

**Authorized representative USDA
Default Status Codes as of 06/2023**

STATUS CODE	DEFINITION	GUIDANCE FOR USAGE
General Account Delinquency (AD) – further reporting is required		
42	Delinquent	The account is delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code at day 30 of delinquency
01	Quality Right Party Contact (QRPC)	Servicer has made live, confirmed contact with a borrower, or authorized representative. This is a onetime use code.
24	Government Seizure	There has been a government seizure.
31	Probate	The property is subject to probate (often a reason for foreclosure delay).
32	Military Indulgence	The servicer has granted a delinquent service member forbearance or foreclosure proceedings have been stayed under the provisions of the Service members Civil Relief Act or any similar state law.
34	Natural Disaster	The property is in a Presidentially declared disaster (PDD) area eligible for Individual Assistance (as defined by FEMA).
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.
H4	Solicitation Letter	Solicitation letter to borrower for loss mitigation
H5	Streamline Solicitation Letter	Servicer is participating in the Streamline Modification Pilot. The borrower is at least 90 days past due. The borrower has a deficiency balance of greater than \$5,000.
78	Borrower Program Assistance Received	The borrower applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLF) and the Hardest Hit Fund). Assistance can include additional types in addition to the examples provided above.
Delinquency Workouts (AL) – further reporting is required		
06	Formal Forbearance Plan	Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. Code can also be used for plans designed to provide time for borrowers that have been affected by a natural disaster and should be reported until 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.
09	Special Forbearance	Borrower has been approved for a Special Forbearance due to unemployment.
10	Stand Alone Mortgage Recovery Advance	The borrower is not eligible for a modification under traditional or Special Loan Servicing (SLS) options. Servicer has received signed MRA documents from the borrower. Saving for future option
11	Promise to Pay	Borrower advises that the loan will be brought current by making a onetime payment. This code can only be reported if the loan has already been reported as at least 30 days delinquent.
12	Repayment/ Informal Forbearance Plan	Borrower has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less.
15	Pre-Foreclosure Acceptance Plan Available	The borrower has been approved to participate in the Pre-foreclosure sale program.
26	Refinance Started	The borrower has been approved for a refinance.
28	Modification Started	The borrower has been approved for a Loan Modification. Servicer has received signed modification agreement and applicable documents.
36	RD-SLS Stand Alone Mortgage Recovery Advance (MRA)	All non-Special Loan Servicing (SLS) loss mitigation options have been exhausted and the Servicer has received signed MRA documents from the borrower.
39	RD-SLS Trial Payment Plan	The borrower has been approved for a Trial Payment Plan under RD-SLS.
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.
44	Deed-in-Lieu Started	The borrower has been approved for a deed in lieu and processing has begun.

50	Disaster Payment Deferral Modification	Property or the borrower's employment has been impacted by a PDD. Borrower can maintain current contractual payment including any escrow shortage. Servicer has received a signed modification agreement from the borrower.
51	Disaster Cap and Extend Modification	Property or the borrower's employment has been impacted by a PDD. Borrower can maintain current contractual payment but cannot manage the additional escrow repayment amount. Servicer has received a signed modification agreement from the borrower.
52	Disaster Stand Alone Mortgage Recovery Advance (MRA)	Property or the borrower's employment has been impacted by a PDD. Servicer has received the signed MRA documents from the borrower.
55	COVID Special Relief Measure	Borrower has been approved for COVID-19 Special Relief Measures.
56	Pandemic Mortgage Recovery Advance (PMRA)	Servicer is participating in the PMRA pilot. Servicer has received signed agreement from the borrower.
AA	Complete Financials Received 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.
AH	Streamline Modification	Servicer is participating in the Streamline Modification Pilot. Servicer has received a signed modification agreement from the borrower.
AQ	Workout Failure	Borrower has failed to perform under the terms of the Loss Mitigation tool utilized by loan servicer.
Ineligible for Loss Mitigation (AI) – further reporting is required		
AO	Ineligible for Loss Mitigation	Loan servicer either has completed loss mitigation evaluation and the borrower has been found 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.
AP	Ineligible for Loss Mitigation Due to No Response	Borrower is ineligible for any loss mitigation relief because the borrower has not responded to any collection efforts and/or solicitations for loss mitigation. Code can be utilized at any point in a default event.
Account in Foreclosure (AF) – further reporting is required		
95	State Mandated Delay &/or Mediation	Foreclosure in process or pending foreclosure actions must be suspended due to a State mandated delay, a state law change, or the referral of the loan to mediation
68	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed.
33	Contested Foreclosure	Foreclosure is suspended due to borrower contesting the foreclosure.
1A	Foreclosure Sale Held	The foreclosure sale was held.
1B	3 rd Party Foreclosure Sale Held	The foreclosure sale was held to a 3 rd party for less than the full indebtedness.
Account in Bankruptcy (AB) – further reporting is required		
65	Chapter 7 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 7.
66	Chapter 11 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 11.
67	Chapter 13 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 13.
59	Chapter 12 Bankruptcy	Borrower filed petition of bankruptcy under Chapter 12.
69	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan.
76	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a bar to foreclosure.
Pending Claim (PC) – further reporting is required		
17	Pre-Foreclosure Sale Completed	The pre-foreclosure sale has been held.
47	Deed-in-Lieu Completed	Deed in lieu of foreclosure was completed
74	Property Redeemed Not Paid in Full	According to state law requirements the borrower redeemed the property after the foreclosure sale. Redemption amount less than full indebtedness; loan is not paid in full
1E	Eviction Started	The first public action to initiate eviction was completed
1R	Foreclosure Sale Held – Redemption/Confirmation Required	The foreclosure sale was held and according to state law requirements; there is an applicable redemption/confirmation period.

Account Reinstated (AR) – reporting on this case is concluded		
20	Reinstated by borrower Who Retains Homeownership w/o Loss Mitigation Intervention	Borrower reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay.
21	Reinstated by Assumptor	Mortgage reinstated by Assumptor.
98	Reinstated after Loss Mitigation Intervention	Borrower reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current as agreed when a promise to pay was made.
Claim Termination of Guarantee – reporting on this case is concluded		
48	Loss Claim	Loss claim was filed by the loan servicer.
Non-Claim Termination of Guarantee (NC) – reporting on this case is concluded. IRA Investor Reporting Action Code "09" must also be reported to terminate the loan.		
13	Paid in Full	The mortgage loan has been paid in full.
29	Charge-off	The loan servicer has charged off part of the funds that would have paid the account in full. No loss claim will be filed with RD.
30	Third Party Sale	The foreclosure was held, but a third party paid the indebtedness in full. No loss claim will be filed with RD.
73	Property Redeemed – Paid in Full	According to state law requirements the borrower redeemed the property after the foreclosure sale. The loan is paid in full; no loss claim will be filed with RD.

Status Reason Codes:

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

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

