

CHFA Delinquency & Foreclosure Status Codes

The Delinquency & Foreclosure Status Code list is fixed for the purpose of reporting in this file. No additional codes or changes are permitted. If a code is reported that is not in this list, then the record will be rejected. Note: Although some of these codes are equivalent to SFDMS coding, some are not.

Status	Description	Status	Description
01	CHAPTER 13 BANKRUPTCY	30	THIRD PARTY SALE
03	CRAMDOWN	32	MILITARY INDULGENCE
04	CONDO ACTION	42	DELQ/STD COLLECTION PROCESS
08	CHAPTER 7 BANKRUPTCY	43	FORECLOSURE STARTED
09	FORBEARANCE	45	FORECLOSURE COMPLETED
10	PARTIAL CLAIM	46	PROPERTY CONVEYED TO INSURER & CLAIM SUBMITTED
12	REPAYMENT	47	DEED IN LIEU
15	PRE-FORC ACCEPTANCE PLAN AVAILABLE	49	ASSIGNMENT/REFUNDING
17	PRE-FORC SALE	68	FIRST LEGAL/FORECLOSURE IN PROCESS
20	REINSTATED BY MORTGAGOR WHO RETAINS OWNERSHIP	73	CHARGE-OFF/NO RELEASE
26	REFINANCE	78	UNCLAIMABLE CONDITION
28	MODIFICATION	99	EXP REMIB FROM SERVICER PENDING

CHFA Default Reason Codes

Use standard FHA Single Family Housing SFDMS Default Reason Codes. The most common are listed below; a complete list can be found on the HUD's website under "Single Family Default Monitoring System (SFDMS) Reporting Codes" <https://portal.hud.gov/hudportal/documents/huddoc?id=SFDMSCodes.pdf>

Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
01	Death of Principal Borrower	The delinquency is attributable to the death of the principal Borrower.
02	Illness of Principal Borrower	The delinquency is attributable to a prolonged illness that keeps the principal Borrower from working and generating income.
03	Illness of Borrower's Family Member	The delinquency is attributable 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.
05	Marital Difficulties	The delinquency is attributable 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.
06	Curtailement of Income	The delinquency is attributable 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.
07	Excessive Obligations – Same Income, Including Habitual Nonpayment of Debts	The delinquency is attributable 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
14	Military Service	The delinquency is attributable 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.
15	Other	Should be rarely used – additional reason codes at the request of the industry have been added; indicates that the delinquency is attributable to reasons that are not otherwise included in the list.
16	Unemployment	The delinquency is attributable to a reduction in income resulting from the principal Borrower having lost their job.
31	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.
INC	Incarceration	The delinquency is attributable to the principal Borrower having been jailed or imprisoned (regardless of whether they are still incarcerated).

Servicer Delinquency & Foreclosure Status Reporting File Format

Files must be submitted in standard "Comma Separated Values (CSV)" format. All fields must be included on all lines. Please note that the field names below with a (req) tag are required entries. Records will be rejected if left blank, pass blanks for the remaining fields if data is not available.

FIELD	SERVICER CODE (req)	BORR LAST NAME (req)	CHFA LOAN NUMBER (req)	SERVICER'S LOAN NUMBER (req)	DELQ STATUS (req)	AS OF DATE (req)	DELQ REASON (req)	DEFAULT LETTER SENT	FCL START DATE	DATE OF FIRST LEGAL ACTION	SERVICING CONTACT - NAME (req)	SERVICING CONTACT - PHONE # (req)	SERVICING CONTACT - EMAIL (req)	DATE TITLE VESTED WITH CHFA	OCC STATUS (req)	FIRST TIME VACANT DATE	LAST PROPERTY INSPECTION DATE	FHA PART A OR VA ToC COMPLETED	FHA PART A OR VA EXPENSE CLAIM FILED	PMI / USDA INSURANCE CLAIM FILED
Sample Data:	0144	SMITH	012345	0000000360201	68		02152017	02	11012014	05042015	08012015	Doe, John		860-555-1212	doe.john@servicer.com		OCC	<BLANK> -- For date fields with no values, leave blank or zero fill (i.e. '00000000')		
Sample Record: 0144,SMITH,012345,0000000360201,68,02152017,02,11012014,05042015,08012015,"Doe, John",860-555-1212,doe.john@servicer.com,,OCC,,,,																				
FORMAT	####	TEXT	#####	TEXT - 20 CHAR MAX	\$\$	MMDDYYYY	\$\$\$	MMDDYYYY	MMDDYYYY	MMDDYYYY	TEXT 50 CHAR MAX	TEXT 20 CHAR MAX	TEXT 50 CHAR MAX	MMDDYYYY	\$\$\$	MMDDYYYY	MMDDYYYY	MMDDYYYY	MMDDYYYY	MMDDYYYY
DESCRIPTION	CHFA CODE ASSIGNED FOR THE SERVICER BEING REPORTED	LAST NAME OF PRIMARY BORROWER	CHFA's LOAN NUMBER - 6 DIGITS RIGHT JUSTIFY ZERO FILL	SERVICER'S INTERNAL REFERENCE NUMBER FOR THIS LOAN	USE CHFA CODES PROVIDED. Refer to the CHFA Foreclosure Status Codes table for applicable codes	DATE WHEN THIS DELINQUENCY STATUS BECAME EFFECTIVE	USE SFDMS DEFAULT REASON CODES. Refer to the Default Reason Codes table for common codes	DATE NOTIFICATION OF DEFAULT LETTER WAS SENT	DATE FORECLOSURE PROCESS STARTED	DATE FIRST PUBLIC LEGAL ACTION REQUIRED TO INITIATE FORECLOSURE WAS COMPLETED	NAME OF PRIMARY CONTACT AT SERVICER FOR ISSUES RELATED TO THIS LOAN	CONTACT PHONE #	CONTACT EMAIL	DATE TITLE WAS TRANSFERRED TO CHFA	"OCC" FOR OCCUPIED, "VAC" FOR VACANT, "UNK" FOR UNKNOWN	DATE PROPERTY BECAME VACANT	LAST DATE PROPERTY WAS INSPECTED	DATE CONVEYED TO GUARANTOR	FILING DATE OF FHA / VA EXPENSE CLAIM	FILING DATE OF MORTGAGE INSURANCE CLAIM

FAQ

File Naming Conventions	It is recommended that file names contain the servicer #, be sequenced with the month and year being reported, and have a .CSV extension. e.g.: FrclRpt0144-201807.csv
First Row Column Headers	The first record in the file may be a column header row. This is optional, if the first record is valid data it will be loaded. All records after the first one must be valid data.
Last Row Totals	Do not include any total or summary data at the end of the file. All records after the first one must match the above format.