

HAMP Performance Supplemental Data File User Guide

*Version 1.0
Effective March 2018*

Introduction

Following the announcement of the termination of the Making Home Affordable (MHA) Program, Treasury issued Supplemental Directive 16-02 in March 2016, which required all new modifications to have a Modification Effective Date no later than December 1, 2017. Additionally, Supplemental Directive 16-03, published in May 2016, required that all modifications be reported to the HAMP Reporting Tool before May 1, 2018. Monthly reporting and incentive payments for completed modifications may continue for up to six years after the start of the Trial Period Plan.

In July 2018, the final MHA Data File will be published, consisting of four data sets: the First Lien Loan Modification Data Set, the 2MP Data Set, the HAFA Data Set and the Net Present Value (NPV) Data Set. As part of Treasury's continued commitment to enhanced reporting and transparency, the HAMP Performance Supplemental Data File is made available to provide continued updates for completed modifications under HAMP, Treasury FHA-HAMP and RD-HAMP.

Purpose of this User Guide

This user guide is a reference source that is intended to help interested constituents use and interpret the data provided in the file. Terms used but not defined in this user guide shall be as defined in the Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, available at: <https://www.hmpadmin.com/portal/programs/guidance.jsp>.

While the data in the HAMP Performance Supplemental Data File is meant for responsible public use by interested parties, Treasury does not intend to provide validation of analysis to external parties.

HAMP Performance Supplemental Data File Construct and Publication

The HAMP Performance Supplemental Data File is available as a comma-separated value (".csv") zipped file.

The file contains two types of data for each modification: Loan Modification Data and Loan Activity Data.

- **Loan Modification Data:** Each modification displays a row that includes Loan Modification Data, which is designated as the first row in the file for each modification. Loan Modification Data includes a set of attributes that represent changes to the modification status or terms that may take place after the permanent modification was completed.

Attributes include:

- Modification Effective Date
 - Loan State Name
 - End of Modification Date
 - Withdrawn Reason Name
 - Recast Effective Year
 - Monthly Principal and Interest Amount with Recast
 - Monthly Principal and Interest Amount without Recast
- **Loan Activity Data:** Each modification may display multiple rows following the Loan Modification Data representing monthly payment activity for the modification. Loan Activity Data includes a set of attributes that represent latest information on the borrower's payment status for the modification in a given month.

Attributes include:

- Activity Period
- Months After Modification Count
- Last Paid Installment Date
- Reporting Status

A one-time publication of the HAMP Performance Supplemental Data File is available, inclusive of the latest modification status as well as monthly loan activity from program inception through December 2017. Each month a new file will be published, inclusive of the latest modification status as well as monthly loan activity since January 2018. Users should be aware that, although all completed permanent modifications will include Loan Modification Data in each publication, Loan Activity Data is only included if activity was required to be reported in the date range of the file.

Key Technical Specifications

The table below lists key technical specifications of the HAMP Performance Supplemental Data File:

Modification Data	
File Name:	HMP_Govt_Agency_Perf_Data_XXXXXXXX{Starting Date Range}_XXXXXXXX{End Date Range}.csv
File Character Type:	ASCII
Primary Key:	Record Type, Financial Asset ID, Activity Period
File Structure Type:	<ul style="list-style-type: none"> • Comma-separated format (csv) with double-quotes around each field
File Header:	<ul style="list-style-type: none"> • First record is data file header record • Contains the data element names in a comma-separated format with double-quotes around each name and listed in the same order as the data

Appendix

HAMP Performance Supplemental Data File - Data Dictionary

Data elements in the dictionary are listed below:

- Ref ID** - A unique reference identifier for the data element.
- Order in File** - Indicates the order in which the data element appears in the file.
- Name of Data Point** - The name of the data element as used in the file.
- Business Name** - The business name of the data element.
- Description** - The definition or business description of the data element.
- Data Model Entity** - Identifies the entity in the MHA Program Data Model with which the data element is associated.
- Source** - Indicates whether the data is reported by the servicer or generated by the system.
- Data Type** - Identifies the format in which the data is provided and the character limit. For numeric data, the decimal precision is also specified.
- Allowable Values** - Identifies valid enumerations or data ranges, when applicable.
- Conditionality** - Describes the condition under which data is available:
 - M = Mandatory. Data is always provided for each record in the file.
 - CR = Conditionally Required. Data is provided under the specified condition(s).

HAMP Performance Supplemental Data File - Data Dictionary

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Source	Data Type	Allowable Values	Conditionality
N/A	1	rec_typ	Record Type	Indicates whether the data being displayed in the file is Modification or Loan Activity Data	1st Lien Modification	System Generated	Text(30)	<ul style="list-style-type: none"> • Modification Information • Payment Information 	M
DD968	2	mha_ln_id	MHA Loan ID	A unique identifier for the first lien loan	1st Lien Modification	System Generated	Numeric(15,0)		M
DD239	3	fncl_ast_id	Financial Asset ID	The unique identifier for the first lien modification	1st Lien Modification	System Generated	Numeric(15,0)		M
DD1127	4	pgm_mdfc_typ	Program Modification Type	Program type of modification	1st Lien Modification	System Generated	Text(14)	Enumeration: <ul style="list-style-type: none"> •Tier 1 HAMP •Tier 2 HAMP •Streamline HAMP •FHA HAMP •RD HAMP 	
DD105	5	ln_mdfc_eff_dt	Modification Effective Date	The first day of the month following the month when the last trial payment is due	1 st Lien Modification	Servicer Reported	Date(CCYY-MM-DD)	For 1MP: Min: 2009-03-04 Max: 2017-12-01 For FHA: Min: 2009-08-15 Max: 2017-12-01 For RD-HAMP: Min: 2010-09-24 Max: 2017-12-01	M

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Source	Data Type	Allowable Values	Conditionality
DD251	6	In_st_nme	Loan State Name	The name/description that corresponds to the Loan State Code enumeration	1 st Lien Modification Status	System Generated	Text(100)	Enumeration: 1 – Active 2 – Active Payment 3 – Active Non-Payment 4 – Cancelled 5 – Disqualified 7 – Paid Off 10 - Not Accepted / Not Approved 11 - Submitted 16 - Withdrawn	M
DD21	7	In_mdnc_end_dt	Loan Modification End Date	The effective date of the disqualification,, pay-off, re-modification or other criteria requiring program withdrawal for a modification.	1 st Lien Modification	System Generated	Date(CCYY-MM-DD)		CR
DD1077	8	In_owdrwn_rsn_nme	Official Withdrawn Reason Name	The reason the modification was Withdrawn from the program which includes but is not limited to re-modification prior to loss of good standing or the completion of a Repurchase/Sale transaction after the sixth year anniversary.	1 st Lien Modification	System Generated		Enumeration: 1. Proprietary Remodification 2. GSE Repurchase After 6th Anniversary of 1st Trial Payment Due Date 3. Force Placed Servicing 4. Servicer Requested Out Of Program 5. Other 6. Tier 2 Remodification 7. Streamline HAMP Remodification 8. Tier 1 Remodification	CR
DD1091	9	In_rcst_eff_yr	Recast Effective Year	The effective year of the new Principal and Interest payment as a result of the mortgage recast.	1 st Lien Modification	Servicer Reported	Date(YYY Y)		If Recast Type Code is 1. Recast
DD1093	10	In_mthy_pi_with_rcst_amt	Monthly Principal and Interest With Recast	The new Principal and Interest payment as a result of the recast.	1 st Lien Modification	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01	If Recast Type Code is 1. Recast
DD1089	11	In_mthy_pi_wtho_rcst_amt	Monthly Principal and Interest Without Recast	The Principal and Interest payment that would have been due as of the Recast Effective Date if the recast had not been performed.	1 st Lien Modification	Servicer Reported	Currency(20,2)	Data Range: Min: 0.01	If Recast Type Code is 1. Recast

Ref ID	Order in File	Name of Data Point	Business Name	Description	Data Model Entity	Source	Data Type	Allowable Values	Conditionality
DD227	12	In_pmt_acvy_mth_dt	Activity Period	The period for the modification activity.	1 st Lien Modification Status	System Generated	Date(YYY Y-MM-DD)		M
DD830	13	In_drvd_aft_mdffc_eff_dt_term	Months After Modification Count	The number of months since the modification was effective.		System Generated	Numeric(3,0)		
DD525	14	In_lpi_dt	Last Paid Installment Date	The due date of the last full contractual payment that was applied for the modification.	1 st Lien Permanent Modification Payment Information	Servicer Reported	Date(CC YY-MM-DD)	Data Range: For 1MP: Min: 2009-03-04 Max: 2032-01-15 For FHA: Min: 2009-08-15 Max: 2032-01-15 For RD-HAMP: Min: 2010-09-24 Max: 2032-01-15	M
DD1130	15	rptg_stat	Reporting Status	A status that designates whether monthly activity was reported for the given activity period.	1 st Lien Modification Status	Servicer Reported	Text(30)	Enumeration: • Reported • Not Reported	CR