrate TS 260 data requirements by claim type. Refer to this matrix to ensure that all mandatory data requirements are met.

## Business Scenarios

A business scenario illustrates the construct of a TS 260 transmission. It provides a simple mortgage insurance claim and the corresponding information contained in the EDI transmission.

HUD's existing Single Family Mortgage Insurance Claims System accepts and processes applications for single-family mortgage insurance benefits from mortgagees/servicers throughout the country. Claims are generally submitted by mail utilizing form HUD-27011.

To assist in the use of the TS 260, three basic business scenarios are provided. Following the business scenario description, a table is provided for each line of the associated EDI transmission with an explanation of the content of the transmission.

### Business Scenario 1

The following is an example of an original application (Part A only) for mortgage insurance benefits translated into an EDI format. This business case details an original submission of a conveyance type claim, the type most frequently submitted in two parts: an original claim followed by a final claim within a specified time period. *Drohn Mortgage Corp.*, a servicing mortgagee, in Houston, Texas is applying to HUD on behalf of *Beehive Bank* for mortgage insurance benefits for a defaulted mortgage. The original mortgage amount was \$48,942.00 and the unpaid balance is \$47,944.76.

The bank is the holding mortgagee of a real estate property located at 100 Sycamore Drive in Smalltown, Illinois. The mortgagor, Adam Q. Smith, Jr., has defaulted on the mortgage because his income has been curtailed. The last time he paid a complete installment on the mortgage was March 1, 1990. Smith's bankruptcy was released on November 7, 1990; the bank instituted foreclosure proceedings on April 9, 1991.

*Beehive Bank* was the successful bidder on the property at the foreclosure sale, and acquired good and marketable title on January 22, 1992. The property is vacant, and sustained \$1500.00 worth of damage from a tornado. The mortgage insurer's local office approved conveyance of the damaged real estate to the insurer on February 27, 1992. *Beehive's* application for benefits is dated March 30, 1992.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as part of the table.

| EDI Transmission Data                       | Explanation   |
|---|---|
| ST*260*0001~                                | <b>260</b> indicates transaction set 260; <b>0001</b> is the Control Number and the Segment Terminator is a tilde (~).  |
| BGN*00*0*19920330*1205*ES~                  | <b>00</b> indicates that this is an original application for mortgage insurance benefits; <b>0</b> is the Reference Number; <b>19920330</b> indicates the date is March 30, 1992; <b>1205</b> indicates the time as 12:05 p.m.; <b>ES</b> indicates Eastern Standard Time.  |
| N1*MM*BEEHIVE BANK*61*2121313144~           | <b>MM</b> indicates the Mortgage company on whose behalf the claim is being sent; <b>Beehive Bank</b> is the name of the mortgage company; <b>61</b> indicates the identification code is the Holding Mortgagee Number; <b>2121313144</b> is the Holding Mortgagee Number.  |
|   | No additional name information is being sent; therefore, the N2 segment is omitted.   |
| N3*200 WATER ST~                            | <b>200 Water St</b> is the mortgage company's address.  |
| N4*HOUSTON*TX*772104329~                    | <b>Houston, Texas</b> is the geographic location of the mortgagee; <b>772104329</b> is the mortgage company's nine digit zip code.  |
| REF*EI*121221212~                           | <b>EI</b> indicates that the Reference Number being sent is the Employer Identification Number.   |
| PER*CN*SARAH<br>JOHNSON*WP*(219) 222-3333~  | <b>CN</b> indicates the mortgage company contact's position is General Contact; <b>Sarah Johnson</b> is the contact's name; <b>WP</b> indicates that the communication number is a telephone number; <b>(219) 222-3333</b> is the telephone number.                         |
| N1*LV*DROHN MORTGAGE<br>CORP*62*3232424255~ | <b>LV</b> indicates that the entity sending the claim is a loan servicer; <b>Drohn Mortgage Corp.</b> is the name of the loan servicer; <b>62</b> indicates the identification code is the Servicing Mortgagee Number; <b>3232424255</b> is the Servicing Mortgagee Number. |
|   | No additional name information is being sent; therefore, the N2 segment is omitted.   |
| N3*1000 CENTRAL AVE~                        | <b>1000 Central Ave.</b> is the loan servicer's address.  |
| N4*HOUSTON*TX*772104329~                    | <b>Houston, Texas</b> is the geographic location of the loan servicer; <b>772104329</b> is the loan servicer's nine digit zip code.   |



| EDI Transmission Data   | Explanation   |
|---|---|
| PER*CN*FRANK REYNOLDS*WP*(219) 333-4444~                              | CN indicates the loan servicer contact's position is General Contact; <b>Frank Reynolds</b> is the contact's name; <b>WP</b> indicates communication number is a work telephone number; <b>(219) 333-4444</b> is the telephone number.  |
| CSI*00*523*D8*19920330~   | <b>00</b> indicates that the claim status is an original claim, Part A only; <b>523</b> indicates that the date is Date of Claim; <b>D8</b> indicates that the format is CCYYMMDD; <b>19920330</b> indicates the date is March 30, 1992.  |
| NM1*BW*1*SMITH*ADAM*Q**JR*34*111-22-3333~                             | <b>BW</b> indicates that the entity name is the borrower; <b>1</b> indicates that the entity is a person; <b>Smith</b> is the last name, <b>Adam</b> is the first name, and <b>Q</b> is the middle initial of the borrower; the name prefix data element is skipped; <b>Jr</b> is the name suffix of the borrower; <b>34</b> indicates that the ID Code for the borrower is the social security number; <b>111-22-3333</b> indicates that the borrower's social security number is 111-22-3333. |
| REF*SY*222-33-4444~   | <b>SY</b> indicates that the reference number is a social security number; <b>222-33-4444</b> is the co-borrower's social security number.  |
| REF*Z8*131-4001330~   | <b>Z8</b> indicates that the reference number is the FHA Case Number; <b>131-4001330</b> is the number.   |
| REF*33*361578~  | <b>33</b> indicates that the reference number is the Lender Case Number; <b>361578</b> is the number.   |
| N3*100 SYCAMORE DRIVE~  | <b>100 Sycamore Drive</b> indicates the real estate property address.   |
| N4*SMALLTOWN*IL*60600~  | <b>Smalltown</b> indicates the city in which the real estate property is located; <b>IL</b> indicates that it is in the state of Illinois; <b>60600</b> indicates the zip code.   |
|   | No additional dates are sent, therefore the DTP segment is omitted.   |
|   | No interest information is required, so the INT segment was not used.   |
|   | No mortgage insurance response is sent, therefore the MIR segment is omitted.   |
| NTE*ACI*MORTGAGE NOTE, PAYMENT SCHEDULE FOR ARM LOAN MAILED 03/30/92~ | <b>ACI</b> indicates that the purpose of the note is to inform HUD that additional documentation has been sent through the mail. The free-form text indicates the type of documentation sent to   |

| EDI Transmission Data | Explanation  |
|-----------------------|--|
|                       | support the amount claimed as the unpaid principal balance of an ARM loan and the date documentation was sent.   |
| DFI*006*01~           | <b>006</b> indicates that the reason for mortgage default was curtailment of the mortgagor's income; <b>01</b> indicates that the type of claim filed is a property conveyance.  |
| DTP*045*D8*19850712~  | <b>045</b> indicates endorsement date from the Mortgage Insurance Certificate; <b>D8</b> indicates the format is CCYYMMDD; <b>19850712</b> is the date of July 12, 1985.   |
| DTP*143*D8*19850701~  | <b>143</b> indicates due date of first payment to principal and interest on the mortgage; <b>D8</b> is the date format; <b>19850701</b> indicates a date of July 1, 1985.  |
| DTP*147*D8*19900301~  | <b>147</b> indicates due date defaulting mortgagor paid the last complete installment on mortgage; <b>D8</b> indicates date format; <b>19900301</b> indicates date of March 1, 1990.   |
| DTP*531*D8*19920122~  | <b>531</b> indicates date mortgagee acquired good and marketable title to the real estate property whose mortgage is in default; <b>D8</b> is the date format; <b>19920122</b> is date of January 22, 1992.  |
| DTP*413*D8*19901107~  | <b>413</b> indicates the date of release of bankruptcy; <b>D8</b> is the date format; <b>19901107</b> is date of November 7, 1990.   |
| DTP*149*D8*_____~     | <b>149</b> indicates the date deed was filed for record; <b>D8</b> is the date format; _____ is date of _____.   |
| AMT*DA*4894200~       | <b>DA</b> indicates the original mortgage amount; <b>4894200</b> indicates that the amount is \$48,942.00  |
| AMT*OB*4794476~       | <b>OB</b> indicates the unpaid loan balance; <b>4794476</b> is an amount of \$47,944.76.   |
| REC*01*01*01**2~      | <b>01</b> indicates that the real estate property is vacant; <b>01</b> indicates that the property is damaged; <b>01</b> indicates the property was damaged by a tornado; the additional asterisk indicates that the optional data element in that position has been skipped; <b>2</b> indicates that the property has 2 living units. |
| AMT*DE*150000~        | <b>DE</b> indicates an estimate of damage amount; <b>150000</b> is a damage amount of \$1500.00  |
| DTP*148*D8*19920227~  | <b>148</b> indicates the date the local office approved the conveyance of the damaged real estate  |

| EDI Transmission Data | Explanation  |
|-----------------------|--|
|                       | property; <b>D8</b> is the date format of CCYYMMDD; <b>19920227</b> is a date of February 27, 1992.  |
| FCL*4*Y~              | <b>4</b> indicates that a deficiency judgment was not authorized by the mortgage insurer and was not obtained; <b>Y</b> indicates that the mortgagee's bid for real estate property at foreclosure sale was successful. No information is provided about the authorized bid amount, or whether the mortgagee's claim will be adjusted; consequently the related data elements are omitted. |
| DTP*320*D8*19910409~  | <b>320</b> indicates the date foreclosure proceedings were instituted; <b>D8</b> is the date format; <b>19910409</b> is a date of April 9, 1991.   |
|                       | No mortgage loan fiscal data is being sent; therefore, loop 0230 containing segments FIS and DTP is omitted.   |
| SE*34*0001~           | <b>34</b> indicates the number of segments transmitted in this transaction set; <b>0001</b> is the Transaction Control Number.   |

## Business Scenario 2

This business scenario is an example of a final application for mortgage insurance benefits in which only Part B is translated into the EDI format. This scenario details the submission of the final version of a conveyance type claim. It is submitted to the Federal Housing Administration (FHA) after a specified time period has elapsed after the filing of the original claim. *Drohn Mortgage Corp.*, the Servicing Mortgagee, is submitting fiscal information for *Beehive Bank* of Houston, Texas, the Holding Mortgagee, related to its application for mortgage insurance benefits on a defaulted mortgage for a real estate property located at 6733 Hunter Drive, Anytown, Virginia. *Drohn* is providing the FHA, the mortgage insurer, with the specific fiscal data items connected with the property. These items are also identified as credit amounts, debit amounts, and/or interest amounts to enable the insurer to calculate the benefits to be paid to the mortgagee.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as part of the table.

| EDI Transmission Data                    | Explanation  |
|--|--|
| ST*260*0001~                             | <b>260</b> indicates transaction set 260; <b>0001</b> is the Control Number and the Segment Terminator is a tilde (~).   |
| BGN*00*0*19920510*1500*ES~               | <b>00</b> indicates that this is an original submission of an application for mortgage insurance benefits; <b>0</b> is the Reference Number; <b>19920510</b> indicates the date is May 10, 1992; <b>1500</b> indicates the time is 3:00 p.m.; <b>ES</b> indicates Eastern Standard Time. |
| N1*MM*BEEHIVE BANK*61*2121313144~        | <b>MM</b> indicates the Mortgage company on whose behalf the claim is being sent; <b>Beehive Bank</b> is the name of the mortgage company; <b>61</b> indicates the identification code is the Holding Mortgagee Number; <b>2121313144</b> is the Holding Mortgagee Number.               |
|  | No additional name information is being sent; therefore, the N2 segment is omitted.  |
| N3*200 WATER ST~                         | <b>200 Water St</b> is the mortgage company's address.   |
| N4*HOUSTON*TX*772104329~                 | <b>Houston, Texas</b> is the geographic location of the mortgagee; <b>772104329</b> is the mortgage company's nine digit zip code.   |
| REF*EI*121221212~                        | <b>EI</b> indicates that the Reference Number being sent is the Employer Identification Number.  |
| PER*CN*SARAH JOHNSON*WP*(219) 222-3333~  | <b>CN</b> indicates the mortgage company contact's position is General Contact; <b>Sarah Johnson</b> is the contact's name; <b>WP</b> indicates that the communication number is a work telephone number; <b>(219) 222-3333</b> is the telephone number.                                 |
| N1*LV*DROHN MORTGAGE CORP*62*3232424255~ | <b>LV</b> indicates that the entity sending the claim is a loan servicer, <b>Drohn Mortgage Corp.</b> is the name of the loan servicer; <b>62</b> indicates the identification code is the Servicing Mortgagee Number; <b>3232424255</b> is the Servicing Mortgagee Number.              |
|  | No additional name information is being sent; therefore, the N2 segment is omitted.  |
| N3*1000 CENTRAL AVE~                     | <b>1000 Central Ave.</b> is the loan servicer's address.   |
| N4*HOUSTON*TX*772104329~                 | <b>Houston, Texas</b> is the geographic location of the loan servicer; <b>772104329</b> is the loan  |

| EDI Transmission Data                      | Explanation  |
|--|--|
|  | servicer's nine digit zip code.  |
| PER*CN*FRANK REYNOLDS*WP*(219) 333-4444~   | CN indicates the loan servicer contact's position is General Contact; <b>Frank Reynolds</b> is the contact's name; <b>WP</b> indicates communication number is a work telephone number; <b>(219) 333-4444</b> is the telephone number.   |
| CSI*20*523*D8*19920510~                    | <b>20</b> indicates that the claim status is a final claim; <b>523</b> indicates that the date is Date of Claim; <b>D8</b> indicates that the format is CCYYMMDD; <b>19920510</b> indicates the date is May 10, 1992.  |
| NMI*BW*1*SMITH*ADAM*Q**JR* 34*111-22-3333~ | <b>BW</b> indicates that the entity name is the borrower; <b>1</b> indicates that the entity is a person; <b>Smith</b> is the last name, <b>Adam</b> is the first name, and <b>Q</b> is the middle initial of the borrower; the name prefix data element is skipped; <b>Jr</b> is the name suffix of the borrower; <b>34</b> indicates that the ID Code for the borrower is the social security number; <b>111-22-3333</b> indicates that the borrower's social security number. |
| REF*SY*222-33-4444~                        | <b>SY</b> indicates that the reference number is a social security number; <b>222-33-4444</b> is the co-borrower's social security number.   |
| REF*Z8*143-5301330~                        | <b>Z8</b> indicates that the reference number is the FHA Case Number; <b>143-5301330</b> is the number.  |
| REF*33*361578~                             | <b>33</b> indicates that the reference number is the Lender Case Number; <b>361578</b> is the number.  |
| N3*6733 HUNTER DRIVE~                      | <b>6733 Hunter Drive</b> indicates the real estate property address.   |
| N4*ANYTOWN*VA*23901~                       | <b>Anytown</b> indicates the city in which the real estate property is located; <b>VA</b> indicates that it is in the state of Virginia; <b>23901</b> indicates the zip code.  |
|  | No additional dates are sent, therefore the DTP segment is omitted.  |
|  | No information is being sent on interest rates, therefore the INT segment is not used.   |
|  | No mortgage insurance response is sent, therefore the MIR segment is omitted.  |
| NTE**DEBENTURE INTEREST                    | <b>Debenture interest calculated to 01/05/92,</b>  |

| EDI Transmission Data             | Explanation  |
|-----------------------------------|--|
| CALCULATED TO 01/05/92, INTEREST~ | <b>interest</b> indicates this is a free-form text comment. Since NTE01 is not used, no supporting documentation is being sent.  |
| NTE**CURTAILMENT DATE ON PART A.~ | The segment continues the message from NTE02.  |
|                                   | No mortgage default information is being sent, therefore Loop 0210 containing segments DFI, DTP, and AMT is omitted.   |
|                                   | No real estate property condition information is being sent, therefore Loop 0220 containing segments REC, AMT, and DTP, and Loop 0221 containing segments FCL and DTP are omitted.   |
| FIS*DG**10687~                    | <b>DG</b> indicates the fiscal data item is Escrow Balance; the credit amount data element in the first position has been skipped; <b>10687</b> in the debit amount position indicates a debit amount of \$106.87  |
| FIS*BK*28210**573~                | <b>BK</b> indicates the fiscal data item is Disbursements for Protection and Preservation; <b>28210</b> in the credit amount data element position indicates a credit amount of \$282.10; the debit amount data element position is skipped; <b>573</b> in the interest amount data element position indicates an interest amount of \$5.73. |
| FIS*K*40000**860~                 | <b>K</b> indicates the fiscal data item is Attorney and Trustee Fees; <b>40000</b> in the first amount data element position indicates a credit amount of \$400.00; the debit amount data element is skipped; <b>860</b> in the interest amount data element position indicates an interest amount of \$8.60.                                |
| FIS*AZ*32103**599~                | <b>AZ</b> indicates the fiscal data item is Other Foreclosure and Acquisition Costs; <b>32103</b> in the credit amount data element position indicates a credit amount of \$321.03; the debit amount data element position is skipped; <b>599</b> in the interest amount data element position indicates an interest amount of \$5.99.       |
| FIS*DH*1465**027~                 | <b>DH</b> indicates the fiscal data item is Total Disbursements; <b>1465</b> in the credit amount data element position indicates a credit amount of \$14.65; the debit amount data element position is skipped; <b>027</b> in the interest amount data element position indicates an interest amount of \$0.27.                             |

| EDI Transmission Data     | Explanation   |
|---------------------------|---|
| FIS*BB*1599**039~         | <b>BB</b> indicates the fiscal data item is Mortgage Insurance Premiums; <b>1599</b> in the credit amount data element position indicates a credit amount of \$15.99; the debit amount data element is skipped; <b>039</b> in the interest amount data element position indicates an interest amount of \$0.39.   |
| FIS*CE*103377*10687*2098~ | <b>CE</b> indicates the fiscal data item is a summary amount; <b>103377</b> in the credit amount data element position indicates a credit amount of \$1033.77; <b>10687</b> in the debit amount data element position indicates a debit amount of \$106.87; <b>2098</b> in the interest amount data element position indicates an interest summary amount of \$20.98. |
| FIS*CQ*94788~             | <b>CQ</b> indicates the fiscal data item is the Net Claim Amount; <b>94788</b> in the credit amount data element position indicates the amount is \$947.88.   |
|                           | No dates have been sent concerning the fiscal data items, therefore the DTP segment is omitted.   |
| SE*29*0001~               | <b>29</b> indicates the number of segments transmitted in this transaction set; <b>0001</b> is the Transaction Control Number.  |



## Business Scenario 3

This business scenario shows the use of transaction set 260 to transmit comments only on a previously submitted claim.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as part of the table.

| EDI Transmission Data                     | Explanation   |
|---|---|
| ST*260*0023~                              | <b>260</b> indicates transaction set 260; <b>0023</b> is the Control Number and the Segment Terminator is a tilde (~).  |
| BGN*22*0*19920410*0930*ES~                | <b>22</b> indicates that this is an information copy; <b>0</b> is the Reference Number; <b>19920410</b> indicates the date is April 10, 1992; <b>0930</b> indicates the time as 9:30 a.m.; <b>ES</b> indicates Eastern Standard Time.                                       |
| N1*MM*BEEHIVE BANK*61*2121313144~         | <b>MM</b> indicates the Mortgage company on whose behalf the claim is being sent; <b>Beehive Bank</b> is the name of the mortgage company; <b>61</b> indicates the identification code is the Holding Mortgagee Number; <b>2121313144</b> is the Holding Mortgagee Number.  |
|   | Optional segments N2, N3, N4, REF, and PER are omitted.   |
| N1*LV*DROHN MORTGAGE CORP*62*3232424255~  | <b>LV</b> indicates that the entity sending the claim is a loan servicer, <b>Drohn Mortgage Corp.</b> is the name of the loan servicer; <b>62</b> indicates the identification code is the Servicing Mortgagee Number; <b>3232424255</b> is the Servicing Mortgagee Number. |
|   | No additional name information is being sent; therefore, the N2 segment is omitted.   |
| N3*1000 CENTRAL AVE~                      | <b>1000 Central Ave.</b> is the loan servicer's address.  |
| N4*HOUSTON*TX*772104329~                  | <b>Houston, Texas</b> is the geographic location of the loan servicer; <b>772104329</b> is the loan servicer's nine digit zip code.   |
| PER*CN*FRANK REYNOLDS*WP*(219) 333-4444~  | <b>CN</b> indicates the loan servicer contact's position is General Contact; <b>Frank Reynolds</b> is the contact's name; <b>WP</b> indicates communication number is a work telephone number; <b>(219) 333-4444</b> is the telephone number.                               |
| CSI*22*523*D6*920330~                     | <b>22</b> indicates that the status is information copy; <b>523</b> indicates that the date is date of claim; <b>D6</b> indicates that the format is YYMMDD; <b>920330</b> indicates that the date is March 30, 1992.   |
| NM1*BW*1*SMITH*ADAM*Q**JR*34*111-22-3333~ | <b>BW</b> indicates that the entity name is the borrower; <b>1</b> indicates that the entity is a person; <b>Smith</b> is the last name, <b>Adam</b> is the first name, and <b>Q</b> is the middle initial of the borrower; the   |

| EDI Transmission Data   | Explanation  |
|---|--|
|   | name prefix data element is skipped; <b>Jr</b> is the name suffix; <b>34</b> indicates that the ID Code for the borrower is the social security number; <b>111-22-3333</b> indicates that the borrower's social security number. |
| REF*Z8*131-4001330~   | <b>Z8</b> indicates that the reference number is the FHA Case Number; <b>131-4001330</b> is the number.  |
| REF*33*361578~  | <b>33</b> indicates that the reference number is the Lender Case Number; <b>361578</b> is the number.  |
| N3*100 SYCAMORE DRIVE~  | <b>100 Sycamore Drive</b> indicates the real estate property address.  |
| N4*SMALLTOWN*IL*60600~  | <b>Smalltown</b> indicates the city in which the real estate property is located; <b>IL</b> indicates that it is in the state of Illinois; <b>60600</b> indicates the zip code.  |
|   | Optional segments DTP, INT, and MIR are omitted.   |
| NTE*ACI*DOCUMENTATION FOR LINE 111 EXPENSES WAS MAILED TO HUD ON~ | <b>ACI</b> indicates that the purpose of the note is additional claim information and has been sent by mail. The free-form text indicates the type of documentation sent.  |
| NTE**01/05/95. IT INCLUDED PT. D, RECEIPTS AND PAYMENT HISTORY.~  | The segment continues the message from NTE02. <b>01/05/95</b> indicates the date mailed and describes what documentation was sent.   |
| SE*16*0023~   | <b>16</b> indicates the number of segments transmitted in this transaction set; <b>0023</b> is the Transaction Control Number.   |

***Transaction Set 260 Outline***

Transaction set 260 can be used by mortgage lenders to file claims with both government agencies and private mortgage insurers in the event that defaults or foreclosure activity allow for the collection of a third party guarantee/insurance benefit. The information in a standard format will allow all mortgage insurance claim payments to be requested similarly, whether they be to an investor, insurer, or guarantor. The following pages contain the 260 transaction set outline.

# 260 Application for Mortgage Insurance Benefits

Functional Group ID=**MG**

## Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Application for Mortgage Insurance Benefits Transaction Set (260) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used by mortgage lenders to file claims with both government agencies and private mortgage insurers in the event that defaults or foreclosure activity allow for the collection of a third-party guarantee/insurance benefit. The information in a standard format will allow all mortgage insurance claim payments to be requested similarly, whether they be to an investor, insurer, or guarantor.

## Heading:

|          | <b>Pos. No.</b> | <b>Seg. ID</b> | <b>Name</b>                           | <b>Req. Des.</b> | <b>Max.Use</b> | <b>Loop Repeat</b>    | <b>Notes and Comments</b> |
|----------|-----------------|----------------|---------------------------------------|------------------|----------------|-----------------------|---------------------------|
| Must Use | 010             | ST             | Transaction Set Header                | M                | 1              |                       |                           |
| Must Use | 020             | BGN            | Beginning Segment                     | M                | 1              |                       |                           |
|          |                 |                |                                       |                  |                | <b>LOOP ID - 0100</b> | <b>7</b>                  |
| Must Use | 030             | N1             | Name                                  | M                | 1              |                       | n1                        |
|          | 050             | N3             | Address Information                   | O                | 1              |                       |                           |
|          | 060             | N4             | Geographic Location                   | O                | 1              |                       |                           |
|          | 070             | REF            | Reference Identification              | O                | 1              |                       | n2                        |
|          | 080             | PER            | Administrative Communications Contact | O                | 1              |                       |                           |

## Summary:

|          | <b>Pos. No.</b> | <b>Seg. ID</b> | <b>Name</b>                       | <b>Req. Des.</b> | <b>Max.Use</b> | <b>Loop Repeat</b>    | <b>Notes and Comments</b> |
|----------|-----------------|----------------|-----------------------------------|------------------|----------------|-----------------------|---------------------------|
|          |                 |                |                                   |                  |                | <b>LOOP ID - 0200</b> | <b>&gt;1</b>              |
| Must Use | 010             | CSI            | Claim Status Information          | M                | 1              |                       | n3                        |
| Must Use | 020             | NM1            | Individual or Organizational Name | M                | 2              |                       | n4                        |
| Must Use | 030             | REF            | Reference Identification          | M                | 6              |                       | n5                        |
| Must Use | 040             | N3             | Address Information               | M                | 1              |                       | n6                        |
| Must Use | 050             | N4             | Geographic Location               | M                | 1              |                       |                           |
|          | 060             | DTP            | Date or Time or Period            | O                | 2              |                       |                           |
|          | 070             | INT            | Interest                          | O                | 24             |                       |                           |
|          | 090             | NTE            | Note/Special Instruction          | O                | 30             |                       |                           |
|          |                 |                |                                   |                  |                | <b>LOOP ID - 0210</b> | <b>1</b>                  |
|          | 100             | DFI            | Default Information               | O                | 1              |                       |                           |
| Must Use | 110             | DTP            | Date or Time or Period            | M                | 19             |                       |                           |
| Must Use | 120             | AMT            | Monetary Amount                   | M                | 4              |                       |                           |
|          |                 |                |                                   |                  |                | <b>LOOP ID - 0220</b> | <b>1</b>                  |
|          | 130             | REC            | Real Estate Condition             | O                | 1              |                       |                           |
|          | 140             | AMT            | Monetary Amount                   | O                | 6              |                       |                           |
|          | 150             | DTP            | Date or Time or Period            | O                | 4              |                       |                           |

|          |     |                           |                         |   |     |
|----------|-----|---------------------------|-------------------------|---|-----|
|          |     | LOOP ID - 0221            |                         |   | 1   |
| 160      | FCL | Foreclosure               | O                       | 1 |     |
| 170      | DTP | Date or Time or Period    | O                       | 5 |     |
|          |     | LOOP ID - 0230            |                         |   | 100 |
| 180      | FIS | Mortgage Loan Fiscal Data | O                       | 1 | n7  |
| Must Use | 200 | SE                        | Transaction Set Trailer | M | 1   |

### Transaction Set Notes

1. The 0100 loop identifies the name and address of the sending party, an entity such as the mortgage company, loan servicer, payee or investor, and the receiving party, the mortgage insurer.
2. The REF segment contains an additional supplemental reference number that identifies only the sender.
3. The CSI segment identifies the status of the subject claim within the claim process and provides the date associated with that status.
4. Loop 0200 contains essential information about the subject real estate property. The NM1 segment provides the name of the mortgagor(s).
5. The REF segment contains reference numbers that are case-specific.
6. The N3 and N4 segments refer to the location of the real estate property.
7. The 0230 loop will provide information on mortgage loan fiscal data, such as the fiscal data item name, the credit, debit, and interest amounts associated with the fiscal data item, and the date or time period covered.

### ***Data Mapping Guide***

The following data mapping guide for TS 260 is based on version 004010 of TS 260 as defined by the X12 standard. The guide presents essential information for each of the segments and the constituent data elements.

**Data Mapping Guide**  
**Transaction Set 260**  
**Application for Mortgage Insurance Benefits**

|                        |  |
|------------------------|--|
| <b>Segment:</b>        | <b>ST</b> Transaction Set Header   |
| <b>Position:</b>       | 010  |
| <b>Loop:</b>           |  |
| <b>Level:</b>          | Heading:   |
| <b>Usage:</b>          | Mandatory  |
| <b>Max Use:</b>        | 1  |
| <b>Purpose:</b>        | To indicate the start of a transaction set and to assign a control number  |
| <b>Syntax Notes:</b>   |  |
| <b>Semantic Notes:</b> | 1 The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set). |
| <b>Comments:</b>       |  |
| <b>Notes:</b>          | The ST segment is required each time a Transaction Set is sent.  |

**Data Element Summary**

|                 | <b>Ref.</b> | <b>Data</b>    | <b>Name</b>  | <b>Attributes</b> |
|-----------------|-------------|----------------|--|-------------------|
|                 | <b>Des.</b> | <b>Element</b> |  |                   |
| <b>Must Use</b> | <b>ST01</b> | <b>143</b>     | <b>Transaction Set Identifier Code</b><br>Code uniquely identifying a Transaction Set<br>260 Application for Mortgage Insurance Benefits<br>A claim filed for mortgage insurance benefits  | <b>M ID 3/3</b>   |
| <b>Must Use</b> | <b>ST02</b> | <b>329</b>     | <b>Transaction Set Control Number</b><br>Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set<br>NOTE: The control number is assigned by the sender. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment for each transaction. | <b>M AN 4/9</b>   |



**Segment:** **BGN** Beginning Segment  
**Position:** 020  
**Loop:**  
**Level:** Heading:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the beginning of a transaction set  
**Syntax Notes:** 1 If BGN05 is present, then BGN04 is required.  
**Semantic Notes:** 1 BGN02 is the transaction set reference number.  
 2 BGN03 is the transaction set date.  
 3 BGN04 is the transaction set time.  
 4 BGN05 is the transaction set time qualifier.  
 5 BGN06 is the transaction set reference number of a previously sent transaction affected by the current transaction.

**Comments:**

**Notes:** The BGN segment is required each time a Transaction Set is sent.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>  | <b>Attributes</b> |
|-----------------|------------------|---------------------|--|-------------------|
| <b>Must Use</b> | <b>BGN01</b>     | <b>353</b>          | <b>Transaction Set Purpose Code</b><br>Code identifying purpose of transaction set<br>NOTE: Enter 00 for all instances except when using transaction set 260 for comments only, then enter 22.<br>00 Original<br>22 Information Copy   | <b>M ID 2/2</b>   |
| <b>Must Use</b> | <b>BGN02</b>     | <b>127</b>          | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier<br>NOTE: Enter 0.   | <b>M AN 1/30</b>  |
| <b>Must Use</b> | <b>BGN03</b>     | <b>373</b>          | <b>Date</b><br>Date expressed as CCYYMMDD  | <b>M DT 8/8</b>   |
|                 | <b>BGN04</b>     | <b>337</b>          | <b>Time</b><br>Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)   | <b>X TM 4/8</b>   |
|                 | <b>BGN05</b>     | <b>623</b>          | <b>Time Code</b><br>Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow<br>CD Central Daylight Time<br>CS Central Standard Time<br>CT Central Time<br>ED Eastern Daylight Time<br>ES Eastern Standard Time<br>ET Eastern Time<br>MD Mountain Daylight Time<br>MS Mountain Standard Time | <b>O ID 2/2</b>   |

|    |                       |
|----|-----------------------|
| MT | Mountain Time         |
| PD | Pacific Daylight Time |
| PS | Pacific Standard Time |
| PT | Pacific Time          |

|          |       |     |   |   |         |
|----------|-------|-----|---|---|---------|
| Not Used | BGN06 | 127 | <b>Reference Identification</b>   | O | AN 1/30 |
|          |       |     | Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier |   |         |
| Not Used | BGN07 | 640 | <b>Transaction Type Code</b>  | O | ID 2/2  |
|          |       |     | Code specifying the type of transaction   |   |         |
|          |       |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |
| Not Used | BGN08 | 306 | <b>Action Code</b>  | O | ID 1/2  |
|          |       |     | Code indicating type of action  |   |         |
|          |       |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |
| Not Used | BGN09 | 786 | <b>Security Level Code</b>  | O | ID 2/2  |
|          |       |     | Code indicating the level of confidentiality assigned by the sender to the information following                            |   |         |
|          |       |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |

**Segment:** **N1** Name  
**Position:** 030  
**Loop:** 0100 Mandatory  
**Level:** Heading:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To identify a party by type of organization, name, and code  
**Syntax Notes:** 1 At least one of N102 or N103 is required.  
 2 If either N103 or N104 is present, then the other is required.  
**Semantic Notes:**  
**Comments:** 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.  
 2 N105 and N106 further define the type of entity in N101.  
**Notes:** The N1 segment is used to supply information on the sender: Mortgagee, Servicing Mortgagee. If holder and servicer are the same, send as Holding Mortgagee. If holder and servicer are different, send information for both. Use one iteration of the loop for the Holding Mortgagee and one iteration for the Servicing Mortgagee.

**Data Element Summary**

| Ref. Des. | Data Element | Name  | Attributes |
|-----------|--------------|---|------------|
| Must Use  | N101         | 98 Entity Identifier Code<br>Code identifying an organizational entity, a physical location, property or an individual<br>27011 Block No. 35. Name of mortgagee<br>27011 Block No. 36. Name of mortgagee's servicer<br>LV Loan Servicer<br>MM Mortgage Company<br>A business entity that is responsible for originating and servicing mortgage loans                          | M ID 2/3   |
|           | N102         | 93 Name<br>Free-form name<br>Format: Upper case. Limited to 22 characters.  | X AN 1/60  |
|           | N103         | 66 Identification Code Qualifier<br>Code designating the system/method of code structure used for Identification Code (67)<br>27011 Block No. 12. [M] Holding mortgagee number. Holding Mortgagee ID must be transmitted. If not, claim will be suspended.<br>27011 Block No. 13. Servicing mortgagee number.<br>61 Holding Mortgagee Number<br>62 Servicing Mortgagee Number | X ID 1/2   |
|           | N104         | 67 Identification Code<br>Code identifying a party or other code  | X AN 2/80  |
| Not Used  | N105         | 706 Entity Relationship Code<br>Code describing entity relationship<br>Refer to 004010 Data Element Dictionary for acceptable code values.  | O ID 2/2   |
| Not Used  | N106         | 98 Entity Identifier Code<br>Code identifying an organizational entity, a physical location, property or an individual  | O ID 2/3   |

Refer to 004010 Data Element Dictionary for acceptable code values.

**Segment:** **N3** Address Information  
**Position:** 050  
**Loop:** 0100 Mandatory  
**Level:** Heading:  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To specify the location of the named party  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:**  
**Notes:** This N3 segment is used to indicate sender address.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>   | <b>Attributes</b> |
|-----------------|------------------|---------------------|---|-------------------|
| <b>Must Use</b> | <b>N301</b>      | <b>166</b>          | <b>Address Information</b><br>Address information<br>27011 Block No. 35 address of mortgagee<br>27011 Block No. 36 address of mortgagee's servicer<br>Format: upper case only, 19 characters maximum. | <b>M AN 1/55</b>  |
|                 | <b>N302</b>      | <b>166</b>          | <b>Address Information</b><br>Address information<br>27011 Block No. 35 address of mortgagee<br>27011 Block No. 36 address of mortgagee's servicer<br>Format: upper case only, 19 characters maximum. | <b>O AN 1/55</b>  |

|                        |  |
|------------------------|--|
| <b>Segment:</b>        | <b>N4 Geographic Location</b>  |
| <b>Position:</b>       | 060  |
| <b>Loop:</b>           | 0100 Mandatory   |
| <b>Level:</b>          | Heading:   |
| <b>Usage:</b>          | Optional   |
| <b>Max Use:</b>        | 1  |
| <b>Purpose:</b>        | To specify the geographic place of the named party   |
| <b>Syntax Notes:</b>   | 1 If N406 is present, then N405 is required.   |
| <b>Semantic Notes:</b> |  |
| <b>Comments:</b>       | 1 A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.<br>2 N402 is required only if city name (N401) is in the U.S. or Canada.      |
| <b>Notes:</b>          | NOTE: If the N4 segment is used, data elements N401, N402, and N403 are required.<br>27011 Block No. 35 address of mortgagee<br>27011 Block No. 36 address of mortgagee's servicer |

## Data Element Summary

| Ref.     | Data    | Name   | Attributes       |
|----------|---------|--|------------------|
| Des.     | Element |  |                  |
| N401     | 19      | <b>City Name</b><br>Free-form text for city name<br>27011 Block No.<br>35. ...address of mortgagee<br>36. ...address of mortgagee's servicer   | <b>O AN 2/30</b> |
| N402     | 156     | <b>State or Province Code</b><br>Code (Standard State/Province) as defined by appropriate government agency<br>27011 Block No.<br>35. ...address of mortgagee<br>36. ...address of mortgagee's servicer                      | <b>O ID 2/2</b>  |
| N403     | 116     | <b>Postal Code</b><br>Code defining international postal zone code excluding punctuation and blanks (zip code for United States)<br>27011 Block No.<br>35. ...address of mortgagee<br>36. ...address of mortgagee's servicer | <b>O ID 3/15</b> |
| Not Used | N404    | 26 <b>Country Code</b><br>Code identifying the country   | <b>O ID 2/3</b>  |
| Not Used | N405    | 309 <b>Location Qualifier</b><br>Code identifying type of location<br>Refer to 004010 Data Element Dictionary for acceptable code values.  | <b>X ID 1/2</b>  |
| Not Used | N406    | 310 <b>Location Identifier</b><br>Code which identifies a specific location  | <b>O AN 1/30</b> |

**Segment:** **REF** Reference Identification  
**Position:** 070  
**Loop:** 0100 Mandatory  
**Level:** Heading:  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To specify identifying information  
**Syntax Notes:**

- 1 At least one of REF02 or REF03 is required.
- 2 If either C04003 or C04004 is present, then the other is required.
- 3 If either C04005 or C04006 is present, then the other is required.

**Semantic Notes:**

- 1 REF04 contains data relating to the value cited in REF02.

**Comments:**  
**Notes:** This segment is used to identify the sender.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>   | <b>Attributes</b> |
|-----------------|------------------|---------------------|---|-------------------|
| <b>Must Use</b> | <b>REF01</b>     | <b>128</b>          | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification<br>27011 Block No. 16. Holding Mortgagee EIN<br>EI Employer's Identification Number                     | <b>M ID 2/3</b>   |
|                 | <b>REF02</b>     | <b>127</b>          | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier<br>Format: Do not include hyphens. | <b>X AN 1/30</b>  |
| <b>Not Used</b> | <b>REF03</b>     | <b>352</b>          | <b>Description</b><br>A free-form description to clarify the related data elements and their content  | <b>X AN 1/80</b>  |
|                 | <b>REF04</b>     | <b>C040</b>         | <b>Reference Identifier</b><br>To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier  | <b>O</b>          |
| <b>Must Use</b> | <b>C04001</b>    | <b>128</b>          | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification<br>Refer to 004010 Data Element Dictionary for acceptable code values.                                  | <b>M ID 2/3</b>   |
| <b>Must Use</b> | <b>C04002</b>    | <b>127</b>          | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier                                    | <b>M AN 1/30</b>  |
|                 | <b>C04003</b>    | <b>128</b>          | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification<br>Refer to 004010 Data Element Dictionary for acceptable code values.                                  | <b>X ID 2/3</b>   |
|                 | <b>C04004</b>    | <b>127</b>          | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier                                    | <b>X AN 1/30</b>  |
|                 | <b>C04005</b>    | <b>128</b>          | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification<br>Refer to 004010 Data Element Dictionary for acceptable code values.                                  | <b>X ID 2/3</b>   |
|                 | <b>C04006</b>    | <b>127</b>          | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier                                    | <b>X AN 1/30</b>  |

**Segment:** **PER** Administrative Communications Contact  
**Position:** 080  
**Loop:** 0100 Mandatory  
**Level:** Heading:  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To identify a person or office to whom administrative communications should be directed

**Syntax Notes:**

- 1 If either PER03 or PER04 is present, then the other is required.
- 2 If either PER05 or PER06 is present, then the other is required.
- 3 If either PER07 or PER08 is present, then the other is required.

**Semantic Notes:****Comments:****Notes:**

The Contact information the mortgagee sends to HUD for claims in Transaction Set 260 will be in the first PER segment within the ST-SE envelope. If one case is reported in each ST-SE envelope, then the contact information must be included in each ST-SE loop. If multiple cases are reported inside of an ST-SE loop, the contact information for all of those cases will be the same. The mortgagee name should begin with first name first.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>   | <b>Attributes</b> |
|-----------------|------------------|---------------------|---|-------------------|
| <b>Must Use</b> | <b>PER01</b>     | <b>366</b>          | <b>Contact Function Code</b><br>Code identifying the major duty or responsibility of the person or group named<br>CN General Contact  | <b>M ID 2/2</b>   |
|                 | <b>PER02</b>     | <b>93</b>           | <b>Name</b><br>Free-form name<br>27011 Block No. 133. Holding Mortgagee Contact Name<br>Format: Upper case. Limited to 22 characters.   | <b>O AN 1/60</b>  |
|                 | <b>PER03</b>     | <b>365</b>          | <b>Communication Number Qualifier</b><br>Code identifying the type of communication number<br>27011 Block No.<br>133. Holding Mortgagee Contact Name and Telephone Number<br>133. Servicing Mortgagee Contact Name and Telephone Number<br>WP Work Phone Number | <b>X ID 2/2</b>   |
|                 | <b>PER04</b>     | <b>364</b>          | <b>Communication Number</b><br>Complete communications number including country or area code when applicable  | <b>X AN 1/80</b>  |
| <b>Not Used</b> | <b>PER05</b>     | <b>365</b>          | <b>Communication Number Qualifier</b><br>Code identifying the type of communication number<br>Refer to 004010 Data Element Dictionary for acceptable code values.   | <b>X ID 2/2</b>   |
| <b>Not Used</b> | <b>PER06</b>     | <b>364</b>          | <b>Communication Number</b><br>Complete communications number including country or area code when applicable  | <b>X AN 1/80</b>  |
| <b>Not Used</b> | <b>PER07</b>     | <b>365</b>          | <b>Communication Number Qualifier</b><br>Code identifying the type of communication number<br>Refer to 004010 Data Element Dictionary for acceptable code values.   | <b>X ID 2/2</b>   |
| <b>Not Used</b> | <b>PER08</b>     | <b>364</b>          | <b>Communication Number</b><br>Complete communications number including country or area code when applicable  | <b>X AN 1/80</b>  |
| <b>Not Used</b> | <b>PER09</b>     | <b>443</b>          | <b>Contact Inquiry Reference</b>  | <b>O AN 1/20</b>  |



Additional reference number or description to clarify a contact number

**Segment:** **CSI** Claim Status Information  
**Position:** 010  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the status of a claim for mortgage insurance benefits  
**Syntax Notes:**  
**Semantic Notes:**

- 1 CSI01 contains the code indicating the status of the claim for mortgage insurance benefits.
- 2 CSI02, CSI03, and CSI04 indicate the submission date associated with the claim status indicated in CSI01.

**Comments:**

## Data Element Summary

| Ref. Des. | Data Element | Name   | Attributes |
|-----------|--------------|--|------------|
| Must Use  | CSI01        | 1383 Claim Submission Reason Code<br>Code identifying reason for claim submission<br>For claim types 02, 03, 04, 06, and 07 submitting Parts A & B together, use Code 20. However, when transmitting a corrected claim, use Code 03.<br>For claim type 01 submitting Parts A & B separately use code 00 to indicate Part A; Code 20 to indicate Part B.<br>for claim type 01 submitting Parts A & B separately, use Code 02 for corrected and verified Part A, Code 03 for corrected and verified Part B.<br>Use Code 22 when using transaction set 260 FOR COMMENTS ONLY. | M ID 2/2   |
|           |              | 00 Original  |            |
|           |              | 02 Corrected and Verified Original Claim   |            |
|           |              | 03 Corrected and Verified Final Claim  |            |
|           |              | 20 Final Transmission  |            |
|           |              | 22 Information Copy  |            |
| Must Use  | CSI02        | 374 Date/Time Qualifier<br>Code specifying type of date or time, or both date and time<br>27011 Block No. 6. Date form prepared<br>27011 Block No. 104. Date form prepared<br>NOTE: For claim types that submit Part A and Part B together, enter Block 6 only.  | M ID 3/3   |
|           |              | 523 Date of Claim<br>The date the claim form is prepared   |            |
| Must Use  | CSI03        | 1250 Date Time Period Format Qualifier<br>Code indicating the date format, time format, or date and time format  | M ID 2/3   |
|           |              | D8 Date Expressed in Format CCYYMMDD   |            |
| Must Use  | CSI04        | 1251 Date Time Period<br>Expression of a date, a time, or range of dates, times or dates and times   | M AN 1/35  |

**Segment:** **NM1** Individual or Organizational Name  
**Position:** 020  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 2  
**Purpose:** To supply the full name of an individual or organizational entity  
**Syntax Notes:** 1 If either NM108 or NM109 is present, then the other is required.  
 2 If NM111 is present, then NM110 is required.  
**Semantic Notes:** 1 NM102 qualifies NM103.  
**Comments:** 1 NM110 and NM111 further define the type of entity in NM101.  
**Notes:** 27011 Block No. 33. Mortgagor's Name  
 27011 Block No. 100. Mortgagor's Name  
 NOTE: For claim types that submit Part A and Part B together, enter data for Block 33 only.

**Data Element Summary**

| Ref. Des.      | Data Element | Name  | Attributes       |
|----------------|--------------|---|------------------|
| Must Use NM101 | 98           | <b>Entity Identifier Code</b><br>Code identifying an organizational entity, a physical location, property or an individual<br>27011 Block No. 33. Mortgagor's Name<br>27011 Block No. 100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.<br>Refer to 004010 Data Element Dictionary for acceptable code values. | <b>M ID 2/3</b>  |
| Must Use NM102 | 1065         | <b>Entity Type Qualifier</b><br>Code qualifying the type of entity<br>27011 Block No. 33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.<br>1 Person<br>2 Non-Person Entity   | <b>M ID 1/1</b>  |
| NM103          | 1035         | <b>Name Last or Organization Name</b><br>Individual last name or organizational name<br>27011 Block No. 33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.  | <b>O AN 1/35</b> |
| NM104          | 1036         | <b>Name First</b><br>Individual first name<br>27011 Block No. 33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.  | <b>O AN 1/25</b> |

|          |       |      |  |                                  |         |
|----------|-------|------|--|----------------------------------|---------|
|          | NM105 | 1037 | <b>Name Middle</b>   | <input type="radio"/>            | AN 1/25 |
|          |       |      | Individual middle name or initial<br>27011 Block No.<br>33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.                           |                                  |         |
|          | NM106 | 1038 | <b>Name Prefix</b>   | <input type="radio"/>            | AN 1/10 |
|          |       |      | Prefix to individual name<br>27011 Block No.<br>33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.                                   |                                  |         |
|          | NM107 | 1039 | <b>Name Suffix</b>   | <input type="radio"/>            | AN 1/10 |
|          |       |      | Suffix to individual name<br>27011 Block No.<br>33. Mortgagor's Name<br>100. Mortgagor's Name<br>Note: For claim types that submit Part A and Part B together, enter data for Block 33 only.                                   |                                  |         |
|          | NM108 | 66   | <b>Identification Code Qualifier</b>   | <input checked="" type="radio"/> | ID 1/2  |
|          |       |      | Code designating the system/method of code structure used for Identification Code (67)<br>Mortgagor SSN.<br>NOTE: Social Security Number is submitted with Block 33 and 100 data because no separate block is reserved for it. |                                  |         |
|          |       |      | 34 Social Security Number  |                                  |         |
|          | NM109 | 67   | <b>Identification Code</b>   | <input checked="" type="radio"/> | AN 2/80 |
|          |       |      | Code identifying a party or other code<br>Mortgagor SSN.<br>NOTE: Social Security Number is submitted with Block 33 and 100 data because no separate block is reserved for it.   |                                  |         |
| Not Used | NM110 | 706  | <b>Entity Relationship Code</b>  | <input checked="" type="radio"/> | ID 2/2  |
|          |       |      | Code describing entity relationship<br>Refer to 004010 Data Element Dictionary for acceptable code values.   |                                  |         |
| Not Used | NM111 | 98   | <b>Entity Identifier Code</b>  | <input type="radio"/>            | ID 2/3  |
|          |       |      | Code identifying an organizational entity, a physical location, property or an individual<br>Refer to 004010 Data Element Dictionary for acceptable code values.   |                                  |         |

**Segment:** **REF** Reference Identification  
**Position:** 030  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 6  
**Purpose:** To specify identifying information  
**Syntax Notes:** 1 At least one of REF02 or REF03 is required.  
 2 If either C04003 or C04004 is present, then the other is required.  
 3 If either C04005 or C04006 is present, then the other is required.  
**Semantic Notes:** 1 REF04 contains data relating to the value cited in REF02.  
**Comments:**  
**Notes:** This REF segment contains case specific reference numbers.

**Data Element Summary**

|          | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>  | <b>Attributes</b> |
|----------|------------------|---------------------|--|-------------------|
| Must Use | REF01            | 128                 | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification<br>The FHA case number must be transmitted. If not, the claim will be suspended.27011 Block No.2. FHA Case Number (Z8)27011 Block No. 101. FHA Case Number (Z8)27011 Block No. 3. Section of the National Housing Act Code (3A)27011 Block No. 102. Section of the National Housing Act Code (3A)27011 Block No. 14. Mortgagee Reference Number (33)27011 Block No. 103. Mortgagee Reference Number (33)27011 Block No. 33. Co-Mortgagor SSN (SY)27011 Block No. 100. Co-Mortgagor SSN (SY)<br>33 Lender Case Number<br>3A Section of the National Housing Act Code<br>A code taken from the Mortgage Insurance Certificate indicating the specific National Housing Act Program under which the mortgage is insured<br>SY Social Security Number<br>Z8 Federal Housing Administration Case Number<br>The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan | <b>M ID 2/3</b>   |
|          | REF02            | 127                 | <b>Reference Identification</b><br>Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier<br>For claim types that submit Part A and Part B together, enter data as follows: Blocks 2 and 101: enter Block 2 only Block 3 and 102: enter Block 3 only Block 33 and 100: enter Block 33 only Block 14 and 103: enter Block 14 only. Format: Do include the hyphens in SSN and FHA case number For FHA case number if less than 11 characters, fill trailing spaces with X's. Mortgagee reference number limited to 15 characters.   | <b>X AN 1/30</b>  |
| Not Used | REF03            | 352                 | <b>Description</b><br>A free-form description to clarify the related data elements and their content   | <b>X AN 1/80</b>  |
| Not Used | REF04            | C040                | <b>Reference Identifier</b><br>To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier   | <b>O</b>          |
| Not Used | C04001           | 128                 | <b>Reference Identification Qualifier</b><br>Code qualifying the Reference Identification  | <b>M ID 2/3</b>   |

|          |        |     |   |   |         |
|----------|--------|-----|---|---|---------|
|          |        |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |
| Not Used | C04002 | 127 | <b>Reference Identification</b>   | M | AN 1/30 |
|          |        |     | Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier |   |         |
| Not Used | C04003 | 128 | <b>Reference Identification Qualifier</b>   | X | ID 2/3  |
|          |        |     | Code qualifying the Reference Identification  |   |         |
|          |        |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |
| Not Used | C04004 | 127 | <b>Reference Identification</b>   | X | AN 1/30 |
|          |        |     | Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier |   |         |
| Not Used | C04005 | 128 | <b>Reference Identification Qualifier</b>   | X | ID 2/3  |
|          |        |     | Code qualifying the Reference Identification  |   |         |
|          |        |     | Refer to 004010 Data Element Dictionary for acceptable code values.   |   |         |
| Not Used | C04006 | 127 | <b>Reference Identification</b>   | X | AN 1/30 |
|          |        |     | Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier |   |         |

**Segment:** N3 Address Information  
**Position:** 040  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify the location of the named party  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:**

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>   | <b>Attributes</b> |
|-----------------|------------------|---------------------|---|-------------------|
| <b>Must Use</b> | <b>N301</b>      | <b>166</b>          | <b>Address Information</b><br>Address information<br>27011 Block No. 33. and property address<br>27011 Block No. 100. and property address<br>Format: upper case only, 19 characters maximum.<br>NOTE: For claim types that submit Part A and Part B together, enter Block 33 only. | <b>M AN 1/55</b>  |
|                 | <b>N302</b>      | <b>166</b>          | <b>Address Information</b><br>Address information<br>27011 Block No. 33. and property address<br>27011 Block No. 100. and property address<br>Format: upper case only, 19 characters maximum.<br>NOTE: For claim types that submit Part A and Part B together, enter Block 33 only. | <b>O AN 1/55</b>  |

**Segment:** **N4 Geographic Location**  
**Position:** 050  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To specify the geographic place of the named party  
**Syntax Notes:** 1 If N406 is present, then N405 is required.  
**Semantic Notes:**  
**Comments:** 1 A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.  
2 N402 is required only if city name (N401) is in the U.S. or Canada.  
**Notes:** NOTE: IF the N4 segment is used, data elements N401, N402, and N403 are required.

## Data Element Summary

| Ref. Des. | Data Element | Name   | Attributes |
|-----------|--------------|--|------------|
| N401      | 19           | City Name<br>Free-form text for city name<br>27011 Block No. 33 ...and property address<br>27011 Block No. 100. ...and property address<br>NOTE: For claim types that submit Part A and Part B together, enter data for Block 33 only.   | O AN 2/30  |
| N402      | 156          | State or Province Code<br>Code (Standard State/Province) as defined by appropriate government agency<br>27011 Block No. 33 ...and property address<br>27011 Block No. 100. ...and property address<br>NOTE: For claim types that submit Part A and Part B together, enter data for Block 33 only.                      | O ID 2/2   |
| N403      | 116          | Postal Code<br>Code defining international postal zone code excluding punctuation and blanks (zip code for United States)<br>27011 Block No. 33 ...and property address<br>27011 Block No. 100. ...and property address<br>NOTE: For claim types that submit Part A and Part B together, enter data for Block 33 only. | O ID 3/15  |
| Not Used  | N404         | 26 Country Code<br>Code identifying the country  | O ID 2/3   |
| Not Used  | N405         | 309 Location Qualifier<br>Code identifying type of location<br>Refer to 004010 Data Element Dictionary for acceptable code values.   | X ID 1/2   |
| Not Used  | N406         | 310 Location Identifier<br>Code which identifies a specific location   | O AN 1/30  |



**Segment:** **DTP** Date or Time or Period  
**Position:** 060  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 2  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Syntax Notes:**  
**Semantic Notes:** 1 DTP02 is the date or time or period format that will appear in DTP03.  
**Comments:**

**Data Element Summary**

|                 | <b>Ref.</b>  | <b>Data</b>    | <b>Name</b>  | <b>Attributes</b> |
|-----------------|--------------|----------------|--|-------------------|
|                 | <b>Des.</b>  | <b>Element</b> |  |                   |
| <b>Must Use</b> | <b>DTP01</b> | <b>374</b>     | <b>Date/Time Qualifier</b><br>Code specifying type of date or time, or both date and time<br>27011 Block No. 105. Expiration date to submit title evidence, if applicable.<br>Codes 535 and 536 are reserved for future use. | <b>M ID 3/3</b>   |
|                 |              | 522            | Expiration Date to Submit Title Evidence<br>The last day of an approved extension to submit title evidence without penalty   |                   |
|                 |              | 535            | Curtailement Date from Advice of Payment<br>The date to which interest was curtailed   |                   |
|                 |              | 536            | Expiration of Extension to Submit Fiscal Data<br>The date of the expiration of extension given to submit fiscal data   |                   |
| <b>Must Use</b> | <b>DTP02</b> | <b>1250</b>    | <b>Date Time Period Format Qualifier</b><br>Code indicating the date format, time format, or date and time format  | <b>M ID 2/3</b>   |
|                 |              | D8             | Date Expressed in Format CCYYMMDD  |                   |
| <b>Must Use</b> | <b>DTP03</b> | <b>1251</b>    | <b>Date Time Period</b><br>Expression of a date, a time, or range of dates, times or dates and times   | <b>M AN 1/35</b>  |

**Segment:** **INT** Interest  
**Position:** 070  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 24  
**Purpose:** To specify interest rate and type and the applicable time period  
**Syntax Notes:** 1 If either INT03 or INT04 is present, then the other is required.  
**Semantic Notes:** 1 INT01 indicates the type of interest, for example, mortgage note or debenture interest.  
2 INT02 is the interest rate as a percentage.  
3 INT03 indicates the range of date format for INT04.  
4 INT04 indicates the range of dates to which the interest rate applies.  
5 INT05 indicates the number of days represented by the range of dates in INT04.

**Comments:**

## Data Element Summary

| Ref. Des. | Data Element | Name   | Attributes |
|-----------|--------------|--|------------|
| Must Use  | INT01        | 547 Interest Type Code<br>Code identifying the type of interest  | M ID 1/2   |
|           |              | 27011 Block No. 121. Mortgage Note Interest (from to Rate %)   |            |
|           |              | D Debenture<br>Registered, transferable securities which are valid and binding obligations issued in accordance with the provision of the National Housing Act, Section 203  |            |
|           |              | M Mortgage Note<br>A credit instrument (note) as is commonly given to secure advances on, or the unpaid purchase price of, real estate under the laws of the jurisdiction where the property is located  |            |
|           | INT02        | 953 Interest Rate<br>The interest rate as a percentage   | O R 1/6    |
|           | INT03        | 1250 Date Time Period Format Qualifier<br>Code indicating the date format, time format, or date and time format  | X ID 2/3   |
|           |              | Date range indicates time period for which interest is charged.  |            |
|           |              | RD8 Range of Dates Expressed in Format CCYYMMDD-CCYYMMDD<br>A range of dates expressed in the format CCYYMMDD-CCYYMMDD where CCYY is the numerical expression of the century CC and year YY, MM is the numerical expression of the month within the year, and DD is the numerical expression of the day within the year; the first occurrence of CCYYMMDD is the beginning date and the second occurrence is the ending date |            |
|           | INT04        | 1251 Date Time Period<br>Expression of a date, a time, or range of dates, times or dates and times   | X AN 1/35  |
| Not Used  | INT05        | 380 Quantity<br>Numeric value of quantity  | O R 1/15   |

**Segment:** **NTE** Note/Special Instruction  
**Position:** 090  
**Loop:** 0200 Mandatory  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 30  
**Purpose:** To transmit information in a free-form format, if necessary, for comment or special instruction

**Syntax Notes:**  
**Semantic Notes:**

**Comments:** 1 The NTE segment permits free-form information/data which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

**Notes:** To indicate whether documentation of claim is in route or to supply comments if necessary.  
 NOTE: HUD restricts the maximum use of the NTE segment to 7 uses for each iteration of Loop 0200. To use the allotted space efficiently, enter message text continuously using commas to separate comments.

**Data Element Summary**

| Ref.     | Data Element | Name  | Attributes |
|----------|--------------|---|------------|
| NTE01    | 363          | Note Reference Code   | O ID 3/3   |
|          |              | Code identifying the functional area or purpose for which the note applies  |            |
|          |              | Comments with Claim and Comments Only transaction set 260: Always skip NTE01 unless you are notifying HUD that documentation is being sent.   |            |
|          |              | Comments Only transaction set 260: No segments after NTE are used.  |            |
|          |              | Supporting Documentation Notice: When transmitting this information, do so beginning with the first iteration of the NTE segment. Send code ACI in NTE01 and related information in NTE02 (document name, date, etc.) |            |
|          |              | 27011 Block No.   |            |
|          |              | Mortgagee comments block.   |            |
|          |              | ACI Additional Claim Information  |            |
| Must Use | NTE02        | 352 Description   | M AN 1/80  |
|          |              | A free-form description to clarify the related data elements and their content  |            |
|          |              | 27011 Block No. Mortgagee comments block.   |            |
|          |              | Format: HUD accepts a maximum of 60 bytes. Upper case only.   |            |

|                        |  |
|------------------------|--|
| <b>Segment:</b>        | <b>DFI</b> Default Information   |
| <b>Position:</b>       | 100  |
| <b>Loop:</b>           | 0210 Optional  |
| <b>Level:</b>          | Summary:   |
| <b>Usage:</b>          | Optional   |
| <b>Max Use:</b>        | 1  |
| <b>Purpose:</b>        | To specify mortgage loan delinquency/default information   |
| <b>Syntax Notes:</b>   |  |
| <b>Semantic Notes:</b> | <ol style="list-style-type: none"> <li>1 DFI01 indicates code specifying the reason for default status.</li> <li>2 DFI02 indicates code specifying the type of claim.</li> <li>3 DFI03 indicates if default resulted in a direct conveyance. A "Y" indicates that it resulted in a direct conveyance; an "N" indicates that it did not.</li> <li>4 DFI04 indicates if this is the first payment in default. A "Y" indicates this is the first payment in default; an "N" indicates it is not.</li> </ol> |
| <b>Comments:</b>       |  |
| <b>Notes:</b>          | NOTE: Do not sent for Part B only claim.   |

## Data Element Summary

| Ref.     | Data    | Name   | Attributes |
|----------|---------|--|------------|
| Des.     | Element |  |            |
| Must Use | DFI01   | 641 Status Reason Code                                   | O ID 3/3   |
|          |         | Code indicating the status reason                        |            |
|          |         | 27011 Block No. 4. Delinquency/Default Reason (DDR) Code |            |
|          |         | Code 015, Default Detail, corresponds to "Other".        |            |
|          |         | 001 Death of Principal Mortgagor                         |            |
|          |         | 002 Illness of Principal Mortgagor                       |            |
|          |         | 003 Illness of Mortgagor's Family Member                 |            |
|          |         | 004 Death of Mortgagor's Family Member                   |            |
|          |         | 005 Marital Difficulties                                 |            |
|          |         | 006 Curtailment of Income                                |            |
|          |         | The reduction of income of a borrower                    |            |
|          |         | 007 Excessive Obligations - Same Income, Including       |            |
|          |         | Habitual Nonpayment of Debts                             |            |
|          |         | 008 Abandonment of Property                              |            |
|          |         | 009 Distant Employment Transfer                          |            |
|          |         | 010 Neighborhood Problem                                 |            |
|          |         | 011 Property Problem                                     |            |
|          |         | 012 Inability to Sell Property                           |            |
|          |         | 013 Inability to Rent Property                           |            |
|          |         | 014 Military Service                                     |            |
|          |         | 015 Default Detail                                       |            |
|          |         | Default reasons which are specified and detailed in a    |            |
|          |         | textual note   |            |
|          |         | 016 Unemployment (Effective 11/01/06)                    |            |
|          |         | 017 Business Failure (Effective 11/01/06)                |            |
|          |         | 019 Casualty Loss  |            |
|          |         | 022 Energy-Environment Cost (Effective 11/01/06)         |            |
|          |         | 023 Servicing Problems (Effective 11/01/06)              |            |
|          |         | 026 Payment Adjustment (Effective 11/01/06)              |            |
|          |         | 027 Payment Dispute (Effective 11/01/06)                 |            |

029 Transfer of Ownership Pending (Effective 11/01/06)  
 030 Fraud (Effective 11/01/06)  
 031 Unable to Contact Borrower (Effective 11/01/06)  
 INC Incarceration (Effective 11/01/06)

|                 |              |             |  |                 |
|-----------------|--------------|-------------|--|-----------------|
| <b>Must Use</b> | <b>DFI02</b> | <b>1032</b> | <b>Claim Filing Indicator Code</b><br>Code identifying type of claim<br>27011 Block No. 1. [M] Claim Type  | <b>O ID ½</b>   |
|                 |              |             | 01 Property Conveyance<br>Mortgagee obtains property through foreclosure or by deed-in-lieu after default<br>02 Mortgage Assignment<br>Mortgagee assigns mortgage in default to mortgage insurer<br>03 Automatic Mortgage Assignment<br>Certain insured mortgages not in default assigned to mortgage insurer after 20 years<br>04 Mortgage Coinsurance<br>Mortgagee acquires property after default and sells; loss on sale is shared by mortgage insurer and mortgagee<br>05 Supplemental Claim<br>Amendment to application made when additional amounts are owed or due<br>06 Property Nonconveyance (Claim without Conveyance of Title)<br>Property is not conveyed by the mortgagee, but may be sold to a third party at the foreclosure sale<br>07 Property Preforeclosure Sale<br>Property sold by mortgagor to avoid foreclosure; mortgagee can file a claim for the difference between net sale proceeds and indebtedness<br>08 Initial Claim (Reserved for future use)<br>First claim filed by the insured for mortgage insurance benefits |                 |
|                 | <b>DFI03</b> | <b>1073</b> | <b>Yes/No Condition or Response Code</b><br>Code indicating a Yes or No condition or response<br>Reserved for Future Use.  | <b>O ID 1/1</b> |
| <b>Not Used</b> | <b>DFI04</b> | <b>1073</b> | <b>Yes/No Condition or Response Code</b><br>Code indicating a Yes or No condition or response<br>Refer to 004010 Data Element Dictionary for acceptable code values.   | <b>O ID 1/1</b> |

**Segment:** **DTP** Date or Time or Period  
**Position:** 110  
**Loop:** 0210 Optional  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 19  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Syntax Notes:**  
**Semantic Notes:** 1 DTP02 is the date or time or period format that will appear in DTP03.  
**Comments:**  
**Notes:**

NOTE: Do not send for Part B only claim.  
For dates containing "OR" condition, send only one date.

#### Data Element Summary

| Ref.     | Data    | Name   | Attributes |
|----------|---------|--|------------|
| Des.     | Element |  |            |
| Must Use | DTP01   | 374 Date/Time Qualifier  | M ID 3/3   |
|          |         | Code specifying type of date or time, or both date and time  |            |
|          |         | 27011 Block No.  |            |
|          |         | 5. Endorsement date (from MIC)   |            |
|          |         | 7. Due date of first payment to principal and interest   |            |
|          |         | 8. Due date last complete installment paid   |            |
|          |         | 9. Date of possession and acquisition of marketable title. Note: For Codes 529 and 531 enter one date only; select whichever is later. |            |
|          |         | 10. Date deed or assignment filed for record (Code 149 or 589) or date of closing or appraisal (Code 310 or 590)                       |            |
|          |         | 11b. Date of deed in lieu  |            |
|          |         | 18. Date of firm commitment  |            |
|          |         | 20. Date of notice/extension to convey (Code 412 or 592)   |            |
|          |         | 21. Date of release of bankruptcy, if applicable   |            |
|          |         | 31. Mortgagee reported curtailment date  |            |
|          |         | 40. If bankruptcy filed, enter date filed.   |            |
|          |         | Codes 143, 519, 524, 525, 528, 532, 533, 534, 591 reserved for future use.   |            |
|          |         | 045 Endorsement Date   |            |
|          |         | 143 Due Date of First Payment to Principal and Interest  |            |
|          |         | The date first mortgage payment on the principal and interest on a mortgage loan is due  |            |
|          |         | 147 Due Date Last Complete Installment Paid  |            |
|          |         | The date last complete principal and interest mortgage payment made was due  |            |
|          |         | 149 Date Deed Filed for Record   |            |
|          |         | The date the formal document (deed) used to transfer title to real estate is filed for record with the recording authority             |            |
|          |         | 310 Date of Closing  |            |
|          |         | The date a property is sold  |            |
|          |         | 409 Date of Deed in Lieu   |            |
|          |         | The date a voluntary conveyance of a property by deed in lieu is recorded  |            |
|          |         | 410 Date of Firm Commitment  |            |
|          |         | The date an obligation to ensure the mortgage is issued  |            |

|     |   |
|-----|---|
| 412 | Date of Notice to Convey<br>The date of the authorization to assign the contractual rights of a mortgage  |
| 413 | Date of Release of Bankruptcy<br>The date of release from bankruptcy status   |
| 498 | Mortgagee Reported Curtailment Date<br>The date the mortgagee failed to meet a mandatory time requirement   |
| 519 | Date Bankruptcy Filed<br>Date of last bankruptcy action   |
| 524 | Date of Notice of Referral for Assignment<br>The date mortgagors are notified in writing that it is their lender's opinion that they are qualified for an assignment program and that their defaulted mortgage should be assigned                                   |
| 525 | Date of Notice of Probable Ineligibility for Assignment<br>The date mortgagors are notified in writing that it is their lender's opinion that they are not qualified for an assignment program but they may apply directly to the program sponsor for consideration |
| 528 | Date Possessory Action Initiated<br>The date the mortgagee initiates action to take possession of a property secured by a mortgage in default   |
| 529 | Date of Possession<br>The date a mortgagee acquires possession of a property secured by a mortgage in default   |
| 531 | Date of Acquisition of Title<br>The date the mortgagee acquires good and marketable title to a property secured by a mortgage in default  |
| 532 | Expiration of Extension to Convey<br>The last day of an extension of the time requirement to convey a property  |
| 533 | Date of Assignment Approval<br>The date approval is given to assign the contract rights of a mortgage   |
| 534 | Date of Assignment Rejection<br>The date a request to assign the contract rights of a mortgage is rejected  |
| 589 | Date Assignment Filed for Record<br>The date the transfer of the contract right to real estate is filed for record with the recording authority   |
| 590 | Date of Appraisal<br>The date the value of a property is assessed   |
| 591 | Expiration Date of Extension to Assign<br>The last day of a given time limit to assign the contractual rights of a mortgage   |
| 592 | Date of Extension to Convey<br>The last day of a given time limit to complete the transfer of real property   |

|                 |              |             |   |          |                |
|-----------------|--------------|-------------|---|----------|----------------|
| <b>Must Use</b> | <b>DTP02</b> | <b>1250</b> | <b>Date Time Period Format Qualifier</b>                                  | <b>M</b> | <b>ID 2/3</b>  |
|                 |              |             | Code indicating the date format, time format, or date and time format     |          |                |
|                 |              |             | D8 Date Expressed in Format CCYYMMDD                                      |          |                |
| <b>Must Use</b> | <b>DTP03</b> | <b>1251</b> | <b>Date Time Period</b>   | <b>M</b> | <b>AN 1/35</b> |
|                 |              |             | Expression of a date, a time, or range of dates, times or dates and times |          |                |



**Segment:** **AMT** Monetary Amount  
**Position:** 120  
**Loop:** 0210 Optional  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 4  
**Purpose:** To indicate the total monetary amount  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:**  
**Notes:** NOTE: Do not send for Part B only claim.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>  | <b>Attributes</b> |
|-----------------|------------------|---------------------|--|-------------------|
| <b>Must Use</b> | <b>AMT01</b>     | <b>522</b>          | <b>Amount Qualifier Code</b><br>Code to qualify amount<br>27011 Block No. 15. Original mortgage amount<br>27011 Block No. 17. Unpaid loan balance as of date in Block 8<br>Code DC reserved for future use.<br>Refer to 004010 Data Element Dictionary for acceptable code values. | <b>M ID 1/3</b>   |
| <b>Must Use</b> | <b>AMT02</b>     | <b>782</b>          | <b>Monetary Amount</b><br>Monetary amount<br>Format: Do not include decimal points; there is an implied decimal of 2.  | <b>M R 1/18</b>   |
| <b>Not Used</b> | <b>AMT03</b>     | <b>478</b>          | <b>Credit/Debit Flag Code</b><br>Code indicating whether amount is a credit or debit<br>Refer to 004010 Data Element Dictionary for acceptable code values.  | <b>O ID 1/1</b>   |

|                        |   |
|------------------------|---|
| <b>Segment:</b>        | <b>REC</b> Real Estate Condition  |
| <b>Position:</b>       | 130   |
| <b>Loop:</b>           | 0220 Optional   |
| <b>Level:</b>          | Summary:  |
| <b>Usage:</b>          | Optional  |
| <b>Max Use:</b>        | 1   |
| <b>Purpose:</b>        | To indicate the condition of real estate property and, if applicable, the actions needed to correct damage  |
| <b>Syntax Notes:</b>   | <ol style="list-style-type: none"> <li>1 If REC06 is present, then REC02 is required.</li> <li>2 If either REC08 or REC09 is present, then the other is required.</li> <li>3 If REC08 is present, then at least one of REC06 REC07 REC09 REC10 REC12 or REC13 is required.</li> <li>4 If REC09 is present, then REC06 is required.</li> <li>5 If REC10 is present, then REC09 is required.</li> <li>6 If REC12 is present, then REC13 is required.</li> </ol>   |
| <b>Semantic Notes:</b> | <ol style="list-style-type: none"> <li>1 REC01 specifies the occupancy status of the real estate property.</li> <li>2 REC03 indicates specified damage types such as fire, flood, earthquake, etc.</li> <li>3 REC04 indicates whether there was other (nonsurchargeable) damage, i.e., damage which may not be added to the lender's claim for mortgage insurance benefits. A "Y" indicates there was other damage; an "N" indicates there was not.</li> <li>4 REC05 indicates the number of living units.</li> </ol> |
| <b>Comments:</b>       |   |
| <b>Notes:</b>          | <p>NOTE: Do not send for Part B only claim.</p> <p>The answers to the questions found in Blocks 22 and 24, formerly indicated by Yes or No, are now indicated by the numeric codes shown.</p>   |

## Data Element Summary

| Ref.<br>Des. | Data<br>Element | Name   | Attributes |
|--------------|-----------------|--|------------|
| Must Use     | REC01           | <b>689 Occupancy Code</b><br>Code specifying occupancy status of real estate property<br>27011 Block No. 22. Is property vacant?<br>Enter "01" for claim types 04 and 06.<br>01 Vacant<br>02 Occupied  | M ID 2/2   |
|              | REC02           | <b>726 Real Estate Property Condition Code</b><br>Code identifying property condition<br>27011 Block No. 24. Is property conveyed damaged?<br>01 Damaged<br>02 Undamaged   | X ID 2/2   |
|              | REC03           | <b>448 Property Damage Code</b><br>Code identifying the damage to property<br>27011 Block No. 26. Type of Damage. Enter two digit code.<br>Code "07" reserved for future use.<br>01 Tornado<br>02 Boiler Explosion<br>03 Fire<br>04 Section 203.377 Damage<br>Damage to vacant or abandoned property or both as specified in Section 203.377 of the National Housing | O ID 1/2   |

|          |        |      |  |   |        |
|----------|--------|------|--|---|--------|
|          |        |      | Act  |   |        |
|          |        | 05   | Flood  |   |        |
|          |        | 06   | Earthquake   |   |        |
|          |        | 07   | Untypical Damage   |   |        |
|          |        |      | Damage that does not conform to the types specified by the mortgage insurer                                    |   |        |
|          | REC04  | 1073 | <b>Yes/No Condition or Response Code</b>   | O | ID 1/1 |
|          |        |      | Code indicating a Yes or No condition or response  |   |        |
|          |        |      | Reserved for future use.   |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
|          | REC05  | 380  | <b>Quantity</b>  | O | R 1/15 |
|          |        |      | Numeric value of quantity  |   |        |
|          |        |      | 27011 Block No. 43. Number of living units.  |   |        |
|          |        |      | Reserved for future use.   |   |        |
| Not Used | REC06  | 815  | <b>Property Inspection Qualifier</b>   | X | ID 2/2 |
|          |        |      | Code indicating a part of the property being inspected   |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | REC07  | 306  | <b>Action Code</b>   | X | ID 1/2 |
|          |        |      | Code indicating type of action   |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | REC08  | 673  | <b>Quantity Qualifier</b>  | X | ID 2/2 |
|          |        |      | Code specifying the type of quantity   |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | REC09  | 380  | <b>Quantity</b>  | X | R 1/15 |
|          |        |      | Numeric value of quantity  |   |        |
| Not Used | REC10  | C001 | <b>Composite Unit of Measure</b>   | X |        |
|          |        |      | To identify a composite unit of measure (See Figures Appendix for examples of use)                             |   |        |
| Not Used | C00101 | 355  | <b>Unit or Basis for Measurement Code</b>  | M | ID 2/2 |
|          |        |      | Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | C00102 | 1018 | <b>Exponent</b>  | O | R 1/15 |
|          |        |      | Power to which a unit is raised  |   |        |
| Not Used | C00103 | 649  | <b>Multiplier</b>  | O | R 1/10 |
|          |        |      | Value to be used as a multiplier to obtain a new value   |   |        |
| Not Used | C00104 | 355  | <b>Unit or Basis for Measurement Code</b>  | O | ID 2/2 |
|          |        |      | Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | C00105 | 1018 | <b>Exponent</b>  | O | R 1/15 |
|          |        |      | Power to which a unit is raised  |   |        |
| Not Used | C00106 | 649  | <b>Multiplier</b>  | O | R 1/10 |
|          |        |      | Value to be used as a multiplier to obtain a new value   |   |        |
| Not Used | C00107 | 355  | <b>Unit or Basis for Measurement Code</b>  | O | ID 2/2 |
|          |        |      | Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken |   |        |
|          |        |      | Refer to 004010 Data Element Dictionary for acceptable code values.  |   |        |
| Not Used | C00108 | 1018 | <b>Exponent</b>  | O | R 1/15 |

|          |        |      |   |   |         |
|----------|--------|------|---|---|---------|
| Not Used | C00109 | 649  | Power to which a unit is raised<br><b>Multiplier</b>  | O | R 1/10  |
|          |        |      | Value to be used as a multiplier to obtain a new value  |   |         |
| Not Used | C00110 | 355  | <b>Unit or Basis for Measurement Code</b>   | O | ID 2/2  |
|          |        |      | Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken<br>Refer to 004010 Data Element Dictionary for acceptable code values. |   |         |
| Not Used | C00111 | 1018 | <b>Exponent</b>   | O | R 1/15  |
|          |        |      | Power to which a unit is raised   |   |         |
| Not Used | C00112 | 649  | <b>Multiplier</b>   | O | R 1/10  |
|          |        |      | Value to be used as a multiplier to obtain a new value  |   |         |
| Not Used | C00113 | 355  | <b>Unit or Basis for Measurement Code</b>   | O | ID 2/2  |
|          |        |      | Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken<br>Refer to 004010 Data Element Dictionary for acceptable code values. |   |         |
| Not Used | C00114 | 1018 | <b>Exponent</b>   | O | R 1/15  |
|          |        |      | Power to which a unit is raised   |   |         |
| Not Used | C00115 | 649  | <b>Multiplier</b>   | O | R 1/10  |
|          |        |      | Value to be used as a multiplier to obtain a new value  |   |         |
| Not Used | REC11  | 816  | <b>Occupancy Verification Code</b>  | O | ID 2/2  |
|          |        |      | Code indicating the method used to verify the occupancy of the property<br>Refer to 004010 Data Element Dictionary for acceptable code values.  |   |         |
| Not Used | REC12  | 363  | <b>Note Reference Code</b>  | X | ID 3/3  |
|          |        |      | Code identifying the functional area or purpose for which the note applies<br>Refer to 004010 Data Element Dictionary for acceptable code values.                                     |   |         |
| Not Used | REC13  | 3    | <b>Free Form Message</b>  | X | AN 1/60 |
|          |        |      | Free-form text  |   |         |

**Segment:** **AMT** Monetary Amount  
**Position:** 140  
**Loop:** 0220 Optional  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 6  
**Purpose:** To indicate the total monetary amount  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:**  
**Notes:**

NOTE: Do not send for Part B only claim.  
Do not send for claim type 04.

**Data Element Summary**

|                 | <b>Ref. Des.</b> | <b>Data Element</b> | <b>Name</b>   | <b>Attributes</b> |
|-----------------|------------------|---------------------|---|-------------------|
| <b>Must Use</b> | <b>AMT01</b>     | <b>522</b>          | <b>Amount Qualifier Code</b><br>Code to qualify amount  | <b>M ID 1/3</b>   |
|                 |                  |                     | 27011 Block No. 27. Recovery or Estimate of Damage<br>Send only one code, DE or IR.   |                   |
|                 |                  |                     | DE Estimate of Damage<br>The approximation or assessment of damage sustained by a property  |                   |
|                 |                  |                     | IR Insurance Recovery<br>The amount of reimbursement received from a hazard insurance policy on losses sustained  |                   |
| <b>Must Use</b> | <b>AMT02</b>     | <b>782</b>          | <b>Monetary Amount</b><br>Monetary amount   | <b>M R 1/18</b>   |
|                 |                  |                     | Format: Do not include decimal points; there is an implied decimal of 2.  |                   |
| <b>Not Used</b> | <b>AMT03</b>     | <b>478</b>          | <b>Credit/Debit Flag Code</b><br>Code indicating whether amount is a credit or debit<br>Refer to 004010 Data Element Dictionary for acceptable code values. | <b>O ID 1/1</b>   |

**Segment:** **DTP** **Date or Time or Period**  
**Position:** 150  
**Loop:** 0220 Optional  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 4  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Syntax Notes:**  
**Semantic Notes:** 1 DTP02 is the date or time or period format that will appear in DTP03.  
**Comments:**  
**Notes:** NOTE: Do not send for Part B only claim.  
 Do not send for claim type 04.

**Data Element Summary**

| Ref.            | Data Element | Name  | Attributes       |
|-----------------|--------------|---|------------------|
| <b>Must Use</b> | <b>DTP01</b> | <b>374 Date/Time Qualifier</b>  | <b>M ID 3/3</b>  |
|                 |              | Code specifying type of date or time, or both date and time   |                  |
|                 |              | 27011 Block No. 23. If item 22 is No, date of local HUD office approval.27011 Block No. 25. If item 24 is Yes, date of:(a) Local HUD office approval (pursuant to 203.379(a)) OR (b) Certification (pursuant to 203.379(b)). Enter one date only.27011 Block No. 41. If conveyed/assigned damaged, date damage occurred. 27011 Block No. 42. Date HIP canceled or refused, if applicable. (Code 521 OR 593) |                  |
|                 |              | 148 Date of Local Office Approval of Conveyance of Damaged Real Estate Property<br>The date local office approves of the transfer of damaged property   |                  |
|                 |              | 462 Date of Local Office Approval of Conveyance of Occupied Real Estate Property<br>The date local office approves of the transfer of an occupied property  |                  |
|                 |              | 470 Date of Local Office Certification of Conveyance of Damaged Real Estate Property<br>The date local office approves of the transfer of a damaged property or the date of the mortgagee's certification that adequate fire insurance was not obtainable   |                  |
|                 |              | 520 Date of Damage<br>The date that the property became damaged   |                  |
|                 |              | 521 Date Hazard Insurance Policy Cancelled<br>The date the hazard insurance policy was cancelled  |                  |
|                 |              | 593 Date Hazard Insurance Policy Refused<br>The date the insurance carrier refused to renew the policy on a property  |                  |
| <b>Must Use</b> | <b>DTP02</b> | <b>1250 Date Time Period Format Qualifier</b>   | <b>M ID 2/3</b>  |
|                 |              | Code indicating the date format, time format, or date and time format<br>Refer to 004010 Data Element Dictionary for acceptable code values.  |                  |
| <b>Must Use</b> | <b>DTP03</b> | <b>1251 Date Time Period</b>  | <b>M AN 1/35</b> |
|                 |              | Expression of a date, a time, or range of dates, times or dates and times   |                  |

**Segment:** **FCL** Foreclosure  
**Position:** 160  
**Loop:** 0221 Optional  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To specify legal outcome and impact of foreclosure on a lender's claim for mortgage insurance benefits

**Syntax Notes:** 1 If either FCL03 or FCL04 is present, then the other is required.  
**Semantic Notes:** 1 FCL01 indicates whether mortgagee obtained a deficiency judgment against mortgagor.  
 2 FCL02 indicates whether mortgagee's bid for real estate property was successful. A "Y" indicates that it was; an "N" indicates that it was not.  
 3 FCL03 and FCL04 indicate the authorized bid amount.  
 4 FCL05 indicates factors that will cause an adjustment to mortgagee's claim, for example, the sale of the mortgaged real estate property.

**Comments:**  
**Notes:** NOTE: Do not send for Part B only claim.  
 Loop 0221, including segments FCL and DTP, is not used for claim type 03.

**Data Element Summary**

| Ref. Des. | Data Element | Name   | Attributes  |
|-----------|--------------|--|---|
| Must Used | FCL01        | 605  | Deficiency Judgment Code  |
|           |              |  | O ID 1/2  |
|           |              | Code identifying the deficiency judgment     |   |
|           |              | 27011 Block No. 29. Deficiency Judgment Code |   |
|           |              | Enter "4" for claim types 02, 04, and 07.    |   |
|           |              | 1  | Deficiency Judgment Authorized by Mortgage Insurer but Not Obtained<br>A judgment sought unsuccessfully by the mortgagee from the court, with the authorization and approval of the mortgage insurer, against a mortgagor to attach the mortgagor's assets for repayment on the mortgage in default |
|           |              | 2  | Deficiency Judgment Obtained but Not Authorized by Mortgage Insurer<br>A judgment not authorized or approved by the insurer of the mortgage but successfully obtained from the court by the mortgagee against a mortgagor to attach the mortgagor's assets for repayment on the mortgage in default |
|           |              | 3  | Deficiency Judgment Authorized by Mortgage Insurer and Obtained<br>A judgment successfully obtained from the court by a mortgagee with the authorization and approval of the mortgage insurer against the mortgagor to attach the mortgagor's assets for repayment on the mortgage in default       |
|           |              | 4  | Deficiency Judgment Not Authorized by Mortgage Insurer and Not Obtained<br>A judgment that was not authorized by the mortgage   |

|              |             |  |  |          |               |
|--------------|-------------|--|--|----------|---------------|
|              |             |  | insurer and was not obtained by the mortgagee  |          |               |
| <b>FCL02</b> | <b>1073</b> | <b>Yes/No Condition or Response Code</b>   |  | <b>O</b> | <b>ID 1/1</b> |
|              |             | Code indicating a Yes or No condition or response  |  |          |               |
|              |             | 27011 Block No. 28. Is mortgagee successful bidder?  |  |          |               |
|              |             | N  | No   |          |               |
|              |             | Y  | Yes  |          |               |
| <b>FCL03</b> | <b>522</b>  | <b>Amount Qualifier Code</b>   |  | <b>X</b> | <b>ID 1/3</b> |
|              |             | Code to qualify amount   |  |          |               |
|              |             | 27011 Block No. 30. Authorized bid amount  |  |          |               |
|              |             | DF   | Authorized Bid   |          |               |
|              |             |  | The balance remaining in the escrow account after all appropriate disbursements have been made on the date of the assignment or conveyance |          |               |
| <b>FCL04</b> | <b>782</b>  | <b>Monetary Amount</b>   |  | <b>X</b> | <b>R 1/18</b> |
|              |             | Monetary amount  |  |          |               |
|              |             | Format: Do not include decimal point; there is an implied decimal of 2.                                    |  |          |               |
| <b>FCL05</b> | <b>426</b>  | <b>Adjustment Reason Code</b>  |  | <b>O</b> | <b>ID 2/2</b> |
|              |             | Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment |  |          |               |
|              |             | Reserved for future use.   |  |          |               |
|              |             | 64   | Sale of Property   |          |               |
|              |             |  | Sale of the property by the mortgagee within six (6) months after the foreclosure of a property  |          |               |
|              |             | 65   | Claim Paid on Appraisal  |          |               |
|              |             |  | Claim filed within 15 days and 6 months following the foreclosure sale, and paid on the reappraised, foreclosed property                   |          |               |



**Segment:** **DTP** **Date or Time or Period**  
**Position:** 170  
**Loop:** 0221 Optional  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 5  
**Purpose:** To specify any or all of a date, a time, or a time period  
**Syntax Notes:**  
**Semantic Notes:** 1 DTP02 is the date or time or period format that will appear in DTP03.  
**Comments:**

**Notes:** NOTE: Do not send for Part B only claim.  
 Do not send for claim type 03.

**Data Element Summary**

| Ref.            | Data Element | Name   | Attributes       |
|-----------------|--------------|--|------------------|
| <b>Must Use</b> | <b>DTP01</b> | <b>374 Date/Time Qualifier</b>   | <b>M ID 3/3</b>  |
|                 |              | Code specifying type of date or time, or both date and time  |                  |
|                 |              | 27011 Block No. 11. Date foreclosure proceedings: (a) instituted   |                  |
|                 |              | 27011 Block No. 19. Expiration date of extension to foreclosure/assign (Code 411 or 591)                         |                  |
|                 |              | Codes 526 and 527 reserved for future use.   |                  |
|                 |              | 320 Date Foreclosure Proceedings Instituted  |                  |
|                 |              | The date the first legal action is taken to terminate an owner's interest in realty begins                       |                  |
|                 |              | 411 Expiration Date of Extension to Foreclose  |                  |
|                 |              | The last day of a given time limit to commence foreclosure   |                  |
|                 |              | 526 Date of Foreclosure Notice   |                  |
|                 |              | The date the mortgagee notifies the mortgage insurer that foreclosure has been initiated                         |                  |
|                 |              | 527 Expiration of Foreclosure Timeframe  |                  |
|                 |              | The last day of an extension of the time requirement to institute foreclosure proceedings on an insured mortgage |                  |
|                 |              | 591 Expiration Date of Extension to Assign   |                  |
|                 |              | The last day of a given time limit to assign the contractual rights of a mortgage                                |                  |
| <b>Must Use</b> | <b>DTP02</b> | <b>1250 Date Time Period Format Qualifier</b>  | <b>M ID 2/3</b>  |
|                 |              | Code indicating the date format, time format, or date and time format  |                  |
|                 |              | D8 Date Expressed in Format CCYYMMDD   |                  |
| <b>Must Use</b> | <b>DTP03</b> | <b>1251 Date Time Period</b>   | <b>M AN 1/35</b> |
|                 |              | Expression of a date, a time, or range of dates, times or dates and times  |                  |

**Segment:** **FIS Mortgage Loan Fiscal Data**  
**Position:** 180  
**Loop:** 0230 Optional  
**Level:** Summary:  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To specify mortgage loan fiscal data when applying for insurance claim benefits  
**Syntax Notes:**  
**Semantic Notes:**

- 1 FIS01 contains codes naming fiscal data items related to a claim for mortgage insurance benefits.
- 2 FIS02 contains a credit monetary amount described by FIS01.
- 3 FIS03 contains a debit monetary amount described by FIS01.
- 4 FIS04 contains an interest monetary amount described by FIS01.

**Comments:**

**Notes:** The FIS segment is used to transmit the fiscal data items on Part B of Form 27011. Do not send for Part A only claim. The required segment order (credit, debit, interest) differs from 27011 column order (deduction, addition, interest). Make sure data is in order required by the FIS segment as indicated in FIS02, 03 and 04.

**Data Element Summary**

| Ref. Des. | Data Element | Name   | Attributes |
|-----------|--------------|--|------------|
| Must Use  | FIS01        | 522 Amount Qualifier Code  | M ID 1/3   |
|           |              | Code to qualify amount   |            |
|           |              | 27011 Block No.  |            |
|           |              | 107. Adjustment to Loan Balance  |            |
|           |              | 108. Sale/Bid or Appraisal Value (for co-insurance or nonconveyance) (Code AI or H or 23)                |            |
|           |              | 109. Escrow Balance (as of date in Item 10, Part A)  |            |
|           |              | 110. Disbursement for Protection and Preservation (from line 264, Part C)                                |            |
|           |              | 111. Total Disbursement (from line 305, Part D)  |            |
|           |              | 112. Attorney/Trustee Fees Paid (from line 306, Part D)  |            |
|           |              | 113. Foreclosure, Acquisition, Conveyance, and Other Costs (from line 307, Part D)                       |            |
|           |              | 114. Bankruptcy Fee  |            |
|           |              | 115. Rental Income   |            |
|           |              | 116. Rental Expense  |            |
|           |              | 117. Total Taxes on Deed (from line 308, Part D)   |            |
|           |              | 118. Recovery or Damage, if not reported on Part A (Code IR or DE)                                       |            |
|           |              | 119. Estimate or Recovery from Part A (code BR)  |            |
|           |              | 120. Special Assessments (from line 309, Part D)   |            |
|           |              | 121. Mortgage Note Interest  |            |
|           |              | 122. Mortgage Insurance Premiums (from 311, Part D)  |            |
|           |              | 123. Unapplied Section 235 Assistance Payments (Earned Assistance Only)                                  |            |
|           |              | 124. Overpaid Section 235 Assistance Payments  |            |
|           |              | 125. Overhead Costs (from line 405, Part E)  |            |
|           |              | 126. Uncollected Interest (Approved Forbearance Agreements Only)   |            |
|           |              | 127. Amount Due from buyer at closing or at appraisal notice date (from line 406, Part E) (Code BX or Q) |            |
|           |              | 129. Additional closing costs (from line 408, Part E)  |            |
|           |              | 130. Appraisal Fee   |            |
|           |              | 131. Deficiency Judgment Costs/Fees (from line 410, Part E)  |            |

134. Total Deductions

135. Total Additions

136. Total Interest

137. Net Claim Amount

NOTE: Codes CQ, AJ, AR, AY, BE, BF, BG, BH, BI, BJ, Bl, BV: reserved for future use.

The total amounts in Blocks 134, 135, and 136 are indicated by code CE for data element 522, Summary Amount. The choice of the first, second, or third instance of companion data element 782, Monetary Amount, identifies the amount as a credit (addition), debit (deduction), or interest amount.

|    |   |
|----|---|
| 23 | Appraised Value Amount  |
| AH | Loan Balance Difference<br>The difference between the unpaid loan balance due as originally claimed and the correct unpaid loan balance   |
| AI | Sale Amount<br>The amount for which the property was sold   |
| AJ | Funds Held by Mortgagee<br>Cash amount held or deposited in the account of a borrower by a lender of a mortgage   |
| AN | Bankruptcy Fee<br>Fee paid to attorney for bankruptcy procedure   |
| AR | Fees to Public Officials for Foreclosure<br>The fees paid to public officials for the foreclosure of a property with a defaulted mortgage   |
| AY | Title Cost<br>The costs of obtaining a good and marketable title to a property  |
| AZ | Other Foreclosure and Acquisition Expenses<br>Any additional expense incurred to foreclose on and acquire property with a defaulted mortgage excluding attorney fees and transfer taxes |
| BB | Mortgage Insurance Premiums<br>The premium paid to an insurer to obtain (and maintain) mortgage insurance on a mortgage   |
| BE | Disbursements for Authorized Repair   |
| BF | Hazard Insurance Premium<br>Premium paid to an insurer for an insurance policy covering the loss of property and other structures   |
| BG | Eviction Attorney Fees<br>The fees paid to the attorney handling the forcing out of the occupants and their belongings from a property  |
| BH | Eviction Expenses<br>The cost incurred by the landlord or lender of the mortgage to force the occupants and their belongings from the property  |
| BI | Property Taxes  |
| BJ | Disbursements Not Shown Elsewhere<br>Monies paid out but not recorded or shown elsewhere  |
| BK | Disbursements for Protection and Preservation<br>Monies paid out for protection and preservation of a   |

|    |  |
|----|--|
|    | property   |
| BL | Disbursements for Inspections and Boarding<br>The funds paid out for inspecting the property and boarding  |
| BN | Rental Income  |
| BO | Rental Expense<br>Expenses incurred in the management and in the maintenance of rental properties  |
| BR | Adjusted Insured Loss Amount   |
| BS | Mortgage Note Interest   |
| BU | Overhead Costs   |
| BV | Uncollected Interest   |
| BW | Amount Due from Buyer at Closing   |
| BX | Amount Owed to Buyer at Closing  |
| BY | Additional Closing Expenses<br>Any additional cost incurred at closing in the disposal of real estate property   |
| CD | Overpaid Section 235 Subsidy<br>The excess amount of assistance payment paid pursuant to Section 235 of the National Housing Act                                       |
| CE | Summary Amount<br>The total and condensed amount   |
| CF | Appraisal Fees   |
| CN | Special Assessments<br>Any additional assessment, other than property taxes, on a property by the local tax jurisdiction for which a lien is or could be attached      |
| CO | Taxes on Deed<br>Taxes imposed on a deed by which a property was acquired by the lender and transferred to the mortgage insurer  |
| CQ | Net Claim Amount<br>Total disbursements plus interest minus deductions from the claim  |
| DB | Unapplied Section 235 Funds<br>The amount of the earned Section 235 assistance payments pursuant to Section 235 of the National Housing Act that have not been applied |
| DE | Estimate of Damage<br>The approximation or assessment of damage sustained by a property  |
| DG | Escrow Balance<br>The amount authorized to be bid at a foreclosure sale or sales price in a preforeclosure sale  |
| DH | Total Disbursements<br>The total of all funds disbursed for hazard insurance premiums, taxes, eviction, and other expenses   |
| H  | Bid Amount   |
| IR | Insurance Recovery<br>The amount of reimbursement received from a hazard   |

- insurance policy on losses sustained
  - K Attorney and Trustee Fees
  - M Amount Due from Buyer at Appraisal Notice Date
  - Q Amount Owed to Buyer at Appraisal Notice Date
  - X Deficiency Judgment Expenses and Fees
- The costs and fees incurred by a mortgagee in seeking a judgment from the court against a mortgagor to attach the mortgagor's assets for repayment on the defaulted mortgage

**FIS02 782 Monetary Amount O R 1/18**  
 Monetary amount

Use FIS02 to transmit a credit (addition) amount (Column B on form 7011).  
 Format: Do not include decimal points; there is an implied decimal of 2.

**FIS03 782 Monetary Amount O R 1/18**  
 Monetary amount

Use FIS03 to transmit a debit (deduction) amount (Column A on form 7011).  
 Format: Do not include decimal points; there is an implied decimal of 2.

**FIS04 782 Monetary Amount O R 1/18**  
 Monetary amount

Use FIS04 to transmit an interest amount (Column C on form 27011).  
 Format: Do not include decimal points; there is an implied decimal of 2.

**Segment:** **SE** Transaction Set Trailer  
**Position:** 200  
**Loop:**  
**Level:** Summary:  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:** 1 SE is the last segment of each transaction set.  
**Notes:** The SE segment is required each time a Transaction Set is sent.

#### Data Element Summary

|                 | <b>Ref.</b> | <b>Data</b>  | <b>Attributes</b> |
|-----------------|-------------|--|-------------------|
|                 | <b>Des.</b> | <b>Element Name</b>  |                   |
| <b>Must Use</b> | <b>SE01</b> | <b>96 Number of Included Segments</b>  | <b>M N0 1/10</b>  |
|                 |             | Total number of segments included in a transaction set including ST and SE segments  |                   |
| <b>Must Use</b> | <b>SE02</b> | <b>329 Transaction Set Control Number</b>  | <b>M AN 4/9</b>   |
|                 |             | Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set  |                   |
|                 |             | NOTE: The control number is assigned by the sender. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the St segment for each transaction. |                   |

## Cross-Reference to X12 by Claim Type

A cross-reference matrix is provided to link the form HUD-27011 to the X12 transaction set 260 for each claim type. The form HUD-27011 is used for seven different claims types. The claim types are:

|   |
|---|
| <p><i>01</i> — Conveyance<br/><i>02</i> — Assignment<br/><i>03</i> — Automatic Assignment<br/><i>04</i> — Coinsurance<br/><i>05</i> — Supplemental*<br/><i>06</i> — Nonconveyance<br/><i>07</i> — Preforeclosure Sale</p> |
|---|

|   |
|---|
| <p>* Supplemental claim type 05 is currently not supported by HUD for EDI transmission.</p> |
|---|

The matrix shows by claim type what information is needed for EDI, the associated 260 transaction set loop and segment, and the codes and data elements used for each HUD-27011 block number. The information contained on the form HUD-27011 may be mandatory in EDI for some claim types, while optional for others. The following symbols are used to denote the data requirements for EDI:

**CM** — Conditional mandatory. Item is mandatory or not, depending on how another field is completed.

**DNS** — Do Not Send. Field must be blank or application will fail system edits.

**M** — Mandatory. Field must be filled or application will fail system edits.

**N/A** — Not Applicable. Field does not apply to claim type.

**O** — Optional. Field may be filled or left blank.

## Cross-Reference to X12 Data Elements

## by Claim Type — Part A

| From: HUD Form 27011<br>Block No.                      | Claim Types |    |    |    |    |    |    | Transaction<br>Set Area Used |         | To: Transaction Set 260   |
|--|-------------|----|----|----|----|----|----|------------------------------|---------|---|
| <b>PART A</b>  | 01          | 02 | 03 | 04 | 05 | 06 | 07 | Loop                         | Segment | Data Elements and Codes<br>Used   |
| Part A Indicator                                       | M           | M  | M  | M  |    | M  | M  | 0200                         | CSI     | 1383 Claim Submission Reason Code<br>Code: 00 Original Claim  |
| 1. Claim Type  | M           | M  | M  | M  |    | M  | M  | 0210                         | DFI     | 1032 Claim Filing Indicator Code<br>Codes: 01-07 as appropriate   |
| 2. FHA Case Number                                     | M           | M  | M  | M  |    | M  | M  | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: Z8-Insurance Certificate-FHA Case Number<br>127 Reference Number                                  |
| 3. Section of Act Code                                 | O           | O  | M  | O  |    | O  | O  | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: 3A Section of the National Housing Act Code<br>127 Reference Number                               |
| 4. Delinquency/Default Reason (DDR) Code               | M           | M  | O  | M  |    | M  | M  | 0210                         | DFI     | 641 Status Reason Code<br>Code: 001-031 and INC as appropriate  |
| 5. Endorsement Date (from MIC)                         | M           | M  | M  | M  |    | M  | M  | 0210                         | DTP     | 374 Date/Time Qualifier<br>Code: 045 Endorsement Date<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period                  |
| 6. Date Form Prepared                                  | M           | M  | M  | M  |    | M  | M  | 0200                         | CSI     | 374 Date Time Qualifier Code<br>Code: 523 Date of Claim<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period                |
| 7. Due Date of First Payment to Principal and Interest | O           | O  | O  | O  |    | O  | O  | 0210                         | DTP     | 374 Date Time Qualifier Code<br>Code: 143 Due Date of First Payment...<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period |
| 8. Due Date Last Complete Installment Paid             | M           | M  | M  | M  |    | M  | M  | 0210                         | DTP     | 374 Date Time Qualifier Code<br>Code: 147 Due Date of Last Complete   |



| From: HUD Form 27011<br>Block No.  | Claim Types |    |     |    |    |     |    | Transaction<br>Set Area Used |         | To: Transaction Set 260   |
|--|-------------|----|-----|----|----|-----|----|------------------------------|---------|---|
| PART A   | 01          | 02 | 03  | 04 | 05 | 06  | 07 | Loop                         | Segment | Data Elements and Codes<br>Used   |
|  |             |    |     |    |    |     |    |                              |         | Installation...<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period   |
| 9. Date of Possession and<br>Acquisition of Marketable<br>Title  | M           | O  | O   | M  |    | M   | M  | 0210                         | DTP     | 374 Date Time Qualifier<br>Code: 529 Date of<br>Possession <b>OR</b> 531<br>Date of Acquisition<br>of Title<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period   |
| 10. Date of Deed or<br>Assignment Filed for<br>Record or Date of Closing<br>or Appraisal   | M           | M  | M   | M  |    | N/A | M  | 0210                         | DTP     | 374 Date Time Qualifier<br>Code: 149 Date Deed<br>Filed for Record<br><b>OR</b> 589 Date<br>Assignment Filed<br>for Record <b>OR</b> 310<br>Date of Closing <b>OR</b><br>590 Date of<br>Appraisal<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period |
| 11. Date Foreclosure<br>Proceedings:<br>a. Instituted<br><br>b. Date of Deed in Lieu.<br>For types showing M, at<br>least one of a. or b. is<br>mandatory. | M           | O  | N/A | M  |    | M   | O  | 0221                         | DTP     | 374 Date Time Qualifier<br>Code: 320 Date<br>Foreclosure<br>Proceedings<br>Instituted   |
|  | M           | O  | N/A | M  |    | M   | O  | 0210                         | DTP     | Code: 409 Date of Deed in<br>Lieu<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period   |
| 12. Holding Mortgagee<br>Number (payee)  | M           | M  | M   | M  |    | M   | M  | 0100                         | N1      | 66 ID Code Qualifier<br>Code: 61 Holding<br>Mortgagee No.<br>67 Identification Code   |
| 13. Servicing Mortgagee<br>Number  | O           | O  | O   | O  |    | O   | O  | 0100                         | N1      | 66 ID Code Qualifier<br>Code: 62 Servicing<br>Mortgagee No.<br>67 Identification Code   |
| 14. Mortgagee Reference<br>Number  | O           | O  | O   | O  |    | O   | O  | 0200                         | REF     | 128 Reference Number<br>Qualifier<br>Code: 33 Lender Case<br>Number<br>127: Reference Number  |
| 15. Original Mortgage  | M           | M  | M   | M  |    | M   | M  | 0210                         | AMT     | 522: Amount Qualifier<br>Code   |

| From: HUD Form 27011<br>Block No.  | Claim Types |    |    |     |    |     |    | Transaction<br>Set Area Used |         | To: Transaction Set 260  |
|--|-------------|----|----|-----|----|-----|----|------------------------------|---------|--|
| PART A   | 01          | 02 | 03 | 04  | 05 | 06  | 07 | Loop                         | Segment | Data Elements and Codes<br>Used  |
| Amount   |             |    |    |     |    |     |    |                              |         | Code: DA Original<br>Mortgage Amount<br>782 Monetary Amount  |
| 16. Holding Mortgagee<br>EIN   | O           | O  | M  | O   |    | O   | O  | 0100                         | REF     | 128 Reference Number<br>Qualifier<br>Code: EI Employer's<br>Identification<br>Number<br>127 Reference Number   |
| 17. Unpaid Loan Balance<br>as of Date in Block 8 (item<br>11 if coinsurance) | M           | M  | M  | M   |    | M   | M  | 0210                         | AMT     | 522 Amount Qualifier<br>Code<br>Code: OB Unpaid Loan<br>Balance<br>782 Monetary Amount   |
| 18. Date of Firm Com-<br>mitment   | O           | O  | O  | O   |    | O   | O  | 0210                         | DTP     | 374 Date Time Qualifier<br>Code<br>Code: 410 Date of Firm<br>Commitment<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period  |
| 19. Expiration Date of<br>Extension to Foreclose<br>/Assign                  | O           | O  | O  | O   |    | O   | O  | 0221                         | DTP     | 374 Date Time Qualifier<br>Code<br>Code: 411 Expiration Date<br>of Extension to<br>Foreclose <b>OR</b> 591<br>Date of Extension<br>to Assign<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period |
| 20. Date of Notice/Exten-<br>sion to Convey                                  | O           | M  | O  | N/A |    | N/A | O  | 0210                         | DTP     | 374 Date Time Qualifier<br>Code<br>Code: 412 Date of Notice<br>to Assign <b>OR</b> 592<br>Date of Extension<br>to Convey<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period                     |
| 21. Date of Release of<br>Bankruptcy, if applicable                          | O           | O  | O  | O   |    | O   | O  | 0210                         | DTP     | 374 Date Time Qualifier<br>Code<br>Code: 413 Date of Release<br>of Bankruptcy<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period  |
| 22. Is Property Vacant?<br><br>*must be "01" for claim<br>type 04 and 06     | M           | M  | M  | M   |    | M   | M  | 0220                         | REC     | 689 Occupancy Code<br>Code: 01 or 02 as<br>appropriate   |
|  |             |    |    |     |    |     |    |                              |         | 374 Date Time Qualifier  |

| From: HUD Form 27011<br>Block No.   | Claim Types |     |     |     |    |     |     | Transaction<br>Set Area Used |         | To: Transaction Set 260   |
|---|-------------|-----|-----|-----|----|-----|-----|------------------------------|---------|---|
| PART A  | 01          | 02  | 03  | 04  | 05 | 06  | 07  | Loop                         | Segment | Data Elements and Codes<br>Used   |
| 23. If Item 22 is No, Date of Local HUD Office Approval<br><br>*must be blank for claim type 03 | CM          | O   | DNS | N/A |    | O   | O   | 0220                         | DTP     | Code: 462 Date of Local Office Approval of Conveyance of Occupied Real Estate Property<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period   |
| 24. Is Property Conveyed Damage?<br><br>*must be "02" for claim type 06                         | M           | M   | M   | N/A |    | M   | M   | 0220                         | REC     | 726 Real Estate Property Condition Code<br>Code: 01 or 02 as appropriate  |
| 25. If Item 24 is Yes, Date of:<br>a. Local HUD Office approval<br>b. Certification             | CM          | CM  | DNS | N/A |    | DNS | DNS | 0220                         | DTP     | 374 Date Time Qualifier Code<br>Code: 148 Date of Local Office Approval of Conveyance of Damaged Real Estate Property <b>OR</b> 470 Date of Local Office Certification of Conveyance of Damaged and Real Estate Property<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period |
| 26. Type of Damage  | CM          | CM  | DNS | N/A |    | DNS | DNS | 0220                         | REC     | 448 Property Damage Code<br>Code: 01-07 as appropriate  |
| 27. Recovery or Estimate of Damage  | CM          | CM  | DNS | N/A |    | DNS | DNS | 0220                         | AMT     | 522 Amount Qualifier Code<br>Code: DE Estimate of Damage <b>OR</b> IR Insurance Recovery<br>782 Monetary Amount   |
| 28. Is Mortgagee successful bidder?   | CM          | N/A | N/A | O   |    | O   | N/A | 0221                         | FCL     | 1073 Yes/No Condition or Response<br>Code: Y or N as appropriate  |
| 29. Deficiency Judgment Code<br><br>*must be "4" for claim type 02, 04, 07                      | M           | O   | N/A | O   |    | M   | M   | 0221                         | FCL     | 605 Deficiency Judgment Code<br>Code: 1-4 as appropriate  |
| 30. Authorized Bid Amount   | O           | N/A | N/A | N/A |    | M   | M   | 0221                         | FCL     | 522 Amount Qualifier Code<br>Code: DF Authorized Bid<br>782 Monetary Amount   |

| From: HUD Form 27011<br>Block No.   | Claim Types |     |     |    |    |    |     | Transaction<br>Set Area Used |                                  | To: Transaction Set 260  |
|---|-------------|-----|-----|----|----|----|-----|------------------------------|----------------------------------|--|
| PART A  | 01          | 02  | 03  | 04 | 05 | 06 | 07  | Loop                         | Segment                          | Data Elements and Codes<br>Used  |
| 31. Mortgagee Reported<br>Curtailment Date  | O           | N/A | N/A | O  |    | O  | N/A | 0210                         | DTP                              | 374 Date Time Qualifier<br>Code<br>Code: 498 Mortgagee<br>Reported<br>Curtailment Date<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period   |
| 32. Schedule of Tax<br>Information — <b>Not Used</b>  |             |     |     |    |    |    |     |                              |                                  |  |
| 33. Mortgagor's Name and<br>Property Address (include<br>Mortgagor social security<br>number)       | M           | M   | M   | M  |    | M  | M   | 0200                         | NM1                              | 98 Entity Identifier<br>Code<br>Code: BW Borrower<br>1035 Name Last<br>1036 Name First<br>1037 Name Middle<br>1038 Name Prefix<br>1039 Name Suffix<br>66 ID Code Qualifier<br>Code: 34 — Social<br>Security Number<br>67 ID Code |
| 33. Mortgagor's Name and<br>Property Address, cont.<br><br>— Co-Mortgagor social<br>security number | M           | M   | M   | M  |    | M  | M   | 0200                         | REF<br><br>N3<br><br>N4          | 128 Reference Number<br>Qualifier<br>Code: SY — Social<br>Security Number<br>127 Reference Number<br><br>166 Address<br>166 Address<br><br>19 City Name<br>156 State/Province<br>116 Postal Code                                 |
| 34. Brief Legal Description<br>of Property — <b>Not Used</b>  |             |     |     |    |    |    |     |                              |                                  |  |
| 35. Name and Address of<br>Mortgagee  | O           | O   | O   | O  |    | O  | O   | 0100<br><br>0100             | N1<br><br>N1<br><br>N3<br><br>N4 | 98 Entity ID Code<br>Code: MM — Mortgage<br>Company<br>93 Name<br><br>166 Address<br>166 Address<br><br>19 City Name<br>156 State/Province<br>116 Postal Code  |
| 36. Name and Address of<br>Mortgagee Servicer   | O           | O   | O   | O  |    | O  | O   | 0100                         | N1<br><br>N3                     | 98 Entity ID Code<br>Code: LV — Loan<br>Servicer<br>93 Name<br><br>166 Address<br>166 Address  |

| From: HUD Form 27011<br>Block No.                               | Claim Types |    |    |    |    |     |     | Transaction<br>Set Area Used |         | To: Transaction Set 260   |
|---|-------------|----|----|----|----|-----|-----|------------------------------|---------|---|
| PART A  | 01          | 02 | 03 | 04 | 05 | 06  | 07  | Loop                         | Segment | Data Elements and Codes<br>Used   |
| 39. Amount of Monthly<br>Payment to ...<br>- Not Used -         |             |    |    |    |    |     |     |                              |         | N4<br>19 City Name<br>156 State/Province<br>116 Postal Code   |
| 40. If Bankruptcy Filed,<br>Enter Date                          | O           | O  | O  | O  |    | O   | O   | 0210                         | DTP     | 374 Date Time Qualifier<br>Code: 519 Date<br>Bankruptcy Filed<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period   |
| 41. If Conveyed or<br>Assigned Damaged, Date<br>Damage Occurred | O           | O  | O  | O  |    | N/A | N/A | 0220                         | DTP     | 374 Date Time Qualifier<br>Code: 520 Date of<br>Damage<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period  |
| 42. Date HIP Canceled or<br>Refused, if applicable              | O           | O  | O  | O  |    | O   | O   | 0220                         | DTP     | 374 Date Time Qualifier<br>Code: 521 Date Hazard<br>Insurance Policy<br>Canceled OR 593<br>Date Hazard<br>Insurance Policy<br>Refused<br>1250 Date Time Period<br>Format Qualifier<br>1251 Date Time Period |
| 43. Number of Living<br>Units                                   | O           | O  | O  | O  |    | O   | O   | 0220                         | REC     | 380 Quantity  |

|   |   |   |   |   |  |   |   |      |  |     |  |  |
|---|---|---|---|---|--|---|---|------|--|-----|--|--|
| 44. Status of Living Units<br>- Not Used -          |   |   |   |   |  |   |   |      |  |     |  |  |
| Mortgagee Comments, if<br>any (Block not numbered.) | O | O | O | O |  | O | O | 0200 |  | NTE | 363 Note Reference Code<br>Code: ACI Additional Claim<br>Information; for Support-<br>ing Documentation only;<br>otherwise leave blank<br>3 Free-form text |  |

Cross-Reference to X12 Data Elements

by Claim Type — Part B

| From: HUD Form 27011<br>Block No.   | Claim Types |    |     |     |    |     |     | Transaction<br>Set Area Used |         | To: Transaction Set 260  |
|---|-------------|----|-----|-----|----|-----|-----|------------------------------|---------|--|
| <b>PART B</b>   | 01          | 02 | 03  | 04  | 05 | 06  | 07  | Loop                         | Segment | Data Elements and Codes Used   |
| Part B Indicator  | M           | M  | M   | M   |    | M   | M   | 0200                         | CSI     | 1383 Claim Submission Reason Code<br>Code: 20 Final Claim  |
| 100. Mortgagor's Name and Property Address<br>Also Mortgagor's Social Security Number | M           | M  | M   | M   |    | M   | M   | 0200                         | NM1     | 98 Entity Identifier Code<br>Code: BW — Borrower<br>1035 Name Last<br>1036 Name First<br>1037 Name Middle<br>1038 Name Prefix<br>1039 Name Suffix<br>66 ID Code Qualifier<br>Code: 34 — Social Security Number<br>67 ID Code |
| Social Security Number of Co-Mortgagor  |             |    |     |     |    |     |     | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: SY-Social Security Number<br>127 Reference Number<br>166 Address<br>166 Address<br>19 City Name<br>156 State/Province Code<br>116 Postal Code  |
|   |             |    |     |     |    |     |     |                              | N3      |  |
| 101. FHA Case Number  | M           | M  | M   | M   |    | M   | M   | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: Z8-FHA Case Number<br>127 Reference Number   |
| 102. Section of Act Code  | O           | O  | O   | M   |    | O   | O   | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: 3A Section of National Housing Act Code<br>127 Reference Number  |
| 103. Mortgagee's Reference Number   | O           | O  | O   | O   |    | O   | O   | 0200                         | REF     | 128 Reference Number Qualifier<br>Code: 33 Lender Case Number<br>127 Reference Number  |
| 104. Date Form Prepared   | M           | M  | M   | M   |    | M   | M   | 0200                         | CSI     | 374 Date Time Qualifier Code<br>Code: 523 Date of Claim<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period   |
| 105. Expiration Date to Submit Title Evidence, if applicable                          | O           | O  | N/A | DNS |    | DNS | DNS | 0200                         | DTP     | 374 Date Time Qualifier Code<br>Code: 522 Expiration Date to Submit Title Evidence<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period  |

| From: HUD Form 27011<br>Block No.   | Claim Types |     |     |     |    |     |     | Transaction<br>Set Area Used |         | To: Transaction Set 260  |
|---|-------------|-----|-----|-----|----|-----|-----|------------------------------|---------|--|
| <b>PART B</b>   | 01          | 02  | 03  | 04  | 05 | 06  | 07  | Loop                         | Segment | Data Elements and Codes Used   |
| 106. Check if Supplemental<br><br>- Not Currently Used -<br><br><b>Fiscal Data Items:</b> Block Nos. 107-137 use the same segment and data elements with a list of amount qualifier codes (except Block 121 which also requires use of the INT segment). The segment elements will be listed only once in this matrix; all amount qualifier codes will be listed. |             |     |     |     |    |     |     |                              |         |  |
| 107. Adjustment to Loan Balance   | O           | DNS | DNS | DNS |    | DNS | DNS | 0230                         | FIS     | 522 Amount Qualifier Code<br>Code: AH Loan Balance Difference<br>782 Monetary Amount<br>782 Monetary Amount<br>782 Monetary Amount |
| 108. Sale/Bid or Appraisal Value  | DNS         | DNS | DNS | M   |    | M   | M   | 0230                         | FIS     | Code: AI Sale Amount <b>OR</b> H Bid Amount <b>OR</b> 23 Appraised Value Amount  |
| 109. Escrow Balance   | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: DG Escrow Balance  |
| 110. Total Disbursements for Protection and Preservation  | O           | DNS | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: BK Disbursements for Protection and Preservation   |
| 111. Total Disbursements  | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: DH Total Disbursements   |
| 112. Attorney/Trustee Fees Paid   | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: K Attorney and Trustee Fees  |
| 113. Foreclosure, Acquisition, Conveyance and Other Costs   | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: AZ Other Foreclosure and Acquisition Expenses  |
| 114. Bankruptcy Fee   | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: AN Bankruptcy Fee  |
| 115. Rental Income  | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: BN Rental Income   |
| 116. Rental Expense   | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: BO Rental Expense  |
| 117. Total Taxes on Deed  | O           | DNS | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: CO Taxes on Deed   |
| 118. Recovery or Damage   | O           | DNS | DNS | DNS |    | DNS | DNS | 0230                         | FIS     | Code: IR Insurance Recovery <b>OR</b> DE Estimate of Damage  |
| 119. Estimate or Recovery (Adjusted Amount)   | O           | DNS | DNS | DNS |    | DNS | DNS | 0230                         | FIS     | Code: BR Adjusted Insured Loss Amount  |
| 120. Special Assessments  | O           | DNS | DNS | DNS |    | O   | O   | 0230                         | FIS     | Code: CN Special Assessments   |
| 121. Mortgage Note Interest   | O           | O   | O   | O   |    | O   | O   | 0230                         | FIS     | Code: BS Mortgage Note Interest<br><br>547 Interest Type Code  |
|   |             |     |     |     |    |     |     | 0200                         | INT     | Code: M<br>953 Interest Rate   |



| From: HUD Form 27011<br>Block No.                                    | Claim Types |     |     |     |    |     |     | Transaction<br>Set Area Used |         | To: Transaction Set 260  |
|--|-------------|-----|-----|-----|----|-----|-----|------------------------------|---------|--|
| <b>PART B</b>  | 01          | 02  | 03  | 04  | 05 | 06  | 07  | Loop                         | Segment | Data Elements and Codes Used   |
|  |             |     |     |     |    |     |     |                              |         | 1250 Date Time Period Format Qualifier<br>1251 Date Time Period  |
| 122. Mortgage Insurance Premiums                                     | O           | O   | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: BB Mortgage Insurance Premiums   |
| 123. Unapplied Sec. 235 Assistance Payments (Earned Assistance Only) | O           | O   | DNS | DNS |    | O   | O   | 0230                         | FIS     | Code: DB Unapplied Sec. 235 Funds  |
| 124. Overpaid Sec. 235 Assistance Payments                           | O           | O   | DNS | DNS |    | O   | O   | 0230                         | FIS     | Code: CD Overpaid Sec. 235 Subsidy   |
| 125. Overhead Costs  | DNS         | DNS | DNS | O   |    | DNS | DNS | 0230                         | FIS     | Code: BU Overhead Costs  |
| 126. Uncollected Interest  | DNS         | DNS | DNS | DNS |    | DNS | DNS | 0230                         | FIS     | Code: BV Uncollected Interest  |
| 127. Amount Due From Buyer at Closing or at Appraisal                | DNS         | DNS | DNS | O   |    | DNS | DNS | 0230                         | FIS     | Code: BW Amount Due from Buyer at Closing <b>OR</b> M Amount Due from Buyer at Appraisal Notice Date               |
| 128. Amount Owned to Buyer at Closing or at Appraisal                | DNS         | DNS | DNS | O   |    | DNS | DNS | 0230                         | FIS     | Code: BX Amount Owed to Buyer at Closing <b>OR</b> Q Amount Owed to Buyer at Appraisal Notice Date                 |
| 129. Additional Closing Costs  | O           | DNS | DNS | O   |    | O   | O   | 0230                         | FIS     | Code: BY Additional Closing Expenses   |
| 130. Appraisal Fee   | O           | O   | DNS | DNS |    | O   | O   | 0230                         | FIS     | Code: CF Appraisal Fees  |
| 131. Deficiency Judgment Costs/Fees                                  | O           | O   | DNS | DNS |    | O   | DNS | 0230                         | FIS     | Code: X Deficiency Judgment Expenses and Fees  |
| 132. Reserved  |             |     |     |     |    |     |     |                              |         |  |
| 133. Holding Mortgage Contact Name and Telephone Number              | O           | O   | O   | O   |    | O   | O   | 0100                         | PER     | 366 Contact Function Code<br>Code: CN<br>93 Name<br>365 Communication Number Qualifier<br>364 Communication Number |
| 133. Servicing Mortgagee Contact Name and Telephone Number           | O           | O   | O   | O   |    | O   | O   | 0100                         | PER     | 366 Contact Function Code<br>Code: CN<br>93 Name<br>365 Communication Number Qualifier<br>364 Communication Number |
| 134. Total Deductions  | CM          | CM  | DNS | M   |    | M   | M   | 0230                         | FIS     | Code: CE Summary Amount  |
| 135. Total Additional  | CM          | CM  | DNS | M   |    | M   | M   | 0230                         | FIS     | Code: CE Summary Amount  |
| 136. Total Interest  | CM          | CM  | DNS | M   |    | M   | M   | 0230                         | FIS     | Code: CE Summary Amount  |
| 137. Net Claim Amount  | M           | M   | O   | M   |    | M   | M   | 0230                         | FIS     | Code: CQ Net Claim Amount  |

### ***Adjunct Claims Transaction Sets***

The following transaction sets are used in electronic claims processing in conjunction with the 260 transaction set.

**Transaction Set 820 — Payment Order/Remittance Advice.** Transaction set 820 can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

For HUD, Advice of Payment letters are mailed to mortgagees/servicers. There are generally two payments for each conveyance and one payment for all claim types. Using EDI technology, the payment notification will occur using the TS 820.

**Transaction Set 824 — Application Advice.** This transaction set can be used to provide the ability to report the results of an application system's data content edits of transaction sets. The results of editing transaction sets can be reported at the functional group and transaction set level, in either coded or free-form format. It is designed to accommodate the business need of reporting the acceptance, rejection, or acceptance with change of any transaction set. The application advice should not be used in place of a transaction set designed as a specific response to another transaction set.

For HUD, the TS 824 returns errors found during the edit of the TS 260 submission of a claim and indicates that the claim must be resubmitted to enable HUD's application to successfully process the claim.

**Transaction Set 997 — Functional Acknowledgment.** This transaction set can be used to define the control structures for a set of acknowledgments to indicate the results of the syntactical analysis of the electronically encoded documents. The encoded documents are the transaction sets, which are grouped in functional groups, used in defining transactions for business data interchange. This standard does not cover the semantic meaning of the information encoded in the transaction sets.

Each time a TS 260 or functional group arrives at HUD, the mortgagee/servicer will be informed of receipt through the use of TS 997 — Functional Acknowledgment. The mortgagee/servicer will also inform HUD of receipt of the TS 820, TS 824 via a TS 997.

Complete mapping documents of TS 820 and TS 824 are provided on the following pages. The other adjunct transaction set relevant to TS 260 - namely TS 997 - may also be used in conjunction with other transaction sets and can be found in Appendix

D.