



## Single Family Housing Guaranteed Loan Division Release Notes for ESR Implementation Guide – As of: April 5, 2018 (ESR is Electronic Status Reporting)

Single Family Housing Guaranteed Loan Division is changing several items related to Lender Status Reporting. The most significant changes are the Loan Status reporting will change from quarterly to monthly reporting and Default Status Codes have several changes. Lenders submitting their Loan Status Reports and Default Status Reports via EDI X12 Loan (203) and Default (264) Status files will need to make changes to the files.

These release notes summarize the key changes made in the accompanying **Rural Housing Service Electronic Status Reporting, Electronic Data Interchange Implementation Guide** for lenders submitting EDI X12 files.

The changes include:

- Report Loan Status on a monthly basis instead of quarterly
- Report new Investor Reporting Action Codes for the Loan Status
- Report New Default Status Codes
- Report multiple Default Status Codes if they apply during a given month

On July 1, 2018 lenders' X12 Loan 203 files are expected to contain these changes. The changes are being published now to give the lenders lead time in order to make the needed file changes.

*NOTE: It is recommended the Loan Status and Default Status Reporting X12 files are created at the same time to avoid conflict data errors generated because the data is out of sync.*

*NOTE: Lenders and the Single Family Housing Guaranteed Loan Division will coordinate the submission / testing of test X12 Loan Status (203) and Default Status (264) files. The purpose of this is to validate the file before "live" X12 files are submitted for status reporting.*

*NOTE: At least 2 months of lead time is needed for coordinating the X12 so all the validations can be checked.*

### Report Loan Status on a monthly basis instead of quarterly and new Action Codes

To improve assessment and management of the USDA Guaranteed Loan portfolios, USDA is changing from the lenders reporting Loan Status on a quarterly basis to a monthly basis. Reporting will continue to be reported during the first 6 business days of the month.



The following required Loan Status changes are needed when the EDI X12 Transaction Set (TS) 203 (Loan) file is created:

TRANSACTION SET 203 - SECONDARY MORTGAGE MARKET INVESTOR REPORT

- **Actual Transaction Set (TS) 203 X12 file**

- **BGN (Beginning Segment ID) / Element BGN02 / Position 020** - change from QUARTERLY to MONTHLY as shown below:

<b>Must Use</b>	<b>BGN02_127</b>	<b>Reference Identification</b>	<b>M/Z AN 1/30</b>
		Reference number or identification number as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier.	
		Insert " <u>MONTHLY</u> ."	

- **DTP (Date or Time or Period) / Element DTP03 / Position 030** – change from MMDD end of quarters (0331, 0630, 0930, and 1231) to MMDD end of reporting month (0131, 0228, 0229, 0331, 0430, 0531, 0630, 0731, 0831, 0930, 1031, 1130 and 1231) as shown below:

<b>Must Use</b>	<b>DTP03 1251</b>	<b>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.	
		Insert the Date of Report formatted as CCYYMMDD <u>MMDD must be month ending report date and can only equal 0131, 0228, 0229, 0331, 0430, 0531, 0630, 0731, 0831, 0930, 1031, 1130, or 1231.</u>	

- **REF (Reference Number Segment) / Element REF02 / Position 040** – change from QUARTERLY to MONTHLY as shown below:

<b>Must Use</b>	<b>REF02 127</b>	<b>Reference Identification</b>	<b>X AN 9/13</b>
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier.	
		Insert " <u>MONTHLY</u> ."	

- **DTP (Date or Time or Period) / Element DTP03 / Position 060** – change from MMDD end of quarters (0331, 0630, 0930, and 1231) to MMDD end of reporting month (0131, 0228, 0229, 0331, 0430, 0531, 0630, 0731, 0831, 0930, 1031, 1130 and 1231) as shown below:



**Must Use DTP03 1251**

**D8 Date Expressed in Format CCYYMMDD**  
**Date Time Period M AN 1/35**  
 Expression of a date, a time, or range of dates, times or dates and times.

Insert the Date of Report formatted as CCYYMMDD  
MMDD must be month ending report date and can only equal 0131, 0228, 0229, 0331, 0430, 0531, 0630, 731, 0831, 0930, 1031, 1130, 1231.

- o **IRA (Investor Reporting Action Code) / Element IRA01 / Position 080** – adding two new Investor Reporting Action Codes to provide a more detailed breakdown of the actions that have been taken on a given loan, new investor action codes have been added. The new investor action codes are:

- 02 Loss Pending (used when there is a loss claim pending associated with the loan)
- 10 Service Transfer (used when the loan is still active but the servicing lender has changed)
- NOTE: New description for 01 Action Code is Active
- Valid Investor Reporting Action Code as shown below:

<b>Must Use</b>	<b>IRA01</b>	<b>1376</b>	<b>Investor Reporting Action Code</b>	<b>M</b>	<b>ID 2/2</b>
			Code identifying the type of investor reporting action that was needed.		
			01 Active		
			02 Loss Pending		
			09 Payoff		
			10 Servicing Transfer		

- o **REF02 (REF Reference Identification) / Element 127 / Position 020** – REF02 Borrower’s SSN is required and zero is no longer accepted



**Segment:** REF Reference Identification  
**Position:** 020  
**Loop:** LX  
**Level:** Detail  
**Usage:** Optional  
**Max Use:** 4  
**Purpose:** To specify identifying information.  
**Syntax Notes:** 02 R0208 – REF02 is required.  
**Semantic Notes:** 04 REF04 contains data relating to the value cited in REF02.  
**Comments:**  
**Notes:** One iteration of the REF segment is required for each loan.

Borrower's SSN is required  
NOTE: Zero is no longer accepted

**Data Element Summary**

Ref. Des.	Data Element	Name	Attributes
Must Use REF01	128	Reference Identification Qualifier Code qualifying the Reference Identification. 3H Case Number	M ID 2/3
Must Use REF02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier. Insert Borrower's SSN using the following format: Always 9 numeric digits. If the Borrower SSN is less than 9 digits, left pad with zeros to make it 9 digits. For example, enter 125678 as 000125678.	X AN 1/30

[Report New Default Status Codes](#)

To provide more precise information on a loan that has gone into default, the Default Status Codes have been expanded to capture key significant events that occur between the beginning and ending of a default event. In addition, specific requirements have been added for what statuses are reported and when the status is reported. A high-level summary of the changes are:

- Reporting a 42 – Delinquent Default Status Code to begin a default event
- Reporting a Default Status Code from the categories of Account Reinstated, Claim Termination of Insurance or Non-Claim Terminating of Insurance to end a default event
- If a loan was previously reported in default, a Reinstatement Default Status Code must be reported to show the loan has been brought current
- Some of the default status codes have changed descriptions

On July 01, 2018 X12 Default 264 files are expected to contain these changes . The changes are being published now to give the lenders lead time to make the needed file changes.

*NOTE: The changes in status codes more closely align with HUD's default status codes which should provide loan servicers an easier implementation and reporting for the new default status codes.*

The following Default Status changes are needed when the EDI X12 Transaction Set (TS) 264 (Default) file is created:



TRANSACTION SET 264 - MORTGAGE LOAN DEFAULT STATUS

- Actual T.S. 264 X12 file

- BGN (Beginning Segment ID) / Element BGN02 / Position 020 –

- If the lender is reporting with the **old default status codes** – use “DEFAULT”

<b>Must Use</b>	<u>BGN02_127</u>	<b>Reference Identification</b>	<b>M/Z AN 1/30</b>
		Reference number or identification number as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier.	
		Insert "DEFAULT"	

- If the lender is reporting with the **new default status codes** – use “DEFAULT-NEW”

<b>Must Use</b>	<u>BGN02_127</u>	<b>Reference Identification</b>	<b>M/Z AN 1/30</b>
		Reference number or identification number as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier.	
		Insert "DEFAULT-NEW."	

- DTP (Date or Time or Period) / Element DTP03 / Position 100 – change from MMDD end of quarters (0331, 0630, 0930, and 1231) to MMDD end of reporting month (0131, 0228, 0229, 0331, 0430, 0531, 0630, 0731, 0831, 0930, 1031, 1130 and 1231) as shown below:

<b>Must Use</b>	<b>DTP03 1251</b>	<b>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.	
		Insert the Date of Report formatted as CCYYMMDD.	
		MMDD <u>must be month ending report date and</u> can only equal 0131, 0228, 0229, 0331, 0430, 0531, 0630, 0731, 0831, 0930, 1031, 1130, or 1231.	

- SOM (Status of Mortgage) / Element SOM01 – Loan Status Code / Position 250 - valid Loan Status Codes have greatly expanded and sub-categories have been defined. Information on when each of the Loan Status Codes are used can be found in [Appendix A - Default Status Codes – Description of Code and When to Send the Code](#).



Must Use	Ref. <u>Des.</u>	Data <u>Element</u>	<u>Name</u>	<u>Attributes</u>
	SOM01	1307	<b>Loan Status Code</b> Code indicating the loan status.	M/Z ID 1/2

**List of Codes to be Used Starting with July 1, 2018 Reporting Period**

**General Account Delinquency (AD)**

- 42 Delinquent
- 24 Government Seizure
- 31 Probate
- 32 Military Indulgence
- 34 Natural Disaster
- AS RD Moratorium
- H4 Solicitation Letter
- 78 Borrower Program Assistance Received

**Delinquency Workouts (AL)**

- 06 Formal Forbearance Plan
- 08 Trial Payment Plan
- 09 Special Forbearance
- 11 Promise to Pay
- 12 Repayment/Informal Forbearance Plan
- 15 Pre-foreclosure Acceptance Plan Available
- 26 Refinance Started
- 28 Modification Started
- 36 RD-SLS Loan Modification Started
- 39 RD-SLS Trial Payment Plan
- 41 RD-SLS Modification w/ Mortgage Recovery Advance
- 44 Deed-in-Lieu Started
- AA Complete Financials Received and In Review
- AQ Workout Failure

**Ineligible for Loss Mitigation (AI)**

- AO Ineligible for Loss Mitigation
- AP Ineligible for Loss Mitigation Due to No Response

**Account in Foreclosure (AF)**

- 95 State Mandated Delay &/or Mediation
- 68 First Legal Action to Commence Foreclosure
- 33 Contested Foreclosure
- 1A Foreclosure Sale Held
- 1B 3rd Party Foreclosure Sale Held
- 1E Eviction Started
- 17 Pre-foreclosure Sale Completed
- 47 Deed-in-Lieu Completed



**Account in Bankruptcy (AB)**

- 65 Chapter 7 Bankruptcy
- 66 Chapter 11 Bankruptcy
- 67 Chapter 13 Bankruptcy
- 59 Chapter 12 Bankruptcy
- 69 Bankruptcy Plan Confirmed
- 76 Bankruptcy Court Clearance Obtained

**Account Reinstated (AR)**

- 20 Reinstated by Mortgagor Who Retains Homeownership w/o Loss Mitigation Intervention
- 21 Reinstated by Assumptor
- 98 Reinstated after Loss Mitigation Intervention

**Claim Termination of Insurance (CT)**

- 48 Loss Claim

**Non-Claim Termination of Insurance (NC)**

- 13 Paid in Full
- 29 Charge-off
- 30 Third Party Sale
- 73 Property Redeemed

**NOTE: the following status codes have changed with this release:**

**List of Codes with Definition Change**

- 09 Forbearance changed to Special Forbearance
- 11 Claim changed to Promise to Pay
- 12 Repayment Plan changed to Repayment/Informal Forbearance Plan
- 28 Modification changed to Modification Started

**List of Codes Removed from Use**

- 43 Foreclosure Started
- 45 Foreclosure Completed

- o **SOM (Status of Mortgage) / Element SOM03 – Loan Status Code / Position 250** – Format as CCYYMMDD:

<b>Must Use</b>	<b>SOM03 1251</b>	D8 Date Expressed in Format YYYYMMDD <b>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. Insert the Date of Status formatted as YYYYMMDD.
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- o N1 (Name0 / Elements N103 and N104 / Positions 66 and 67 – the Borrower’s SSN and identifier are required

<b>Segment:</b>	<b>N1 Name</b>
<b>Position:</b>	120
<b>Loop:</b>	0211 Mandatory
<b>Level:</b>	Detail
<b>Usage:</b>	Mandatory
<b>Max Use:</b>	1
<b>Purpose:</b>	To identify a party by type of organization, name, and code.
<b>Syntax Notes:</b>	02 R0203 - At least one of N102 or N103 is required. 03 P0304 - N103 and N104 are required.
<b>Semantic Notes:</b>	
<b>Comments:</b>	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.

Borrower SSN and identifier are now required

**Data Element Summary**

	<b>Ref. Des.</b>	<b>Data Element</b>	<b>Name</b>	<b>Attributes</b>
<b>Must Use</b>	<b>N101</b>	<b>98</b>	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, property, or an individual. BW Borrower	<b>M ID 2/3</b>
<b>Must Use</b>	<b>N102</b>	<b>93</b>	<b>Name</b> Free-form name. Insert Borrower’s Name using the following format: maximum 40 AN characters. Enter the last name followed by a comma and a space, enter the first name followed by a space, and then enter the middle initial. Left justify.	<b>X AN 1/60</b>
<b>Must Use</b>	<b>N103</b>	<b>66</b>	<b>Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67). 34 Social Security Number	<b>X ID 1/2</b>
<b>Must Use</b>	<b>N104</b>	<b>67</b>	<b>Identification Code</b> Code identifying a party or other code. Insert Borrower’s SSN using the following format: Always 9 numeric digits. If the Borrower SSN is less than 9 digits. left pad with zeros to	<b>X AN 2/20</b>

[Report multiple Default Status Codes if they apply during a given month](#)

To allow more details on the default activities that have occurred during a reporting period, multiple Default Status Codes may be reported using the same codes identified in the [Report New Default Status Codes above](#). All applicable status codes occurring in the reporting cycle are required to be reported in sequential order of occurrence. The last reported default status code will be the current status of record within a reporting cycle.





When multiple default status codes are reported, the codes reported will be ordered based on the Status of Mortgage Date (status effective date) associated with the Default Status Codes. The Default Status Code with the latest Status of Mortgage Date will be considered the final default status of the loan for this reporting period.

However, the Default Status code [with the most recent Status of Mortgage Date \(status effective date\)](#), sent in on the Transaction Set (TS) 264 Mortgage Loan Default Status, will always be the final status of the loan for that reporting period.

When reporting multiple Default Status Codes for a loan, within the same reporting period; the loan's Default Status Codes must be reported on the same Transaction Set (TS) 264 Mortgage Loan Default Status. If Default Status Codes, for a loan, are reported on different Transaction Sets (TS) 264 Mortgage Loan Default Status, only the last 264 Transaction Set 264 received will be processed. The other 264 Transaction Sets will be ignored.

For an example of how to report multiple Default Status Codes for a loan, within the same reporting period refer to: Sample 2 of Raw Date – Reporting Multiple Default Status Codes in **Rural Housing Service Electronic Data Interchange Implementation Guide**.

### [Additional Changes that will be coordinated with the EDI X12 Status Reporting](#)

There are additional changes related to Loan Status Reporting and Default Status Reporting that will be coordinated with the changes discussed in these Release Notes. The purpose of listing the changes here is to make the lender aware of the additional changes – not the detail the changes. The changes are:

- Loan servicer will correct Loan Status Reject Errors via a new web page. The timeframe to make error corrections will be from the 13<sup>th</sup> business day of the month through the last calendar day of that same month.
- Lender will correct lender Default Status Reject Errors via a new web page
- Lender will provide Contact Information via a new web page
- Lender personnel accessing the Electronic Status Reporting System (ESR) must have eAuth Security Level 2
- Lender personnel accessing the Electronic Status Reporting System must have an approved ESR AASM Security role

*NOTE: Additional training materials for this new functionality will be provided at a later date. The training will include an ESR User Guide with instructions on how to use the new web pages, use of default status codes, use of multiple default status codes, use of investor reporting action codes, instructions for eAuth Security Level 2 setup, instructions for obtaining ESR AASM Security roles and EDI changes.*

### [For More Information](#)

For more information about these Release Notes, lenders may contact their Single Family Housing Guaranteed Loan Division representative:



- Performing loans assistance: [RD.NFAOC.HSB@stl.usda.gov](mailto:RD.NFAOC.HSB@stl.usda.gov)
- Default loans assistance: [Richard.Kane@wdc.usda.gov](mailto:Richard.Kane@wdc.usda.gov) 202-720-0320

For technology considerations, lenders may contact ESR: UG-MOSTL-GLS-PROD  
<[RD.GLS.PROD@one.usda.gov](mailto:RD.GLS.PROD@one.usda.gov)>.

## Appendix A - Default Status Codes – Description of Code and When to Send the Code

USDA New Default Status Codes			
STATUS CODE	DEFINITION	GUIDANCE FOR USAGE	Loan Considered Delinquent Y or N
<b>General Account Delinquency (AD) – further reporting is required</b>			
42	Delinquent	The account is delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code at day 30 of delinquency	Y
24	Government Seizure	There has been a government seizure.	Y
31	Probate	The property is subject to probate (often a reason for foreclosure delay).	Y
32	Military Indulgence	The servicer has granted a delinquent service member forbearance or foreclosure proceedings have been stayed under the provisions of the Service members Civil Relief Act or any similar state law.	Y
34	Natural Disaster	The property is in a Presidentially-declared disaster area eligible for Individual Assistance (as defined by FEMA).	Y
AS	RD Moratorium	The foreclosure is on hold at RD's written direction. This includes loans that are being referred to foreclosure as well as active foreclosures.	Y
H4	Solicitation Letter	Solicitation letter to borrower for loss mitigation	Y
78	Borrower Program Assistance Received	The borrower applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLA) and the Hardest Hit Fund). Assistance can include additional types in addition to the examples provided above.	Y
<b>Delinquency Workouts (AL) – further reporting is required</b>			
06	Formal Forbearance Plan	Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. Code can also be used for plans designed to provide	Y



USDA New Default Status Codes			
STATUS CODE	DEFINITION	GUIDANCE FOR USAGE	Loan Considered Delinquent Y or N
		time for borrowers that have been affected by a natural disaster and should be reported until the borrower's financial condition improves. .	
08	Trial Payment Plan	Borrower has been approved for a trial payment plan and is making the required trial payments.	Y
09	Special Forbearance	Borrower has been approved for a Special Forbearance due to unemployment.	Y
11	Promise to Pay	Borrower advises that the loan will be brought current by making a onetime payment. This code can only be reported if the loan has already been reported as at least 30 days delinquent.	Y
12	Repayment/ Informal Forbearance Plan	Borrower has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less.	Y
15	Pre-foreclosure Acceptance Plan Available	The borrower has been approved to participate in the Pre-foreclosure sale program.	Y
26	Refinance Started	The borrower has been approved for a refinance.	Y
28	Modification Started	The borrower has been approved for a Loan Modification. Code to be reported upon receipt of signed modification documents by the borrower and now in possession of the loan servicer	Y
36	RD-SLS Loan Modification Started	The borrower has been approved for a SLS Loan Modification, after successful completion of the RD-SLS Trial Payment Plan. Code to be reported upon receipt of signed modification documents by the borrower and now in possession of the loan servicer	Y
39	RD-SLS Trial Payment Plan	The borrower has been approved for a Trial Payment Plan under RD-SLS.	Y
41	RD-SLS Modification w/ Mortgage Recovery Advance	Borrower has been approved for a SLS Loan Modification and or combined with a Mortgage Recovery Advance, after successful completion of the RD-SLS Trial Payment Plan.	Y
44	Deed-in-Lieu Started	The borrower has been approved for a deed in lieu and processing has begun.	Y



USDA New Default Status Codes			
STATUS CODE	DEFINITION	GUIDANCE FOR USAGE	Loan Considered Delinquent Y or N
AA	Complete Financials Received and In Review	Loan servicer has received complete financial information from the borrower and review for placement into an appropriate loss mitigation tool has begun.	Y
AQ	Workout Failure	Borrower has failed to perform under the terms of the Loss Mitigation tool utilized by loan servicer.	Y
<b>Ineligible for Loss Mitigation (AI) – further reporting is required</b>			
AO	Ineligible for Loss Mitigation	Loan servicer either has completed loss mitigation evaluation and the borrower has been found to be ineligible, or the borrower is eligible but declines the loss mitigation tool offered. Code can be utilized at any point in a default event.	Y
AP	Ineligible for Loss Mitigation Due to No Response	Borrower is ineligible for any loss mitigation relief because the borrower has not responded to any collection efforts and/or solicitations for loss mitigation. Code can be utilized at any point in a default event.	Y
<b>Account in Foreclosure (AF) – further reporting is required</b>			
95	State Mandated Delay &/or Mediation	Foreclosure cannot be initiated or the foreclosure process is on hold due to a state mandated delay, a state law change, or referral of the loan to mediation. Please note, this may be reported before the status code 68 as applicable.	Y
68	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed.	Y
33	Contested Foreclosure	Foreclosure is placed on hold due to borrower contesting the foreclosure.	Y
<b>Account in Foreclosure (AF) – sets the loan status to closed but does not close the default event, further reporting is required</b>			
1A	Foreclosure Sale Held	The foreclosure sale was held and the result was REO	N
1B	3 <sup>rd</sup> Party Foreclosure Sale Held	The foreclosure sale was held to a 3 <sup>rd</sup> party for less than the full indebtedness.	N
1E	Eviction Started	The first public action to initiate eviction was taken.	N
17	Pre-foreclosure Sale Completed	Pre-foreclosure sale has been held.	N
47	Deed-in-Lieu Completed	Deed in lieu of foreclosure was completed	N
<b>Account in Bankruptcy (AB) – further reporting is required</b>			



<b>USDA New Default Status Codes</b>			
<b>STATUS CODE</b>	<b>DEFINITION</b>	<b>GUIDANCE FOR USAGE</b>	<b>Loan Considered Delinquent Y or N</b>
65	Chapter 7 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 7.	Y
66	Chapter 11 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 11.	Y
67	Chapter 13 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 13.	Y
59	Chapter 12 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 12.	Y
69	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan.	Y
76	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a bar to foreclosure.	Y
<b>Account Reinstated (AR) – reporting on this case is concluded</b>			
20	Reinstated by borrower Who Retains Homeownership w/o Loss Mitigation Intervention	Borrower reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay.	N
21	Reinstated by Assumptor	Mortgage reinstated by Assumptor.	N
98	Reinstated after Loss Mitigation Intervention	Borrower reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current as agreed when a promise to pay was made.	N
<b>Claim Termination of Guarantee – reporting on this case is concluded</b>			
48	Loss Claim	Loss claim was filed by the loan servicer.	N
<b>Non-Claim Termination of Guarantee (NC) – reporting on this case is concluded. IRA Investor Reporting Action Code "09" must also be reported to terminate the loan.</b>			
13	Paid in Full	The mortgage loan has been paid in full.	N
29	Charge-off	The loan servicer has charged off part of the funds that would have paid the account in full. No loss claim will be filed with RD.	N
30	Third Party Sale	The foreclosure was held, but a third party paid the indebtedness in full. No loss claim will be filed with RD.	N



<b>USDA New Default Status Codes</b>			
<b>STATUS CODE</b>	<b>DEFINITION</b>	<b>GUIDANCE FOR USAGE</b>	<b>Loan Considered Delinquent Y or N</b>
73	Property Redeemed	According to state law requirements the borrower redeemed the property after the foreclosure sale. The loan is paid in full and no loss claim will be filed with RD.	N
<b>RD - List of Codes Removed from Use</b>			
43	Foreclosure Started	Code removed. New code is 68	N/A
45	Foreclosure Completed	Code removed. New code set expanded to include codes in Account in Foreclosure (AF)	N/A
37	RD-SLS Mortgage Recovery Advance Modificatin Started	Code removed as it is basically duplicated.	N/A