SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

LOSS MITIGATION SERVICER USER GUIDE
INPUT OF LOSS MITIGATION PLANS
AND THE DOCUMENT UPLOAD PROCESS

TABLE OF CONTENTS

System Requirements and Hours of Operation

System Requirements:

- Internet Explorer 11 or higher, Chrome, Microsoft Edge or Mozilla Firefox

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

- Monday – Saturday 6:00 am to 6:00pm CST/CDT
- Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the Message Board hyperlink on USDA LINC web page.

Getting Started

System Security

Having a USDA eAuth account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

All Lender Approved Loss Mitigation Plans must be submitted electronically through the USDA Lender Interactive Network Connection (LINC) system. In order to access this system Level 2 E-Authentication (eAuth) access is required. The following provides information on how set up Level 2 eAuth access, how to access the USDA LINC system and how to input the different Loss Mitigation Plans.

Click on the following link to access the Training and Resource Library page:

Click on the hyperlink for training on creating an eAuth account.

Gaining Level 2 e-Auth Access for the USDA LINC Website

https://www.eauth.usda.gov/mainPages/index.aspx

Select 'Create an account'.
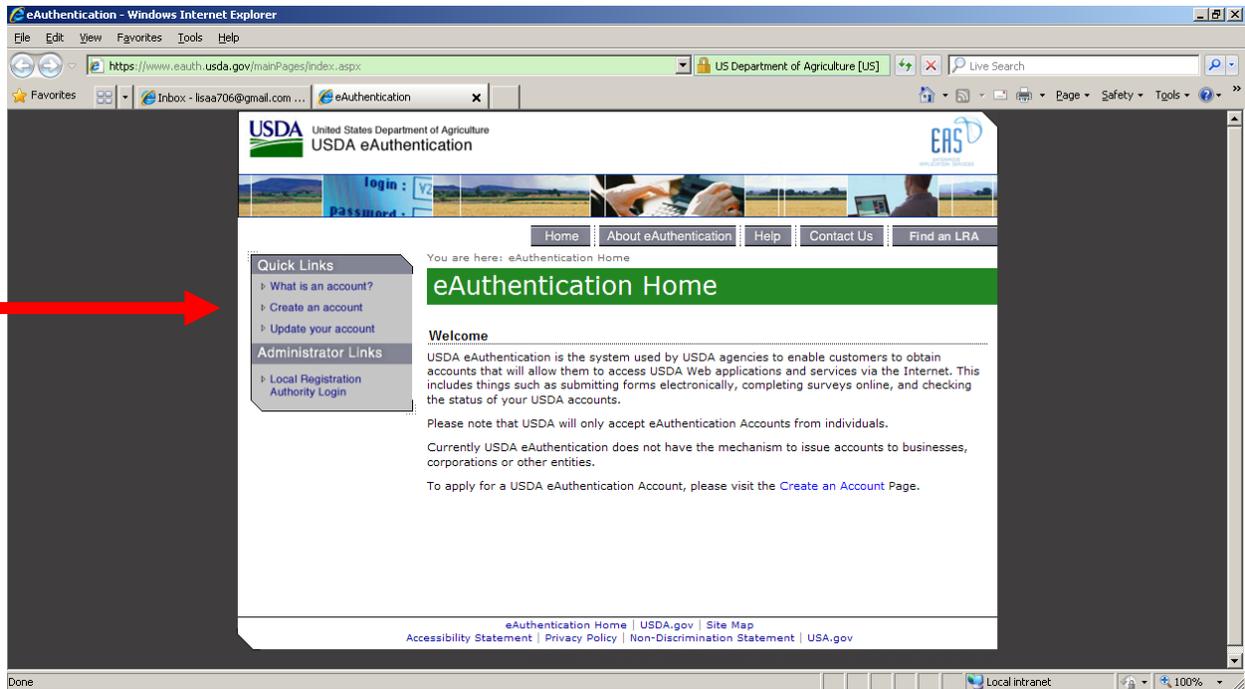
Select 'Register for a Level 2 Account'.
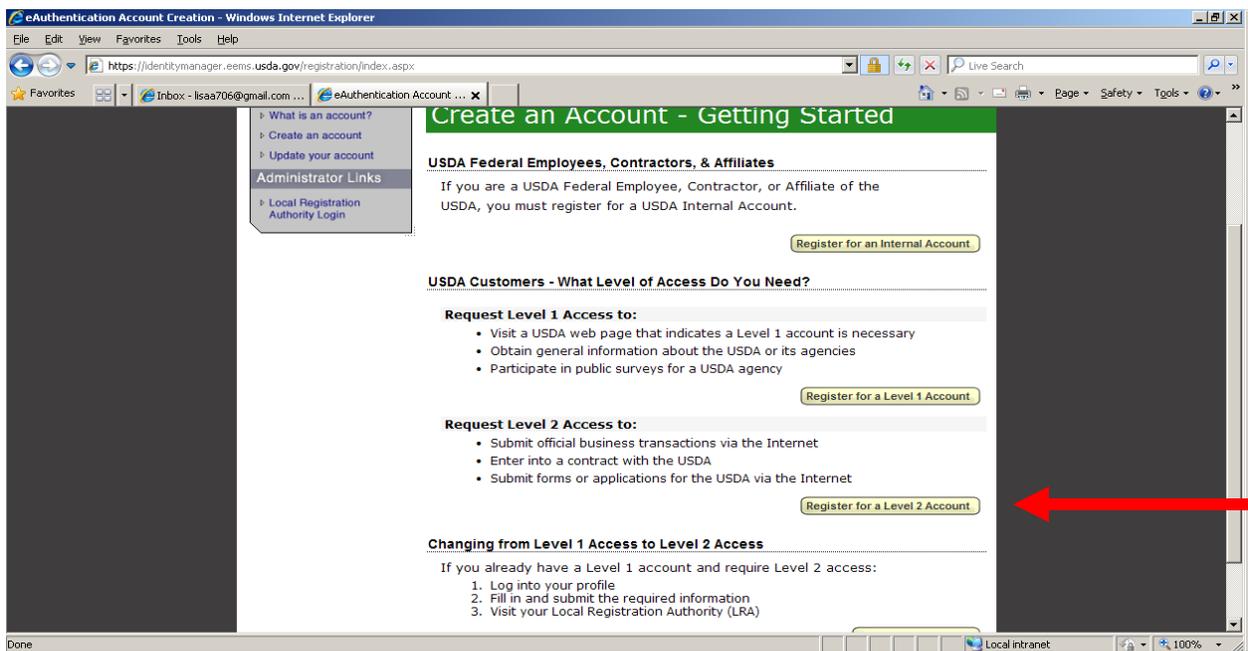
Follow the steps and fill in the required information. You will create your own login id, password and four-digit pin number at this time.

Select 'Continue'.

Verify information on next page is correct and select 'Submit'.
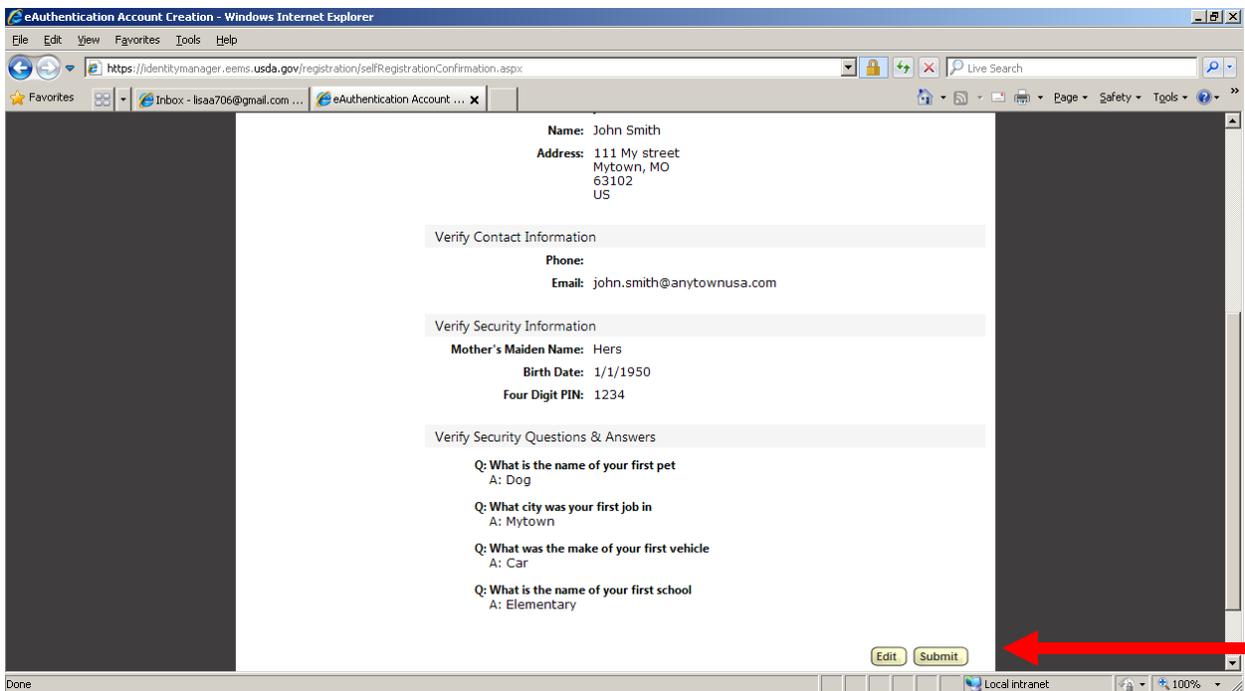
You will receive a confirmation email; when you receive your confirmation email, make sure to click on the activation link to complete the registration.
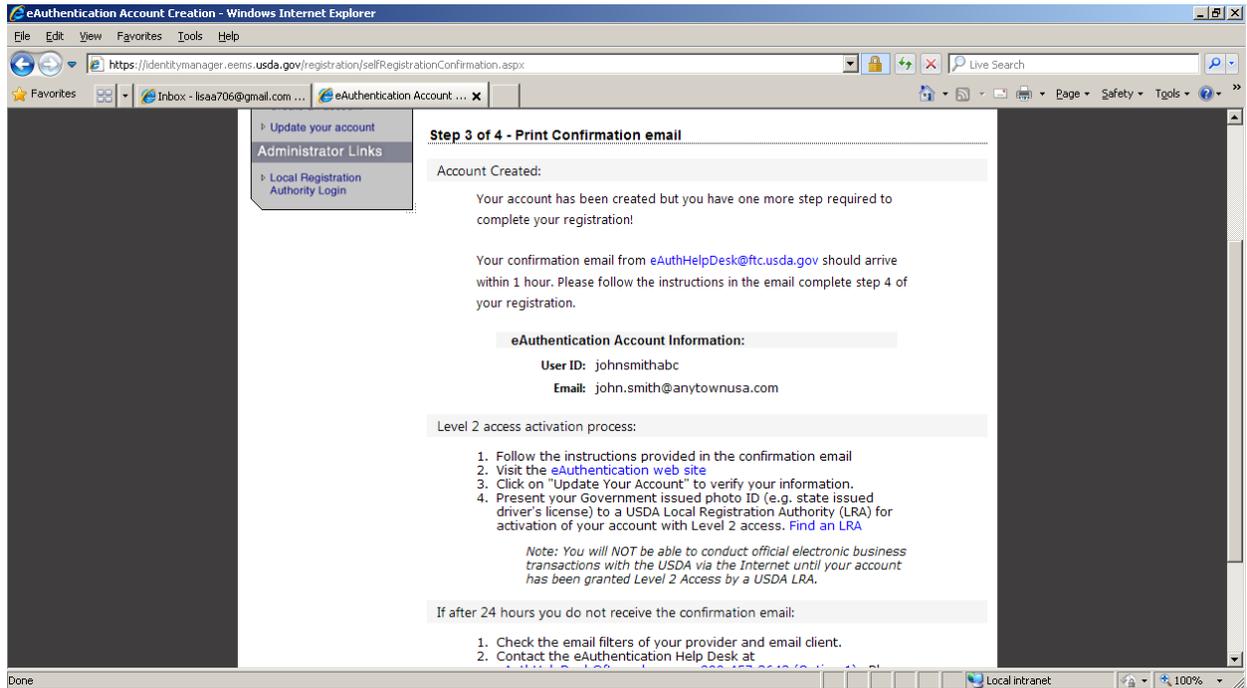
Follow the steps for Level 2 activation.
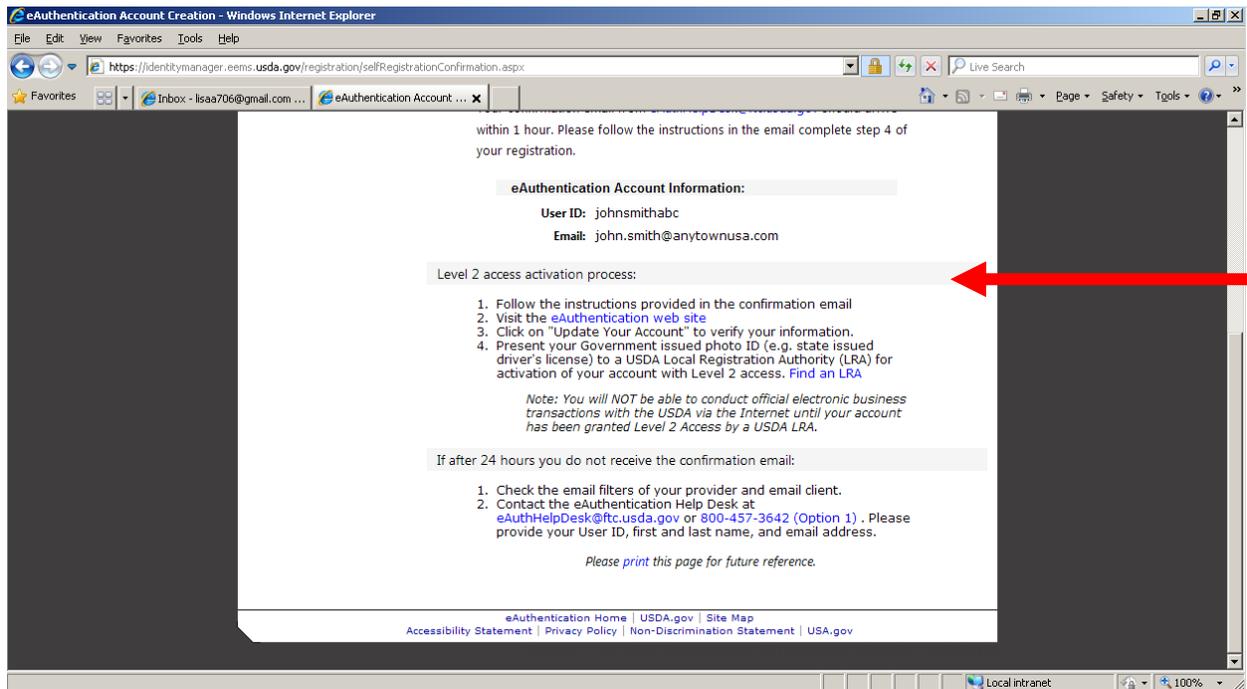
Navigating to the Lender Loss Claim Administration Page

Go to https://usdalinc.sc.egov.usda.gov/ website.

The USDA LINC home page will display.

Select the 'RHS LINC Home' hyperlink at the top or select the icon for 'Rural Housing Service'.
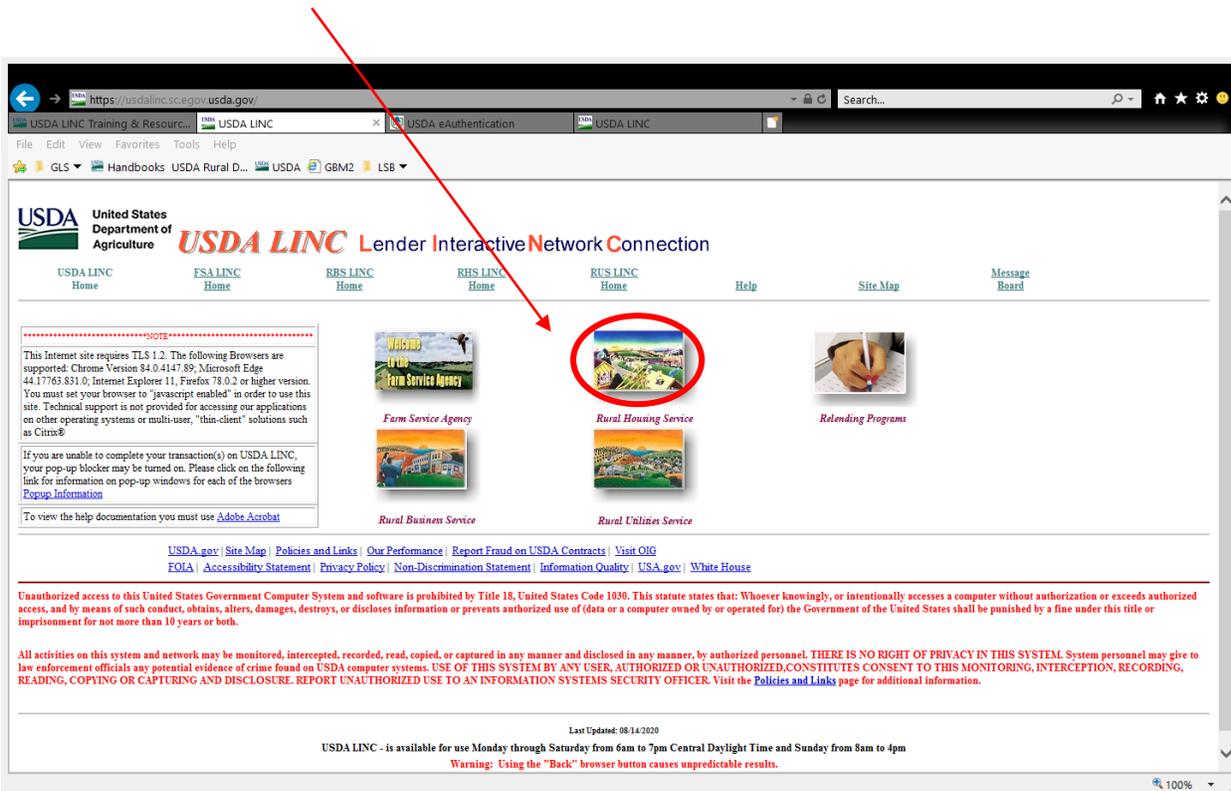
The RHS LINC homepage displays, see below.

Select the 'Loss Claim Administration' hyperlink shown on the left side of the page.

Loss Claim Hyperlink

Add Loss Mitigation

From the GLS Lender Loss Claim Administration menu, select 'Add Loss Mitigation'.

The 'Add Loss Mitigation' page will display.

Enter the Borrower's ID (9 digits only), Borrower's SSN or Lender Loan Number and select 'Submit'.

If the entered ID matches an active Rural Development Guaranteed loan the 'Add Loss Mitigation' page will be displayed.

If the entered ID does <u>not</u> match an active Rural Development Guaranteed loan, an authorized user will get the following error:

ML01066E: Lender not authorized to service loan.

The user will need to contact National Finance Accounting Operations Center (NFAOC) at: Toll Free 877-636-3789 or Email - rd.nfaoc.hsb@usda.gov

From the dropdown box, select the 'Workout Recommendation' type accordingly:

Once the appropriate 'Workout Recommendation' type is selected, select 'Submit'.

The Add Loss Mitigation screen for the specific Workout Recommendation type will be displayed.

Some sections in the 'Add Loss Mitigation' are designed to be specific to the workout type selected.

All fields with an asterisk (*) are required fields.

Financial Information: Enter for all Workout Types.

Comments: Use this section to add any notes/comments regarding the Loss Mitigation plan being approved.

General Information: This is prefilled when Workout Recommendation is selected. The Servicing Plan date is system generated and will change to the current date each day until the user submits and the Lender Approves the Servicing Plan.

Borrower Information: This is prefilled when Workout Recommendation is selected.

Lender Information: The Servicing Lender and Holding Lender Information is prefilled; the Contact Information is prefilled with E-Auth user ID information.

Loan Information: The Closing Date and Lender Guarantee Interest Rate are prefilled.

Property Information: The Property Address is prefilled.   If 'Yes' is selected for Property Listed for Sale; all fields in Property Information must be completed.

Special Forbearance Plan

From here the 'Add Loss Mitigation' screen will display; see below.

Mitigation Information

Workout Recommendation *	SPECIAL FORBEARANCE ▾
Withdraw Mitigation?	☐
Servicing Plan Date	**LENDER** 08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select ▾
	LENDER
Due Date of Last Payment *	[____] 📅
Unpaid Principal Balance *	[____]
Current Monthly Payment *	[____]
Principal/Interest Arrearage *	[____]
Tax Arrearage *	[____]
Insurance Arrearage *	[____]
Annual Fee Arrearage *	[____]
Total PITI	
Foreclosure Fees and Costs *	[____]
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select ▾

Property Information

Property Address	███████████
	LENDER
Property Condition *	Select ▾
Valuation Date *	[____] 📅
Valuation Type *	Select ▾
As Is Value *	[____]
As Repaired Value *	[____]
Estimated Cost of Repairs *	[____]
Occupancy Status *	Select ▾
Property Listed for Sale *	○ Yes ○ No
List Date	[____]
List Price	[____]
Days on Market	[__]
Real Estate Agent	[_____]
Real Estate Agent Phone	[____] Extension [__]
Listing Initiated By	○ Borrower ○ Lender

Financial Information

	LENDER
Reason for Default *	Select ▾
Reason for Default Description * (if OTHER, please describe)	[____]
Borrower Income *	[____]
Secondary Borrower Income *	[____]
Total Borrower Income	
Proposed Monthly Payment *	[____]
Credit Bureau Reporting Expenses * (non primary mortgage)	[____]
All Other Monthly Expenses *	[____]
Total Household Expenses	
Liquid Assets *	[____]

Special Forbearance Information

	LENDER
Agreement Terms *	[__]
Borrower Contribution *	[____]
Special Relief Measure *	○ Yes ○ No (Select yes for collection of fees and costs)

Comments

[_____]

[Save] [Submit] [Delete] [Cancel]

Loan Modification Plan with Trial

Loan Modification with trial

From here the 'Add Loss Mitigation' screen will display; see below.

Mitigation Information

Workout Recommendation *	MODIFICATION ⌄
	TRIAL
Servicing Plan Date	08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select ⌄
	TRIAL
Due Date of Last Payment *	[_____] 📅
Unpaid Principal Balance *	[_____]
Current Monthly Payment *	[_____]
Principal/Interest Arrearage *	[_____]
Tax Arrearage *	[_____]
Insurance Arrearage *	[_____]
Annual Fee Arrearage *	[_____]
Total PITI	
Foreclosure Fees and Costs *	[_____]
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select ⌄

Financial Information

	TRIAL
Reason for Default *	Select ⌄
Reason for Default Description * (if OTHER please describe)	[_____]
Borrower Income *	[_____]
Secondary Borrower Income *	[_____]
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	[_____]
All Other Monthly Expenses *	[_____]
Total Household Expenses	
Liquid Assets *	[_____]

Modification Information

	TRIAL
Capitalized Amount *	[_____]
Borrower Contribution *	[_____]
Old Interest Rate *	[____]
New Interest Rate *	[____]
New Maturity Date *	[_____] 📅
New PITI Amount	[_____]
Junior Lien Amount	[_____] (if applicable)
Number of Trial Payments	[____]
Trial Start Date	[_____] 📅
Trial End Date	[_____] 📅
Modified First Payment Date	[_____] 📅
Income/Expense Ratio	
Housing Ratio %	

Comments

[   ]

[Save] [Submit] [Delete] [Cancel]

Example of Loan Modification Workout Plan with Trial; see below.

USDA United States Department of Agriculture **Add Loss Mitigation**
Help

Section Bookmarks

General Information	Lender Information	Mitigation Information
Loan Information	Property Information	Financial Information
	Modification Information	Comments

Borrower Information

Geo State/County	02 009
Borrower ID/Name	
Borrower Address	

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	
Last Update User ID/Date	

Lender Information

Servicing Lender

Lender ID/Branch	
Name	
Lender Loan Number	
	TRIAL
Contact Name * Last	
First	
Contact Phone *	Extension
Contact Fax *	
Contact Email Address *	

Holding Lender

Lender ID/Branch	941347393 001
Name	WELLS FARGO BANK N.A.

Mitigation Information

Workout Recommendation *	MODIFICATION ▾
	TRIAL
Servicing Plan Date	08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	MODIFICATION STARTED ▾
	TRIAL
Due Date of Last Payment *	01/01/2020
Unpaid Principal Balance *	$100,000.00
Current Monthly Payment *	$1,000.00
Principal/Interest Arrearage *	$4,475.00
Tax Arrearage *	$1,000.00
Insurance Arrearage *	$500.00
Annual Fee Arrearage *	$500.00
Total PITI	$6,475.00
Foreclosure Fees and Costs *	$0.00
Total Arrearage	$6,475.00
National Disaster *	○ Yes ● No
Foreclosure Status *	INACTIVE ▾

Property Information

Property Address	████████
	TRIAL
Property Condition *	GOOD ▾
Valuation Date *	[_____] 📅
Valuation Type *	Select ▾
As Is Value *	[_____]
As Repaired Value *	[_____]
Estimated Cost of Repairs *	[_____]
Occupancy Status *	OCCUPIED ▾
Property Listed for Sale *	○ Yes ◉ No
List Date	[_____]
List Price	[_____]
Days on Market	[___]
Real Estate Agent	[_____]
Real Estate Agent Phone	[_____] Extension [____]
Listing Initiated By	○ Borrower ○ Lender

Financial Information

	TRIAL
Reason for Default *	REDUCED INCOME ▾
Reason for Default Description * (if OTHER please describe)	[_____]
Borrower Income *	$3,000.00
Secondary Borrower Income *	$0.00
Total Borrower Income	$3,000.00
Credit Bureau Reporting Expenses * (non primary mortgage)	$500.00
All Other Monthly Expenses *	[_____]
Total Household Expenses	500
Liquid Assets *	[_____]

Modification Information

	TRIAL
Capitalized Amount *	$6,475.00
Borrower Contribution *	$0.00
Old Interest Rate *	4.2500%
New Interest Rate *	3.5000%
New Maturity Date *	12/01/2050 📅
New PITI Amount	$935.00
Junior Lien Amount	$0.00 (if applicable)
Number of Trial Payments	3
Trial Start Date	10/01/2020 📅
Trial End Date	12/01/2020 📅
Modified First Payment Date	01/01/2021 📅
Income/Expense Ratio	3.2086
Housing Ratio %	31.17%

Comments

[_____]

[Save] [Submit] [Delete] [Cancel]

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.

Confirm Submission -- Webpage Dialog ✕

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.

I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

Yes No

Select 'Yes' and the Loss Mitigation Submission Results will display.

USDA United States Department of Agriculture Loss Mitigation Submission Results   Help

Lender Upload Document

Borrower ID: ▮▮▮▮▮▮   Name: ▮▮▮▮▮▮▮▮▮▮

Workout Recommendation: MODIFICATION

Loss Mitigation has been submitted.

PRINT   Loss Mitigation List   Loss Claim Menu

If the Trial Plan is successful, the Lender will need to enter information in the 'Executed' column.

Return to LINC and select 'Loss Mitigation List'.

If the Trial Plan was <u>not</u> successful, the Lender will need withdraw the Loan Modification from LINC.

Return to LINC and click on 'Loss Mitigation List'.

Enter Borrower ID (9 digits only) and select 'Submit'. The Loss Mitigation List will be displayed with the Servicing Plan date, Workout Recommendation type and Loss Mitigation status. Select the Workout Recommendation for the Loan Modification that the trial was successful/not successful.

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
▉	▉	▉	50	08/24/2020	MODIFICATION	LENDER APPROVED
▉	▉	▉	50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
▉	▉	▉	50	08/24/2020	DEED-IN-LIEU	INCOMPLETE
▉	▉	▉	50	08/26/2020	MODIFICATION	LENDER APPROVED

If the Trial Plan was successful update the relevant fields in 'Executed' column to show the Borrower completed the Trial Plan. Select 'Submit' when satisfied that all information entered is correct.

If the Trial Plan was <u>not</u> successful select 'Withdraw Mitigation' radio button and select 'Submit'.

Mitigation Information

Workout Recommendation *	MODIFICATION	
Lender Submit Date	08/26/2020	
Withdraw Mitigation?	☐	
	TRIAL	**EXECUTED**
Servicing Plan Date	08/26/2020	08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE	
Closing Date	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Term (months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	MODIFICATION STARTED	
	TRIAL	**EXECUTED**
Due Date of Last Payment *	01/01/2020	01/01/2020
Unpaid Principal Balance *	$100,000.00	$100,000.00
Current Monthly Payment *	$1,000.00	$1,000.00
Principal/Interest Arrearage *	$4,475.00	$4,475.00
Tax Arrearage *	$1,000.00	$1,000.00
Insurance Arrearage *	$500.00	$500.00
Annual Fee Arrearage *	$500.00	$500.00
Total PITI	$6,475.00	$6,475.00
Foreclosure Fees and Costs *	$0.00	$0.00
Total Arrearage	$6,475.00	$6,475.00
National Disaster *	No	○ Yes ◉ No
Foreclosure Status *	02 INACTIVE	INACTIVE

Property Information

Property Address	▆▆▆▆▆▆	
	TRIAL	**EXECUTED**
Property Condition *	GOOD	GOOD
Valuation Date *		
Valuation Type *	Select	
As Is Value *		
As Repaired Value *		
Estimated Cost of Repairs *		
Occupancy Status *	OCCUPIED	OCCUPIED
Property Listed for Sale *	No	○ Yes ◉ No
List Date		
List Price	$0.00	
Days on Market		
Real Estate Agent		
Real Estate Agent Phone	Extension:	Extension
Listing Initiated By		○ Borrower ○ Lender

Financial Information

	TRIAL	**EXECUTED**
Reason for Default *	REDUCED INCOME	REDUCED INCOME
Reason for Default Description * (if OTHER, please describe)		
Borrower Income *	$3,000.00	$3,000.00
Secondary Borrower Income *	$0.00	$0.00
Total Borrower Income	$3,000.00	$3,000.00
Credit Bureau Reporting Expenses * (non primary mortgage)	$500.00	$500.00
All Other Monthly Expenses *	$0.00	$0.00
Total Household Expenses	$500.00	$500.00
Liquid Assets *	$0.00	$0.00

Modification Information

	TRIAL	EXECUTED
Capitalized Amount *	$6,475.00	$6,475.00
Borrower Contribution *	$0.00	$0.00
Old Interest Rate *	4.2500%	4.2500%
New Interest Rate *	3.5000%	3.5000%
New Maturity Date *	12/01/2050	12/01/2050
New PITI Amount	$935.00	$935.00
Junior Lien Amount	$0.00	$0.00 (if applicable)
Number of Trial Payments	3	
Trial Start Date	10/01/2020	
Trial End Date	12/01/2020	
Modified First Payment Date	01/01/2021	01/01/2021
Income/Expense Ratio	3	3.2086
Housing Ratio %	31.1700%	31.17%
Modification Received Date		
Modification Not Executed Date		

Trial Start Date and End Date must be entered

Comments

Save   Submit   Cancel

Loan Modification without Trial

Loan Modification without trial

From here the 'Add Loss Mitigation' screen will display; see below.

Mitigation Information

Workout Recommendation *	MODIFICATION
Withdraw Mitigation?	☐
	LENDER
Servicing Plan Date	08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select
	LENDER
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select

Property Information

Property Address	███████████
	LENDER
Property Condition *	Select
Valuation Date *	
Valuation Type *	Select
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select
Property Listed for Sale *	○ Yes ○ No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	○ Borrower ○ Lender

Financial Information

	LENDER
Reason for Default *	Select
Reason for Default Description * (if OTHER, please describe)	
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	

Modification Information

LENDER

Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	(if applicable)
Modified First Payment Date	
Income/Expense Ratio	
Housing Ratio %	
Modification Received Date	
Modification Not Executed Date	

Comments

Save   Submit   Delete   Cancel

Special Servicing Modification (SSMOD)

The Lender selects the Workout Recommendation of Special Loan Modification from the dropdown menu. The four questions under Workout Recommendation must be completed in order to continue. In order to proceed with this option, the borrower must not qualify for a traditional servicing plan, the Lender must do an escrow analysis, the property must be occupied by the borrower and a trial period is required.   Once those four questions are answered the Lender can then select submit.

USDA United States Department of Agriculture Help   Add Loss Mitigation

Loss Mitigation

Borrower ID *	▮
Workout Recommendation *	SPECIAL SERVICING MODIFICATION ∨
Does the borrower qualify for traditional servicing options? *	○ Yes ○ No
Has escrow analysis been performed? *	○ Yes ○ No
Is the property occupied by the borrower? *	○ Yes ○ No
Is this a trial mitigation? *	● Yes ○ No

Submit   Cancel

From here the 'Add Loss Mitigation' screen will display; see below.

USDA United States Department of Agriculture Help   Add Loss Mitigation

Section Bookmarks

General Information   Lender Information   Mitigation Information
Loan Information   Property Information   Financial Information
                                    Special Servicing Modification   Comments
                                    Information

Borrower Information

Geo State/County	02 009
Borrower ID/Name	▮
Borrower Address	▮

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	
Last Update User ID/Date	

Lender Information

Servicing Lender
Lender ID/Branch
Name
Lender Loan Number

TRIAL

Contact Name *   Last

    First

Contact Phone *   Extension

Contact Fax *

Contact Email Address *

Holding Lender
Lender ID/Branch
Name

Mitigation Information

Workout Recommendation *   [SPECIAL SERVICING MODIFICATION ▼]

TRIAL

Servicing Plan Date   08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select

TRIAL

Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Has escrow analysis been performed? *   ◉ Yes ◯ No

Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Annual Fee Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster *   ◯ Yes ◯ No
Foreclosure Status *   Select

Property Information

Property Address

TRIAL

Property Condition *   Select
Valuation Date *
Valuation Type *   Select
As Is Value *
As Repaired Value *
Estimated Cost of Repairs *
Occupancy Status *   OCCUPIED
Property Listed for Sale *   ◯ Yes ◯ No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone   Extension
Listing Initiated By   ◯ Borrower ◯ Lender

Financial Information

TRIAL

Reason for Default *   Select
Reason for Default Description *
  (if OTHER, please describe)
Borrower Income *
Secondary Borrower Income *
Total Borrower Income $0.00
Credit Bureau Reporting Expenses *
  (non primary mortgage)
All Other Monthly Expenses *
Total Household Expenses   0
Liquid Assets *

Special Servicing Modification Information

	TRIAL
Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	(if applicable)
Number of Trial Payments	
Trial Start Date	
Trial End Date	
Modified First Payment Date	
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	○ Yes ○ No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	

Trial Start Date and End Date must be entered

Housing Ratio must be =/> than 31% of the gross monthly income, if payment is less than 31% of gross income the user will not be able proceed with plan.
Total Debt % must be less than 55% of the gross monthly payment. If total debt ratio is greater than 55% the user will not be able proceed with plan.

Comments

[Save] [Submit] [Delete] [Cancel]

The SSMOD requires actions similar to the Loan Modification Plan:

If the Trial Plan was successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and input information in the 'Executed' column.

If the Trial Plan was not successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and select 'Withdraw Mitigation' to withdrawal the SSMOD from LINC.

Pre-Foreclosure Plan (Listing Property)

From here the 'Add Loss Mitigation' screen will display; see below.

Lender Information

Servicing Lender
Lender ID/Branch
Name   █████████████████
Lender Loan Number

                                  TRIAL
Contact Name *   Last   █████████████████████
                        First   █████████████
Contact Phone *   Extension ▢
Contact Fax *   ▢
Contact Email Address *   ███████████████████████████

Holding Lender
Lender ID/Branch   941347393 001
Name   WELLS FARGO BANK N.A.

Mitigation Information

Workout Recommendation *   [PFS PLAN   ▼]
                                  TRIAL
Servicing Plan Date   08/26/2020

Loan Information

Type of Assistance   650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date   12/07/2011
Lender Guarantee Interest Rate   4.2500%
Current Loan Term (months)   360
Annual Fee Percentage   0.3000%
Delinquency Code   [Select   ▼]

                                  TRIAL
Due Date of Last Payment *   [   ] 📅
Unpaid Principal Balance *   [   ]
Current Monthly Payment *   [   ]

    Principal/Interest Arrearage * [   ]
    Tax Arrearage *   [   ]
    Insurance Arrearage *   [   ]
    Annual Fee Arrearage *   [   ]
Total PITI
    Foreclosure Fees and Costs *   [   ]
Total Arrearage
National Disaster *   ○ Yes ○ No
Foreclosure Status *   [Select ▼]

Property Information

Property Address   ████████████████

                                  TRIAL
Property Condition *   [Select ▼]
Valuation Date *   [   ] 📅
Valuation Type *   [Select   ▼]
As Is Value *   [   ]
As Repaired Value *   [   ]
Estimated Cost of Repairs *   [   ]
Occupancy Status *   [Select   ▼]
Property Listed for Sale *   ○ Yes ○ No
    List Date   [   ]
    List Price   [   ]
    Days on Market   [   ]
    Real Estate Agent   [   ]
    Real Estate Agent Phone   [   ] Extension [   ]
    Listing Initiated By   ○ Borrower ○ Lender

Financial Information

	TRIAL
Reason for Default *	Select ▾
Reason for Default Description * (if OTHER, please describe)	
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	

Comments

[Save] [Submit] [Delete] [Cancel]

Pre-Foreclosure Sale (Short Sale)

USDA United States Department of Agriculture Add Loss Mitigation Help

Loss Mitigation

Borrower ID *   907796376
Workout Recommendation *   PRE-FORECLOSURE SALE   ▼

Submit   Cancel

From here the 'Add Loss Mitigation' screen will display; see below.

USDA United States Department of Agriculture Add Loss Mitigation Help

Section Bookmarks

General Information   Lender Information   Mitigation Information
Loan Information   Property Information   Financial Information
                                                          Pre Foreclosure Sale Information
                                                          Comments

Borrower Information

Geo State/County   02 009
Borrower ID/Name
Borrower Address   ███████████████

General Information

Servicing Office   02 037
Agency Loan Number   50
Fiscal Year of Obligation   2012
Create User ID/Date
Last Update User ID/Date   ███████████████

Lender Information

Servicing Lender
Lender ID/Branch   ███████████
Name
Lender Loan Number
                             TRIAL
Contact Name *   Last   ██████████████
                  First   ██████████████
Contact Phone *   ██████████ Extension ███
Contact Fax *   ██████████
Contact Email Address *   ██████████████████████

Holding Lender
Lender ID/Branch   ███████████
Name

Mitigation Information

Workout Recommendation *   PRE-FORECLOSURE SALE ▼
                              TRIAL
Servicing Plan Date   08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select ⌄

TRIAL

Due Date of Last Payment *	[ ] 🗓
Unpaid Principal Balance *	[ ]
Current Monthly Payment *	[ ]
Principal/Interest Arrearage *	[ ]
Tax Arrearage *	[ ]
Insurance Arrearage *	[ ]
Annual Fee Arrearage *	[ ]
Total PITI	
Foreclosure Fees and Costs *	[ ]
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select ⌄

Property Information

Property Address	███████

TRIAL

Property Condition *	Select ⌄
Valuation Date *	[ ] 🗓
Valuation Type *	Select ⌄
As Is Value *	[ ]
As Repaired Value *	[ ]
Estimated Cost of Repairs *	[ ]
Occupancy Status *	Select ⌄
Property Listed for Sale *	○ Yes ○ No
List Date	[ ]
List Price	[ ]
Days on Market	[ ]
Real Estate Agent	[ ]
Real Estate Agent Phone	[ ] Extension [ ]
Listing Initiated By	○ Borrower ○ Lender

Financial Information

TRIAL

Reason for Default *	Select ⌄
Reason for Default Description * (if OTHER, please describe)	[ ]
Borrower Income *	[ ]
Secondary Borrower Income *	[ ]
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	[ ]
All Other Monthly Expenses *	[ ]
Total Household Expenses	
Liquid Assets *	[ ]

Pre Foreclosure Sale Information

LENDER

Marketing Period *	☐ (days)
Commission *	☐
MLS Listing *	○ Yes ○ No
Borrower Contribution *	☐
Submitted Offer *	☐
Estimated Closing Date *	☐ 📅
Approved Contract Amount *	☐
Net Proceeds *	☐
Seller Concessions *	☐

Comments

[   ]

[Save] [Submit] [Delete] [Cancel]

Deed-in-Lieu

From here the 'Add Loss Mitigation' screen will display; see below.

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select ⌄

TRIAL

Due Date of Last Payment *	[ ] 📅
Unpaid Principal Balance *	[ ]
Current Monthly Payment *	[ ]
Principal/Interest Arrearage *	[ ]
Tax Arrearage *	[ ]
Insurance Arrearage *	[ ]
Annual Fee Arrearage *	[ ]
Total PITI	
Foreclosure Fees and Costs *	[ ]
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select ⌄

Property Information

Property Address	████████████

TRIAL

Property Condition *	Select ⌄
Valuation Date *	[ ] 📅
Valuation Type *	Select ⌄
As Is Value *	[ ]
As Repaired Value *	[ ]
Estimated Cost of Repairs *	[ ]
Occupancy Status *	Select ⌄
Property Listed for Sale *	○ Yes ○ No
List Date	[ ]
List Price	[ ]
Days on Market	[ ]
Real Estate Agent	[ ]
Real Estate Agent Phone	[ ] Extension [ ]
Listing Initiated By	○ Borrower ○ Lender

Financial Information

TRIAL

Reason for Default *	Select ⌄
Reason for Default Description * (if OTHER, please describe)	[ ]
Borrower Income *	[ ]
Secondary Borrower Income *	[ ]
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	[ ]
All Other Monthly Expenses *	[ ]
Total Household Expenses	
Liquid Assets *	[ ]

Deed In Lieu Information

LENDER

Foreclosure Initiation Date	[ ] 📅
Estimated Foreclosure Sale Date	[ ] 📅
Borrower Contribution *	[ ]

Comments

[   ]

[Save] [Submit] [Delete] [Cancel]

**Special Relief Measures/Natural Disaster Term Extension and
Capitalization Delinquency and Term Extension**

Select the Workout Recommendation 'Modification' from the dropdown menu.

USDA United States Department of Agriculture   Add Loss Mitigation   Help

Loss Mitigation

Borrower ID *	▮▮▮▮▮
Workout Recommendation *	MODIFICATION ▾
Is this a trial mitigation? *	○ Yes ● No

Submit   Cancel

From here the 'Add Loss Mitigation' screen will display; see below.

USDA United States Department of Agriculture   Add Loss Mitigation   Help

Section Bookmarks

General Information	Lender Information	Mitigation Information
Loan Information	Property Information	Financial Information
	Modification Information	Comments

Borrower Information

Geo State/County	02 009
Borrower ID/Name	▮▮▮▮▮
Borrower Address	

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	
Last Update User ID/Date	

Lender Information

Servicing Lender

Lender ID/Branch	▮▮▮▮▮
Name	
Lender Loan Number	
	LENDER
Contact Name * Last	
First	
Contact Phone *	Extension
Contact Fax *	
Contact Email Address *	

Mitigation Information

Workout Recommendation *	MODIFICATION
Withdraw Mitigation?	☐
	LENDER
Servicing Plan Date	08/26/2020 📅

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select
	LENDER
Due Date of Last Payment *	📅
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select

Property Information

Property Address	■■■■■■
	LENDER
Property Condition *	Select
Valuation Date *	📅
Valuation Type *	Select
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select
Property Listed for Sale *	○ Yes ○ No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	○ Borrower ○ Lender

Financial Information

	LENDER
Reason for Default *	Select
Reason for Default Description * (if OTHER, please describe)	
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	

Income/expense documentation is **not** required from the borrower; however, the fields are required fields in the Servicing Plan. The following is the input work-around for a Special Relief Measures/Natural Disaster Term Extension and Capitalization Delinquency and Term Extension:

Borrower Income: input $0.00
Secondary Borrower Income input $0.00
Credit Bureau Expense input $0.00
All Other Monthly Expenses input $0.00

Modification Information

LENDER

Field	
Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	(if applicable)
Modified First Payment Date	
Income/Expense Ratio	
Housing Ratio %	
Modification Received Date	
Modification Not Executed Date	

Comments

[Save] [Submit] [Delete] [Cancel]

** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. **

Special Relief Measures/Disaster Relief Mortgage Recovery Advance

Select the Workout Recommendation 'Special Servicing Modification' from the dropdown menu. The four questions under Workout Recommendation <u>must</u> be completed in order to continue. The following is which selection to make next to each:

'Does the borrower qualify for traditional servicing options?' Select 'NO'.

'Has escrow analysis performed?' Select 'YES'.

'Is the property occupied by the borrower?' Select 'YES".

'Is this a trial mitigation?' - A trial period is not required for a Special Relief Measures/Disaster Relief/Stand Alone Mortgage Recovery Advance; the radio button will be greyed out so a selection cannot be made here. Once those four questions are answered the Lender can then select 'Submit'.

USDA United States Department of Agriculture Add Loss Mitigation Help

Loss Mitigation

Borrower ID *	
Workout Recommendation *	SPECIAL SERVICING MODIFICATION ∨
Does the borrower qualify for traditional servicing options? *	○ Yes ○ No
Has escrow analysis been performed? *	○ Yes ○ No
Is the property occupied by the borrower? *	○ Yes ○ No
Is this a trial mitigation? *	● Yes ○ No

Submit   Cancel

From here the 'Add Loss Mitigation' screen will display; see below.

USDA United States Department of Agriculture Add Loss Mitigation Help

Section Bookmarks

General Information	Lender Information	Mitigation Information
Loan Information	Property Information	Financial Information
	Special Servicing Modification Information	Comments

Borrower Information

Geo State/County	02 009
Borrower ID/Name	
Borrower Address	

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	
Last Update User ID/Date	

Lender Information

Servicing Lender
Lender ID/Branch
Name
Lender Loan Number

████████

TRIAL

Contact Name *   Last   ████████
                 First
Contact Phone *   ████   Extension [   ]
Contact Fax *   [   ]
Contact Email Address *   ████████

Holding Lender
Lender ID/Branch
Name   ████

Mitigation Information

Workout Recommendation *   [SPECIAL SERVICING MODIFICATION ▾]
                            TRIAL
Servicing Plan Date   08/26/2020

Loan Information

Type of Assistance   650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date   12/07/2011
Lender Guarantee Interest Rate 4.2500%
Current Loan Term (months)   360
Annual Fee Percentage   0.3000%
Delinquency Code   [Select ▾]

                                TRIAL
Due Date of Last Payment *   [   ] 📅
Unpaid Principal Balance *   [   ]
Current Monthly Payment *   [   ]
Has escrow analysis been performed? *   ◉ Yes ○ No

    Principal/Interest Arrearage *   [   ]
    Tax Arrearage *   [   ]
    Insurance Arrearage *   [   ]
    Annual Fee Arrearage *   [   ]
Total PITI
    Foreclosure Fees and Costs *   [   ]
Total Arrearage
National Disaster *   ○ Yes ○ No
Foreclosure Status *   [Select ▾]

Property Information

Property Address   ████████

                              TRIAL
Property Condition *   [Select ▾]
Valuation Date *   [   ] 📅
Valuation Type *   [Select ▾]
As Is Value *   [   ]
As Repaired Value *   [   ]
Estimated Cost of Repairs *   [   ]
Occupancy Status *   [OCCUPIED ▾]
Property Listed for Sale *   ○ Yes ○ No
    List Date   [   ]
    List Price   [   ]
    Days on Market   [   ]
    Real Estate Agent   [   ]
    Real Estate Agent Phone   [   ] Extension [   ]
    Listing Initiated By   ○ Borrower ○ Lender

Financial Information

                                        TRIAL
Reason for Default *   [Select ▾]
Reason for Default Description *   [   ]
    (if OTHER, please describe)
Borrower Income *   [   ]
Secondary Borrower Income *   [   ]
Total Borrower Income $0.00
Credit Bureau Reporting Expenses *   [   ]
    (non primary mortgage)
All Other Monthly Expenses *   [   ]
Total Household Expenses   0
Liquid Assets *   [   ]

> Income/expense documentation is **not** required from the borrower; however, the fields are required fields in the Servicing Plan. The following is the input work-around for a Special Relief Measures/Natural Disaster:
> Borrower Income: input $100.00
> Secondary Borrower Income input $0.00
> Credit Bureau Expense input $24.00
> All Other Monthly Expenses input $0.00

Special Servicing Modification Information

TRIAL

Field	
Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	(if applicable)
Number of Trial Payments	
Trial Start Date	
Trial End Date	
Modified First Payment Date	
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	○ Yes ○ No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	

> New PITI Amount input
> $31.00

> Special Relief Measures/Natural Disaster Stand Alone MRA does not require 'Trial Start Date' or a 'Trial End Date ', but these are required fields. Please enter a 'Trial Start Date' of 4 months prior to the modified first payment date and a 'Trial End Date' one month prior to the modified first payment date.

Comments

[Save] [Submit] [Delete] [Cancel]

** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. **

General Information

All fields with an asterisk (*) are required.

<u>**Special Forbearance Information**</u>: This section is specific to the Special Forbearance Plan.

Special Forbearance Information

	LENDER
Agreement Terms *	
Borrower Contribution *	
Special Relief Measure *	○ Yes ○ No *(Select yes for collection of fees and costs)*

<u>**Modification Information:**</u> This section is specific to the Loan Modification.

Modification Information

	TRIAL	EXECUTED
Capitalized Amount *	$6,475.00	$6,475.00
Borrower Contribution *	$0.00	$0.00
Old Interest Rate *	4.2500%	4.2500%
New Interest Rate *	3.5000%	3.5000%
New Maturity Date *	12/01/2050	12/01/2050
New PITI Amount	$935.00	$935.00
Junior Lien Amount	$0.00	$0.00 *(if applicable)*
Number of Trial Payments	3	
Trial Start Date	10/01/2020	
Trial End Date	12/01/2020	
Modified First Payment Date	01/01/2021	01/01/2021
Income/Expense Ratio	3	3.2086
Housing Ratio %	31.1700%	31.17%
Modification Received Date		
Modification Not Executed Date		

<u>**Special Servicing Modification – Special Servicing Modification Information**</u>:   This section is specific to SSMOD.

Special Servicing Modification Information

	TRIAL
Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	*(if applicable)*
Number of Trial Payments	
Trial Start Date	
Trial End Date	
Modified First Payment Date	
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	○ Yes ○ No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	

PFS Plan – Property Valuation Information: This section is specific to PFS (Pre-Foreclosure Sale) Plan (Listing Property).

Pre-Foreclosure Sale – Property Valuation Information – Pre--Foreclosure Sale Information: This is specific to Pre-Foreclosure Sale.

Deed in Lieu – Deed in Lieu Information: This section is specific to Deed in Lieu.

Loss Mitigation Submission

After entering the information corresponding to the specific workout type the user should:

Select 'Save' to save all input information; user will see the following pop up box.

After saving, the user will remain on the 'Add Loss Mitigation' page.

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.
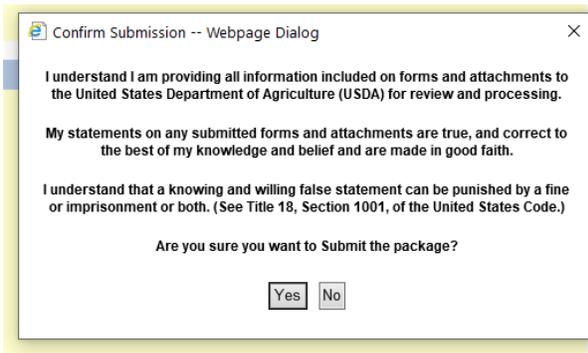
Select 'Yes' and the Loss Mitigation Submission Results will display.
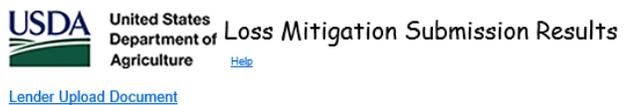
If 'No' is selected, the user will remain on the 'Loss Mitigation' page.

If you select 'Delete', all information for this workout will be deleted and the pop-up box below will display.
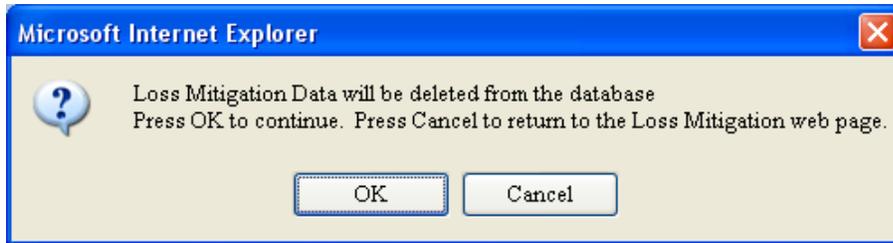
If user selects 'Cancel', user will return to the 'Loss Mitigation' menu and changes will not be saved.

The user must then upload documents for the plan.

Uploading Documents

Once the Loss Mitigation information has been submitted, the user will be able to upload documents for the Lender Approved Servicing Plan. Click the hyperlink 'Lender Upload Document' above the Loss Mitigation Submission Results page.

OR

Select the hyperlink 'Lender Upload Document' from the View/Update Loss Mitigation page.

The Lender Upload Document screen will display.

The following are the doc types for Loss Mitigation:

- Upload Loss Mitigation documents according to document type based upon indexes provided.

Doc Type Codes	Doc Type Description
Applicable to All Loss Mitigation Types	
11013	Appraisal
11015	Closing Statement/HUD-1 Settlement Statement
11018	Bankruptcy Correspondence
11023	Credit Report
11024	Verification of employment
11044	Listing Agreement
Modification	
11008	Reamortization Agreement **must be uploaded within 60 days of execution**
11060	Report of Loan Modification Status (Modification Not Executed) **must be uploaded within 60 days of the approved servicing plan**
Special Servicing Modification	
11008	Reamortization Agreement **must be uploaded within 60 days of execution**
11008	Copy of the subordinate promissory note **must be uploaded within 60 days of execution**
11008	Copy of the recorded subordinate mortgage or deed of trust **must be uploaded within 60 days of execution**
11008	Summary of the reimbursement of MRA **must be uploaded within 60 days of execution**
11008	Evidence loan was reimbursement **must be uploaded within 60 days of execution**
11008	Copies of invoices for reimbursement of title search and/or recording fees **must be uploaded within 60 days of execution**
11060	Report of Loan Modification Status (Modification Not Executed) **must be uploaded within 60 days of the approved servicing plan**

*****

For a Pre-Foreclosure Sale and Deed in Lieu, please refer to 'Uploading Documentation for a Loss Claim' on pages 89-94 of the Loss Claim Administration User Guide for how to complete the document upload process and submit the Loss Claim to the Customer Service Center.
*****

Select the 'Type of Document' and then select 'Browse' to select the File. If the user has more than 3 documents to upload, click the 'Insert more Documents' button; a total of 12 documents can be added at one time.

When finished, select 'Submit Documents'.

The user will get the following pop up:

Message from webpage

? I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.

I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Press OK submit package.
Press CANCEL to exit wthout submitting package.

[OK]   [Cancel]

Select 'OK' to complete the submission of the documents.

Select the 'Upload Documents Completed' button when finished uploading documents.

To view the documents uploaded, select 'Lender Display Document' hyperlink from the Loss Mitigation Menu.

Enter the Borrower ID, Borrower SSN or Lender Loan Number and select 'OK'.

Documents uploaded will be displayed on this page.

Lender Display Documents

United States Department of Agriculture

LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Help

Borrower Information

Borrower ID/Name Address	████████████████

Document Class * SERVICING ▾

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

Document Type	Document Description	Upload Date
11008	Executed Loan Mod Agreement	8/28/2020

Cancel

Loss Mitigation List

To view the status of a Loss Mitigation plan, select 'Loss Mitigation List' from the Loss Mitigation menu.

Enter the Borrower ID (9 digits only) or enter servicing plan date and select 'Submit'.

The Loss Mitigation Status descriptions are as follows:

- Incomplete – A plan has been input but is not complete. If plan is incomplete, the Lender must select the plan and enter the information that is missing and select 'Submit' again.
- Lender Approved – The Lender has approved the plan.
- Agency Approved – The Agency has approved the plan.
- Withdrawn – The Lender or Agency has withdrawn the plan.
- Denied – The Agency has denied the plan.

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
			50	08/24/2020	MODIFICATION	LENDER APPROVED
			50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
			50	08/24/2020	DEED-IN-LIEU	INCOMPLETE

Select the Borrower ID of the Workout Recommendation the user would like to view.

USDA United States Department of Agriculture   **Loss Mitigation List**   Help

Search Criteria

Search By:	⦿ Borrower ID [▮]
	○ Servicing Plan Date [ ] 🖩 through [ ] 🖩
Include:	Loss Mitigation Status [ALL ▾]
	Lender ID [▮] Branch [001] [List]

[Submit] [Reset] [Cancel]

Action [Update Loss Mitigation ▾]

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
▮	▮	▮	50	08/24/2020	MODIFICATION	LENDER APPROVED
▮	▮	▮	50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
▮	▮	▮	50	08/24/2020	DEED-IN-LIEU	INCOMPLETE

View/Update Loss Mitigation

The View/Update Loss Mitigation screen is displayed as follows:

USDA United States Department of Agriculture **View/Update Loss Mitigation** Help

Lender Upload Document

Section Bookmarks

General Information   Lender Information
Mitigation Information   Loan Information
Property Information   Financial Information
Modification Information   Comments

Borrower Information

Geo State/County	02 009
Borrower ID/Name	
Borrower Address	

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	ASLTEST 08/24/2020
Last Update User ID/Date	ASLTEST 08/24/2020
Submitting Organization ID/Branch	
Submitting Organization Name	

Lender Information

Servicing Lender

Lender ID/Branch	
Name	
Lender Loan Number	

	LENDER	AGENCY
Contact Name * Last		
First		
Contact Phone *		Extension
Contact Fax *		
Contact Email Address *		

Holding Lender

Lender ID/Branch	
Name	

Mitigation Information

Loss Mitigation Status	LENDER APPROVED ⌄	
Lender Submit Date	08/24/2020	
Last Status Update User ID/Date		
Workout Recommendation	MODIFICATION	
Modification Received Date		
Modification Not Executed Date		
	LENDER	AGENCY
Servicing Plan Date *	08/24/2020	

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE	
Closing Date	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Terms (Months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	28 MODIFICATION STARTED	
Reported Reason for Default		
	LENDER	AGENCY
Due Date of Last Payment *	01/01/2020	
Unpaid Principal Balance *	$100,000.00	
Current Monthly Payment *	$1,100.00	
Principal/Interest Arrearage *	$6,800.00	
Tax Arrearage *	$1,000.00	
Insurance Arrearage *	$1,000.00	
Annual Fee Arrearage *	$0.00	
Total PITI Arrearage	$8,800.00	
Foreclosure Fees and Costs *	$0.00	
Total Arrearage	$8,800.00	
National Disaster *	No	○ Yes ○ No
Foreclosure Status *	INACTIVE	Select ⌄

Property Information

Property Address	████████████████	

	LENDER	AGENCY
Property Condition *	GOOD	Select ∨
Occupancy Status *	OCCUPIED	Select ∨
Property Listed for Sale *	No	○ Yes ○ No
List Date		
List Price		
Days on Market		
Real Estate Agent		
Real Estate Agent Phone		Extension
Listing Initiated By		○ Borrower ○ Lender

Financial Information

	LENDER	AGENCY
Reason for Default *	REDUCED INCOME	Select ∨
Reason for Default Description		
Borrower Income *	$3,000.00	
Secondary Borrower Income *	$0.00	
Total Borrower Income	$3,000.00	
Credit Bureau Reporting Expenses *	$500.00	
(non-primary mortgage)		
All Other Monthly Expenses *	$0.00	
Total Household Expenses	$500.00	
Liquid Assets *	$0.00	

Modification Information

	LENDER	AGENCY
Capitalized Amount *	$8,800.00	
Borrower Contribution *	$0.00	
Old Interest Rate *	4.0000%	
New Interest Rate *	3.5000%	
New Maturity Date *	09/01/2020	
New PITI Amount *	$950.00	
Junior Lien Amount	$0.00	(if applicable)
Income/Expense Ratio	3.1579	
Housing Ratio %	31.6700%	

Comments

[Print] [Cancel]

Servicers cannot update information on the View/Update Loss Mitigation screen; Servicers have view access only. Contact Agency at **guarantee.svc@usda.gov** to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.

Helpful Hints and Navigation Tips

Fields requiring a date can be selected from a calendar pop-up by clicking on the ⬜ option located next to the field.

An asterisk (*) following a field name indicates a required field that must be completed by the user before clicking the 'Submit' button.

If no data is available for required currency fields input $0.00.

Select 'Save' to save all information.

# Compatibility View Instructions

IE11 Compatibility View mode

To fix a potential compatibility issue, the **Compatibility View** button allows users to display troublesome pages in Internet Explorer 11's standard mode.

There are two ways to enable **Compatibility View**.

The first way is to simply click on the **Compatibility View** button in the address bar.

When displayed, the **Compatibility View** button appears to the left of the **Refresh** button and contains an image of a broken piece of paper

- Selecting this button enables **Compatibility View** mode for all documents in the domain of the website being viewed.

- This is what the **Compatibility View** button looks line when **Compatibility View** mode is **ON** .

  Notice that the button is slightly shaded when it is **ON**.

- This is what the **Compatibility View** button looks line when **Compatibility View** mode is **OFF** .

- When you move the cursor over the **Compatibility View** button a message is displayed (the same message is displayed when **ON** and when **OFF**.
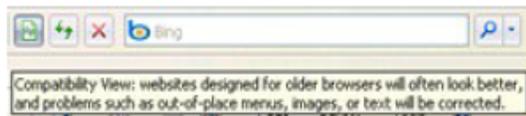
- Each time you click the **Compatibility View** button the **Compatibility View** mode toggles **ON** or **OFF**.

- After you click the **Compatibility View** button **ON** a message is displayed for a few seconds showing you that the web page is now running in **Compatibility View** mode.
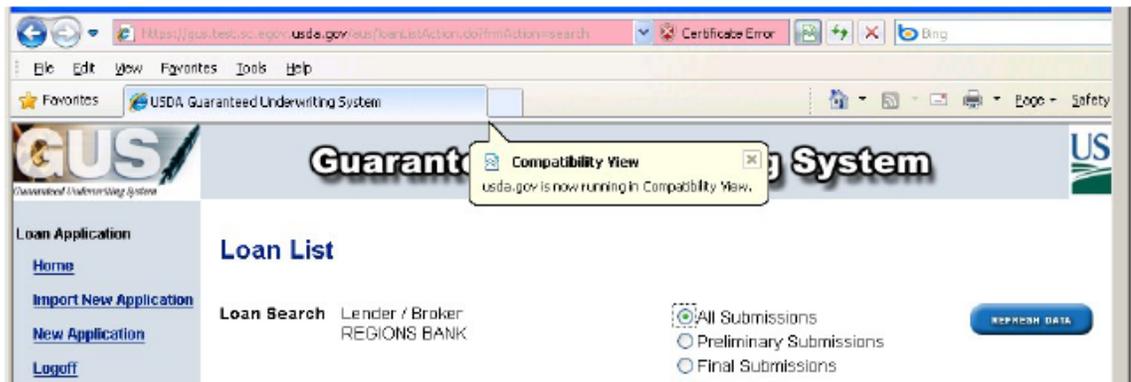
The second way enables the "Display all websites in Compatibility Mode setting" in the **Compatibility View Settings**. This will add the usda.gov website to a list of websites that are automatically displayed in Compatibility View mode.

From any of the **USDALINC** pages, and with the Compatibility View mode **ON**, click **Tools Menu/ Compatibility View Settings.**

- Below is the Tools menu showing **Compatibility View** toggled **OFF**. This is incorrect; it should be **ON**. If this is how yours is displayed follow the instructions below this example.

• With the Tools menu showing **Compatibility View** toggled **ON** (note that you may should click **Compatibility View** item on if it does not have a check mark), then click the **Compatibility View Settings** option immediately below the **Compatibility View** menu item.

• The **Compatibility View Settings** dialog is displayed. Notice that the **Add this website:** field already contains **usda.gov**.
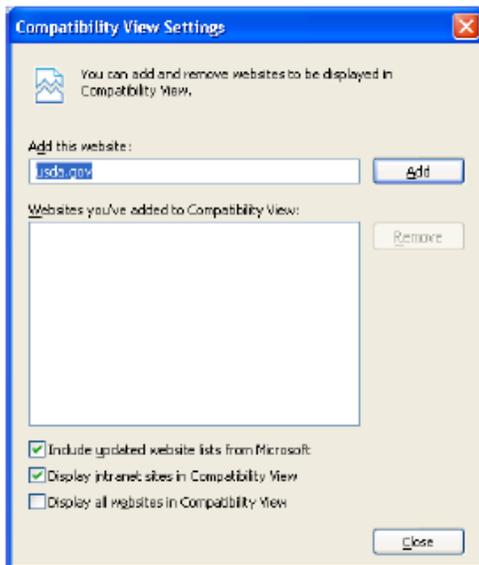
- Click the **Add** button to add the **usda.gov** (GUS) website to the **Compatibility View Settings**.
- Once you add the **usda.gov** website to the **Compatibility View Settings** whenever you access GUS the IE11 will already be set at the **Compatibility View** mode.

When you return to the **Compatibility View Settings** dialog it will now display the usda.gov website like this:
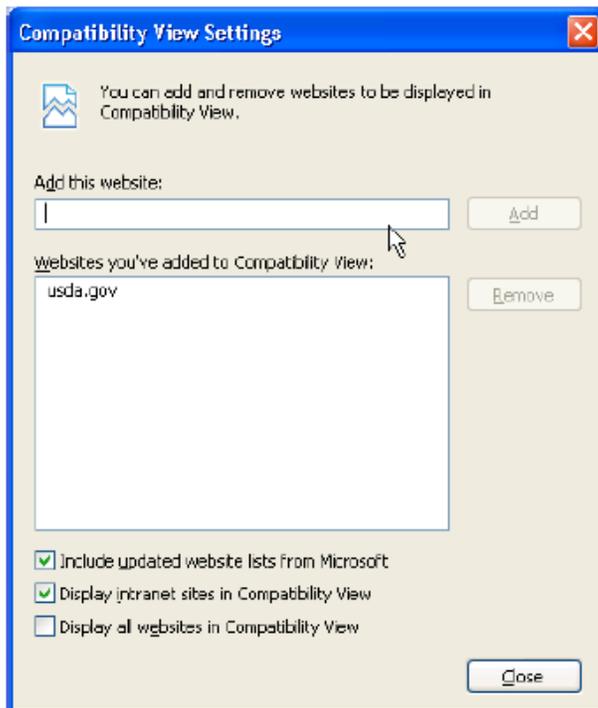
Below is the GUS **Credit / Underwriting** page displayed when IE11 **is NOT** in **Compatibility View** mode: You may or may not have an error at the bottom of the page; for example, "Error on page – Object required ...". Or if you submit a request nothing happens.

To obtain a Credit Report or Underwriting, you must change your IE11 settings to the **Compatibility View** mode.

Clicking the Compatibility View mode button displays the following:
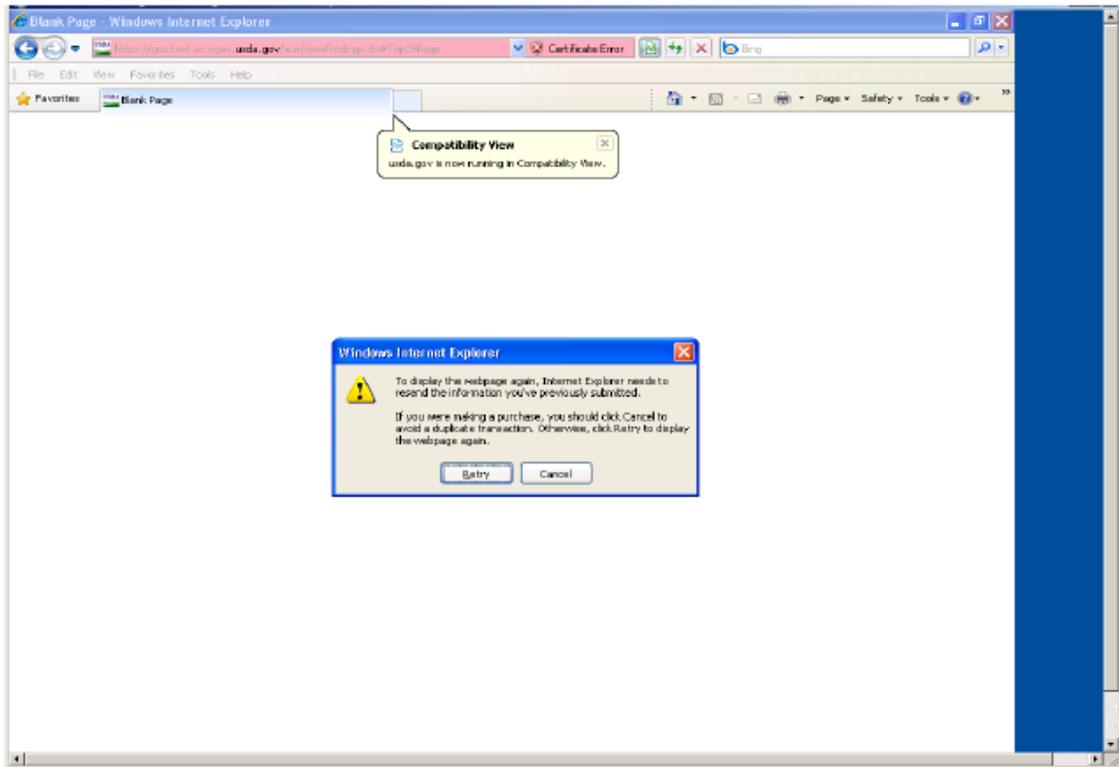
Click the **Retry** button on the Windows Internet Explorer pop-up message.

Below is an example of the **Credit / Underwriting** page when it is re-displayed in the IE11 in **Compatibility View** mode; notice that the **Compatibility View** button is slightly darker now.

Also note that the GUS Credit /Underwriting page looks different. At this point you should choose the type of request in the "**Select Request You Would Like to Submit**" dropdown menu and complete the required information.

In IE11 **Compatibility View** mode you will now be able to request a Credit Report or Underwriting.
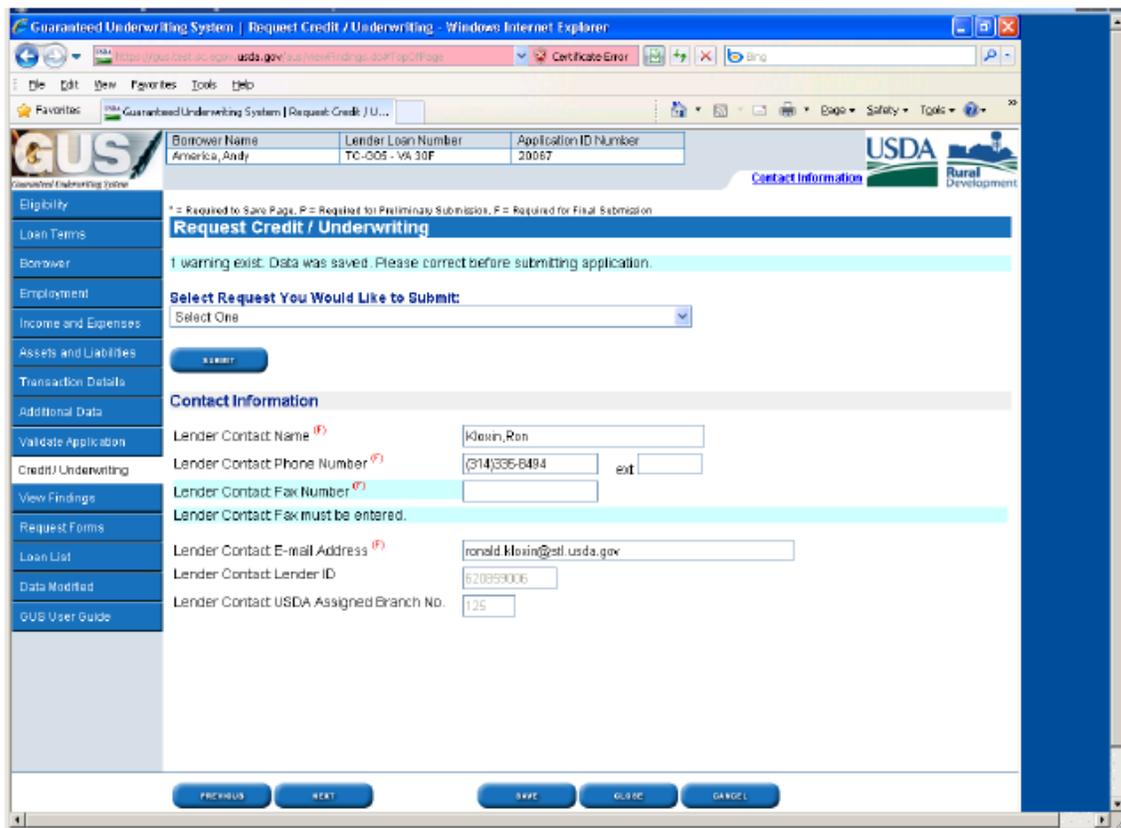
Understanding Compatibility View

Before displaying a standards-mode Web page, Internet Explorer 11 checks to see if the domain name of the website appears in the **Compatibility View List**. If so, the site is displayed using Compatibility View. If not, and the page contains no other direction, Internet Explorer 11 displays the page in Internet Explorer 11 Standards mode.

When a standards-based web page is displayed in **Compatibility View**, the following changes occur.

- Pages are displayed in IE8 mode rather than IE11 mode.

- In the user-agent string, the browser identifies itself as MSIE 8.0 instead of MSIE 11.0.

- Conditional comments and version vectors recognize the browser as InternetExplorer 8, rather than Internet Explorer 11.

These changes help ensure that users can still use websites that do not fully support the features of Internet Explorer 11.

Please note that the X-UA-COMPATIBLE header has greater precedence than **Compatibility View**. If a website is on the **Compatibility View List** and a page on that site includes an X-UA-COMPATIBLE header telling Internet Explorer 8 to display a page in IE11 mode, the page is displayed in Internet Explorer 11 Standards mode. This allows web developers to support Internet Explorer 11 Standards mode on an incremental basis. For more information, see Defining Document Compatibility.