

Making Home Affordable Data File User Guide

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Introduction

In early 2009, President Obama announced the Making Home Affordable (MHA) Program to help families restructure or refinance their mortgages to avoid foreclosure. As part of this plan, the U.S. Department of the Treasury (Treasury) announced a national modification program for first-lien mortgages, the Home Affordable Modification Program (HAMP). Under HAMP, participating servicers apply a uniform loan modification process to provide a borrower with sustainable monthly payments, which reduces the risk of default and possible foreclosure.

This user guide provides an overview of the lifecycle of the HAMP modification process, and a presentation of data considerations when reviewing the Making Home Affordable Data File (Data File). Additional information about MHA policies and guidelines can be found at <http://www.treasury.gov/initiatives/financial-stability/housing-programs/mha/Pages/default.aspx> and <http://www.HMPadmin.com>.

The construct of the information collected through the MHA reporting requirements separates data into two sets: data collected through modification setup reporting and through the net present value (NPV) analysis. For the purposes of this disclosure, both the HAMP Loan Modification Data Set and the NPV Data Set are further segregated into files sorted on one of the 10 possible reported Property Region Codes (as defined below). An additional file will be created for each data set for those loans which do not have a value for Property Region Code, making a total of 22 files that comprise the MHA Data File.

Purpose of this User Guide

This Data File User Guide, used in conjunction with the MHA Data File Data Dictionary, is a reference source that is intended to:

- help interested constituents use and interpret the data provided in the Data File;
- promote understanding of HAMP and the loan modification process; and
- describe data quality observations and remediation efforts.

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>.

Purpose of the Data File

As part of Treasury's continued commitment to enhanced reporting and transparency, the Data File is being made available to provide comprehensive data to researchers so that they may understand more fully the impact of the program. Treasury compiled the Data File from information provided by mortgage servicers participating in the program, while adhering to strict

privacy laws designed to protect homeowners' privacy rights. The Data File will be updated monthly and will be expanded to include newer MHA programs in the future. The Data File is located online at http://www.treasury.gov/initiatives/financial-stability/results/Pages/mha_publicfile.aspx.

While this data is meant for responsible public use by interested parties, Treasury does not intend to provide validation or analysis to external parties other than what is publicly disclosed in its periodic reporting.

This User Guide will be updated periodically as necessary. The most current available version is located online at http://www.treasury.gov/initiatives/financial-stability/results/Pages/mha_publicfile.aspx.

MHA Data File Construct and Publication

The Data File is available as a comma-separated value or character-separated value (".csv") file. The CSV format is generally convertible into and readable by almost all spreadsheets and database management systems, including Microsoft Excel.

The Data File will be produced on a monthly basis and consists of two sets: a HAMP Loan Modification Data Set and a Net Present Value (NPV) Data Set (each, a Data Set):

- **HAMP Loan Modification Data Set.** Each record in this Data Set represents the most current information, as reported by participating servicers to Fannie Mae as the HAMP Program Administrator on each loan as it progresses through the stages of the modification process. This Data Set includes requests for modification that were not approved by servicers or not accepted by borrowers, trial modification setups, trial modification fallout, permanent modification setups, and permanent modification fallout.
- **Net Present Value Data Set.** Each record in this Data Set contains data inputs to, and results of, the NPV test performed by participating servicers at the point in time that the loan was evaluated for the HAMP program. It is important to note that loans might not be evaluated for an NPV analysis if the loan fails to qualify for the program because of other reasons, such as an ineligible date of origination or the property is not owner-occupied. While each record in the Net Present Value Data Set can be associated with a record in the HAMP Loan Modification Data Set, the converse is not the case. For those servicers that use Treasury's NPV portal, we have assumed the last run on a related mortgage loan in the NPV portal is the one used in the evaluation.

File Limitations

Privacy Considerations

The collection and use of the data contained in these files is subject to Federal privacy protection laws as well as contract restrictions in the MHA contracts with the servicers, which impact the overall content of the contents of the Data File. Treasury performed extensive analysis on compliance with these requirements, including the engagement of a third-party vendor to assist in the identification of potential risks to program participant privacy rights. Certain data attributes, such as social security number, borrower/co-borrower name and date of birth, have

been excluded completely from this disclosure, while others, such as geographic location and exact number values, have been rounded or masked to protect individual participants.

The aggregation of loan-level data provided in the Data File may not match exactly with data provided by Treasury in its Monthly Public Report or with other publicly available information due to the timing differences of data extracts for these reports.

Geographical Limitations

The Data File masks property location to protect homeowner privacy. Based on volume and distribution of the modifications, the Data File limits geographic information to the related Metropolitan Statistical Area (MSA) or, in circumstances where the property does not reside in an MSA, or the property has not been geographically coded, the Data File provides the state code instead of MSA. Due to privacy considerations, it is not possible to provide loan-level information by zip code or Congressional district in this Data File.

Property Region Codes

Both the HAMP Loan Modification Data Set and the Net Present Value Data Set are segregated into files sorted into ten geographical regions (Property Region Codes). Those codes are as follows:

Property Region Code:	Localities Included:
East North Central	IL, IN, MI, OH, WI
East South Central	AL, KY, MS, TN
Middle Atlantic	NJ, NY, PA
Mountain	AZ, CO, ID, MT, NM, NV, UT, WY
New England	CT, MA, ME, NH, RI, VT
Pacific	AK, CA, HI, OR, WA
South Atlantic	DC, DE, FL, GA, MD, NC, SC, VA, WV
US National	GU, PR, VI
West North Central	IA, KS, MN, MO, ND, NE, SD
West South Central	AR, LA, OK, TX

In addition, as described above, an additional file will be created for each Data Set for those loans which do not have a value for Property Region Code.

Servicer Name Limitations

The mortgage servicer for each loan is not specified in the Data File. The terms of the contracts with MHA-participating servicers, known as the servicer participation agreements (and which are posted online at <http://www.treasury.gov/initiatives/financial-stability/housing-programs/mha/Pages/default.aspx>) restrict disclosure of loan-level servicer information. For this reason, the servicer names are not included in the Data File. However, summary servicer performance information for the top eight servicers is provided in the monthly MHA Servicer Performance Report, posted at <http://www.treasury.gov/initiatives/financial-stability/results/MHA-Reports/Pages/default.aspx> and is updated monthly. In addition, comprehensive MHA data (including information by servicer) is provided to certain regulatory agencies responsible for overseeing fair lending laws. (See the “Government Monitoring Information” below.)

Government Monitoring Information

Applicants and homeowners in the MHA program are requested, but not required, to provide Government Monitoring Information (GMI) – that is, race and ethnicity information – as part of obtaining a modification under the MHA program. However, many homeowners chose not to provide GMI data.

Government agencies with oversight and enforcement authority – which include the Office of the Comptroller of the Currency (OCC), the Department of Justice, and the Department of Housing and Urban Development (HUD) – receive a more detailed monthly loan-level file that identifies specific information by servicer, and these agencies may use it in connection with their fair lending enforcement activities.

Data Quality and Completeness Considerations

Treasury relies on participating servicers to report accurate and timely information on HAMP participants and activity. The information contained in these files is data as reported by servicers. Given the staged rollout of HAMP program requirements since the inception of the program, and given the fact that the Data File includes data for homeowners who applied for trial modifications, but may not have provided complete information (and consequently never obtained a permanent modification), there are remaining issues in the quality and completeness of the data contained in these files.

Treasury and its Program Administrator have from the program's inception worked to identify these inconsistencies in reporting of data used to calculate program incentives and the attributes that make up such inputs. Beginning in the first quarter of 2010, strong data quality remediation efforts were implemented that focused on data related to incentive payments for permanent modifications. As part of this remediation effort, servicers are required to certify the data quality of the incentive-related data for permanent modifications in the HAMP Reporting Tool. Treasury and its Program Administrator also continue to work aggressively with servicers on data quality monitoring and remediation activities related to non-compensation-related data for loans in all stages of the modification process. However, the effort to ensure that data is complete continues to require improvement and data quality issues are still present in the HAMP Reporting Tool. The most notable of those issues that may impact analysis of this data, as well as production exclusions, are described in "Key Data Quality Themes" below.

Additionally, over 90,000 records related to trials, permanent modifications, and loans Not Approved or Not Accepted in the HAMP Loan Modification Data Set are not included in the Net Present Value Data Set. Since loans may have multiple NPV runs, the Net Present Value Data Set assumes that the final run was the one used in the decision process. For these loans, the last NPV run on a homeowner was not successful, and thus the loan record was entirely excluded from the Net Present Value Data Set. The Net Present Value Data Set is expected to be updated to include these records in mid-2011.

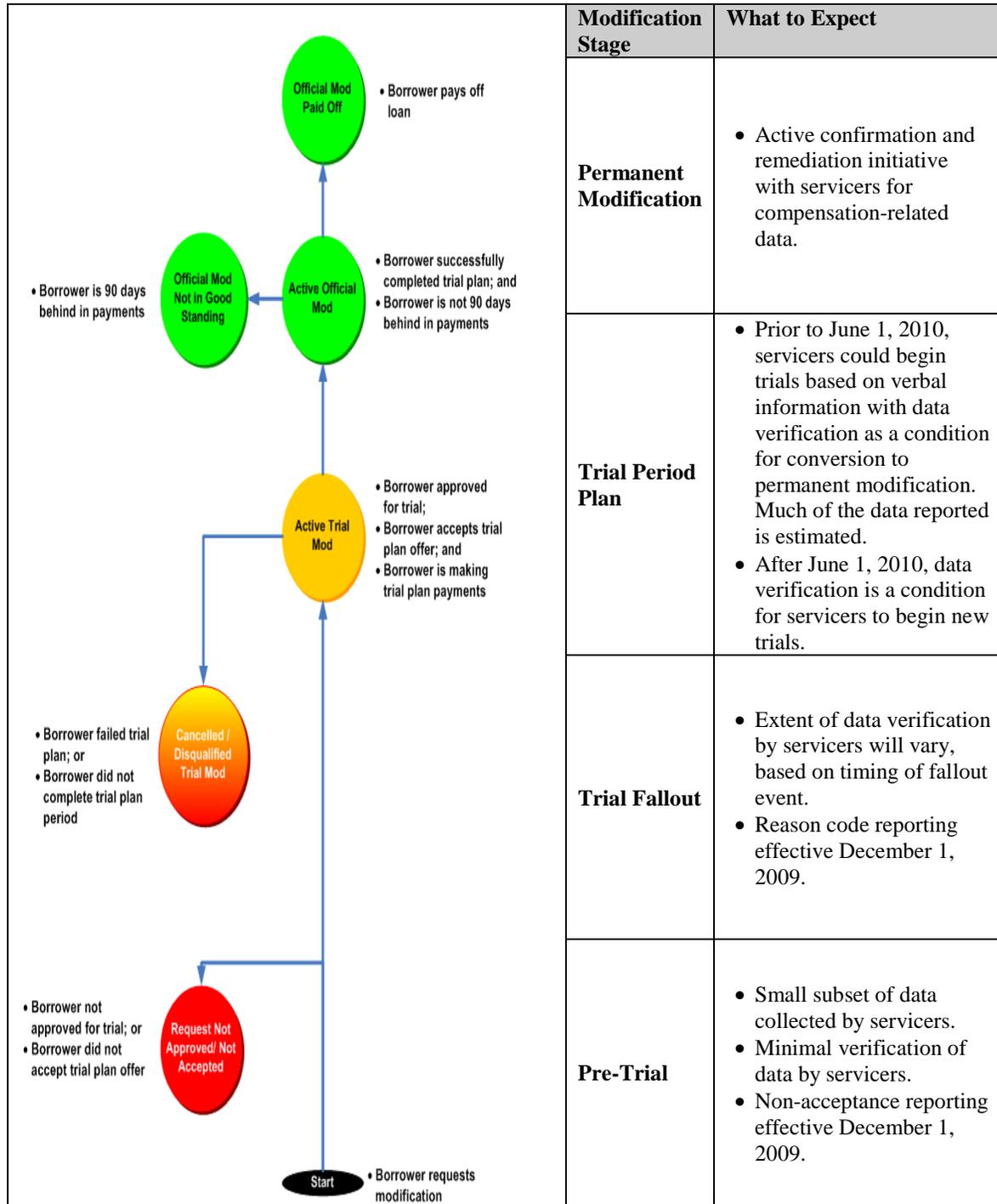
Collection and Reporting Date Limitations

Treasury guidelines require servicers to collect GMI, NPV, trial not accepted/not approved and trial fallout data only for evaluations, trials and modifications after December 1, 2009. Consequently, a substantial portion of the entries in the MHA Data File do not contain these data, particularly for modifications completed before December 1, 2009.

Stages of the HAMP Loan Modification Process

In order to better describe the entry points for modification data into the Data File, it is instructive to describe the stages of the HAMP loan modification process. There are four major stages of a modification as depicted in Figure A – Life of a HAMP Loan. Data availability and quality vary through the stages of the loan modification process.

Figure A – Life of a HAMP Loan



Pre-Trial

A loan begins the Pre-Trial stage when a borrower requests a HAMP modification from his or her servicer. The servicer collects several types of data from the borrower including a Request for Modification and Affidavit Form (RMA) which includes a hardship affidavit.

The servicer uses the collected information to ensure the borrower and the loan meet the following basic HAMP eligibility criteria:

- Demonstrated financial hardship;
- Delinquent or at risk of imminent default;
- First lien mortgage originated on or before January 1, 2009;
- Owner-occupant of a one-to-four unit property;
- Current unpaid principal balance that does not exceed \$729,750 for a one-unit property.
*Higher limits for two-to-four unit properties;
- Current mortgage payment (including principal, interest, taxes, insurance, and homeowners association dues (PITIA)) that is more than 31 percent of the homeowner's gross (pre-tax) monthly income; and
- Loan was not previously modified under HAMP.

Once a participating servicer verifies that the loan meets the HAMP eligibility criteria, a series of steps are applied as necessary to reduce the homeowner's monthly mortgage payment to 31 percent of the homeowner's gross (pre-tax) income, in the following order: (1) rate reduction to as low as two percent; (2) term extension up to 40 years; and (3) principal forbearance (or forgiveness, at the servicer's option). A standardized NPV test is then used to analyze the cost/benefit of the loan modification to the investor. A positive NPV result indicates that it is in the best interest of the investor to modify the mortgage to reduce the risk of foreclosure. A negative NPV result indicates that a modification may not be in the best interest of the investor as compared to a foreclosure (or another foreclosure alternative). A loan is not required to be modified with a negative NPV result, but a servicer may choose to modify a negative NPV loan, subject to investor guidelines.

Participating servicers are encouraged to use the standard NPV calculator provided by the Treasury on a secure web portal. Servicers do have the option of re-coding and using the Base NPV Model through a proprietary system following a stringent review by Treasury's Compliance Agent for MHA, and following an approval process to ensure equivalency with Treasury's portal model.

If a homeowner is determined to be ineligible for HAMP, as of December 1, 2009, servicers are required to report the non-approval reason to the Program Administrator and send the homeowner a Non-Approval Notice.

Trial Period Plan

Once a homeowner is determined to be eligible, the servicer will offer a three-month trial period plan (TPP). The homeowner must make the new, reduced monthly mortgage payments on time and in full, during the trial period to demonstrate that the modified monthly payment will be sustainable. A loan is considered in a TPP after the first TPP payment is made to the servicer. In certain cases the TPP may exceed three months; for example, loans that were modified due to imminent default could remain in the TPP for up to four months.

If the borrower is offered but does not accept the TPP, the participating servicer must send a Non-Approval Notice stating that the HAMP offer was not accepted by the borrower. The servicer is required to report any non-acceptances that occurred on or after December 1, 2009, to

the Program Administrator. Non-acceptances that occurred prior to December 1, 2009, were reported at servicer discretion and are included in the Data File only if reported by the servicer.

Participating servicers are required to report trial setup data to the Program Administrator. Prior to June 1, 2010, servicers were permitted to offer TPPs based on verbal information with documentation to be provided, and verification to be performed prior to conversion to a permanent modification (verbal model). If the provided income documentation varied from the verbal information, a servicer would re-evaluate the borrower using the NPV test at the end of the TPP. Beginning June 1, 2010, receipt and verification of income and other documents are a condition for servicers to begin all new trials.

Trial Fallout

Appendix A lists the potential reasons that a borrower may not complete a TPP. If a borrower fails to complete the TPP, the participating servicer is required to report the reason to the Program Administrator. It should be noted that the reasons for trial failures that occurred prior to December 1, 2009 were reported only at the discretion of the participating servicers. Those reason codes may not appear in the Data File.

As shown in Appendix A, certain reasons may preclude a loan from being reconsidered for a HAMP modification in the future, and would result in a disqualified trial.

Permanent Modification

A borrower who is current under the terms of the TPP at the end of the trial period and who satisfies all other trial period requirements must be offered a permanent modification by the related servicer.

Participating servicers are required to report permanent modification setup data to the Program Administrator. The loan setup file reflects the status of the loan after the final trial period payment is applied. The setup file also contains data for the current reporting period, which will include the prior month's unpaid principal balance.

Participating servicers begin reporting monthly payment activity in the month after the permanent modification is set up or effective. Servicers must continue to report information about all such loans on a monthly basis thereafter as long as the loan remains in good standing under the Program.

Key Data Quality Themes and Observations

Throughout the course of the program, Treasury has undertaken several data initiatives to assess and improve the quality of data reported by the servicers to the HAMP Reporting Tool. Participating servicers are required to maintain and report accurate records pertaining to HAMP activity. To ensure that this is the case, Treasury continuously implements additional data edits in the HAMP Reporting Tool to remediate data issues. As a result, data in the HAMP Reporting Tool is improving; however, despite best efforts, several data anomalies continue to exist. These anomalies should be considered as they could limit the usability of the data and/or affect data interpretation.

Some common themes among those anomalies include:

Theme 1: Inconsistent Data Formats Reported

Definition: As described in the Data File Data Dictionary attached hereto as Appendix B, program guidelines specify all percentages are to be reported as integer values for First Lien Loan Modification. Due to the various external reporting systems and data entry methods, data are often reported to the HAMP Reporting Tool as decimals.

Percentage attributes in the NPV data from the Treasury Model (NPV Model Type Code of 1) are reported as decimals (.05) by system design. NPV data (Schedule III of SD-0906) from servicers who re-coded the model (NPV Model Type Code of 2) are reported as integers by system design. This is a known difference in the design of the transactions for reporting each Data Set.

Example: A Front Ratio before Modification of 40% is reported as '.40', (decimal) instead of '40', (integer).

Data Attributes Impacted in NPV Data Set: None.

Data Attributes Impacted in HAMP Loan Modification Data Set: Back Ratio after Modification, Back Ratio before Modification, Front Ratio after Modification, Front Ratio before Modification, Interest Rate after Modification, Interest Rate before Modification, Max Interest Rate after Modification.

Theme 2: Unreasonable Data Ranges

Definition: As described in the MHA Data File Data Dictionary and program guidelines or when compared to other modification attributes, data reported were not within a reasonable range. Outliers exist for some of the data elements listed below.

Example: Property Valuation Date is reported with a value greater than or equal to Modification Effective Date.

Data Attributes Impacted in NPV Data Set: ARM Reset, Association Dues/Fees before Modification, Interest Rate before Modification, Mark to Market LTV, Monthly Gross Income, Monthly Hazard and Flood Insurance, Monthly Real Estate Taxes, Mortgage Insurance Coverage Percent, Principal and Interest Payment after Modification, Principal and Interest Payment before Modification, Principal Forbearance Amount, Principal Write-down (Forgiveness), Property Valuation As-Is Value, Unpaid Principal Balance after Modification, Unpaid Principal Balance before Modification.

Data Attributes Impacted in HAMP Loan Modification Data Set: Amortization Term after Modification, Amortization Term before Modification, Back Ratio after Modification, Back Ratio before Modification, Interest Rate after Modification, Interest Rate before Modification, Maturity Date after Modification, Principal Forbearance Amount.

Theme 3: Misinterpretation of Data Requirements per Program Guidelines

Definition: As described in the MHA Data File Data Dictionary, program guidelines detail the characteristics of a data attribute such as the attribute description, timing of when to report, conditionality, format and character limit and allowable values. Often data is reported based on an inaccurate interpretation of the attribute definition or a difference in the timing of the data.

Example: Association Dues/Fees before Modification is reported as an annual amount instead of a monthly amount during loan setup.

Data Attributes Impacted in NPV Data Set: ARM Reset Date, Association Dues/Fees before Modification, Data Collection Date, First Payment Due at Origination, Monthly Gross Income, Monthly Hazard and Flood Insurance, Monthly Real Estate Taxes, Next ARM Reset Rate, NPV Date, NPV Test Result, Product before Modification.

Data Attributes Impacted in HAMP Loan Modification Data Set: Association Dues/Fees before Modification, Escrow Payment after Modification, Escrow Payment before Modification, Last Paid Installment Date before Modification, Principal Write-Down (Forgiveness).

Theme 4: Default values are reported as 0 or 1 when data is not available or not properly set up for reporting.

Definition: Typically due to timing, data is reported with default values from external reporting systems. Required data is often not available as it has not been verified or it is not yet updated to reflect accurate values.

Example: Back Ratio before Modification is reported with a 0 or 1 value due to the lack of data available during Trial Period Plan loan setup.

Data Attributes Impacted in NPV Data Set: Mark-to-Market LTV, Property Valuation As Is Value.

Data Attributes Impacted in HAMP Loan Modification Data Set: Back Ratio after Modification, Back Ratio before Modification.

Theme 5: Data Inconsistencies When Compared Across Various Data Attributes or Data Sets

Definition: There is a subset of data attributes for which the value could be verified by using other reported data attributes. Additionally, there is a subset of common data attributes within the NPV and HAMP Loan Modification Data Sets. The expectation is that the two values would equal, however, because of timing of when the NPV data is reported versus when the First Lien Loan Modification is reported, data inconsistencies exist.

Example: Monthly Housing Expense before Modification = Principal and Interest Payment before Modification + Escrow Payment before Modification + Association Dues/Fees; or Principal and Interest before Modification from the NPV Data Set does not equal the Principal and Interest Payment before Modification from the HAMP Loan Modification Data Set.

Data Attributes Impacted in NPV Data Set: Amortization Term after Modification, Association Dues/Fees before Modification, Monthly Gross Income, Monthly Hazard and Flood Insurance, Monthly Real Estate Taxes, Months Past Due, Principal and Interest Payment after Modification, Principal and Interest Payment before Modification, Principal Forbearance Amount, Property Region Code, Property Region Name, Property State, Property Zip Code, Remaining Term.

Data Attributes Impacted in HAMP Loan Modification Data Set: Association Dues/Fees before Modification, Back Ratio after Modification, Back Ratio before Modification, Escrow after Modification, Escrow before Modification, First Trial Payment Posted Date, Front Ratio after Modification, Front Ratio before Modification, Monthly Housing Expense after Modification, Monthly Housing Expense before Modification, Principal and Interest Payment after Modification, Principal and Interest Payment at 31%, Principal and Interest Payment at 38%, Principal and Interest Payment before Modification.

Theme 6: Availability of Data

Definition: Supplemental Directive 09-06: Data Collection and Reporting Requirements Guidance introduced additional reporting requirements for servicers with loan modifications effective on or after December 1, 2009. Servicers are not required to report these additional data for the subset of loans entered into the HAMP Reporting Tool prior to December 1, 2009. Additionally, compliance with this directive is still ongoing; therefore, an additional subset of loan modifications does not have this data reported as of the date the file was produced. Servicers continue to report on loan modifications as they come into compliance, but completeness of this data remains an issue. Geocoded data: HAMP denials do not include geocoded data.

Example: Trial Fallout Reason Code is blank for a cancelled trial modification with an effective date of January 1, 2010. Borrower Race Type Code is reported as “Not Applicable” or “Not Available” due to incorrect data mapping or misinterpretation of the reporting guidance.

Data Attributes Impacted in NPV Data Set: NPV Date, Property Valuation Type Code.

Data Attributes Impacted in HAMP Loan Modification Data Set: Property Geocoded Metropolitan Statistical Area (MSA), Property Geocoded Census Tract, Trial Fallout Reason Code, Trial Payment Number, Trial Payment Posted Date, Trial Payment Received Amount.

**Appendix A:
MHA Reason Codes and Definitions**

MHA Reason Code		Description	Outcome
1	Ineligible Mortgage	<p>Loan is not eligible for modification under the MHA program because it does not meet one or more of the following basic program eligibility criteria:</p> <ul style="list-style-type: none"> • Mortgage loan must be a first lien mortgage loan originated on or before January 1, 2009. • Current unpaid principal balance (UPB) of the mortgage loan prior to capitalization must be no greater than \$729,750 for a one-unit property; \$934,200 for a two-unit property; \$1,129,250 for a three-unit property; or \$1,403,400 for a four-unit property. 	Trial is Cancelled
2	Ineligible Borrower - Current DTI Less than 31%	Borrower is not eligible for modification under the MHA program because their current monthly housing expense, which includes the monthly principal and interest payment on their first lien mortgage loan plus property taxes, hazard insurance and homeowner's dues (if any) is less than or equal to 31% of their gross monthly income (i.e. monthly income before taxes and other deductions).	Trial is Cancelled
3	Property Not Owner Occupied	Loan is not eligible for modification under the MHA program because the property secured by the mortgage loan is not occupied by the borrower as their primary residence.	Trial is Disqualified
4	Other Ineligible Property (i.e. Property Condemned, Property > 4 units)	Loan is not eligible for modification under the MHA program because the property secured by the mortgage loan is vacant, is condemned or has more than four dwelling units.	Trial is Disqualified
5	Investor Guarantor Not Participating	Loan cannot be modified under the MHA program because the investor of the subject mortgage loan has not provided contractual authority to modify the loan; the private mortgage insurance company insuring the subject mortgage loan has not approved the modification; or the guarantor of the subject mortgage loan has not approved the modification.	Not applicable for Trial Fallout; Applies to Non-Acceptances
6	B/K Court Declined	Loan is not eligible for modification under the MHA program because the borrower has filed for bankruptcy protection and the proposed modified loan terms were not approved by the Bankruptcy Court.	Not applicable for Trial Fallout; Applies to Non-Acceptances

MHA Reason Code		Description	Outcome
7	Negative NPV	Loan is not eligible for modification under the MHA program because the result of the standardized Net Present Value (NPV) is "negative". The standardized NPV test compares the NPV result for a modification to the NPV result for no modification. If the NPV result for no modification is greater than NPV result for the modification scenario, the modification result is deemed "negative".	Trial is Cancelled
8	Offer Not Accepted by Borrower / Request Withdrawn	Borrower withdrew their modification request for consideration for either a Trial Period Plan or HAMP modification or did not accept either a Trial Period Plan or a HAMP modification offer. Failure of borrower to make the first trial period payment in a timely manner is considered non-acceptance of the Trial Period Plan.	Not applicable for Trial Fallout; Applies to Non-Acceptances
9	Default Not Imminent	Loan is not eligible for modification under the MHA program because the subject loan is not delinquent and default is not reasonably foreseeable.	Not applicable for Trial Fallout; Applies to Non-Acceptances
10	Previous Official HAMP Modification	Loan is not eligible for modification under the MHA program because the subject loan has been previously modified under the program.	Not applicable for Trial Fallout; Applies to Non-Acceptances
11	Loan Paid off or Reinstated	Loan is not eligible for modification under the MHA program because the subject loan was completely paid off and there is no longer a debt obligation or the subject loan was reinstated. If the loan was reinstated, the borrower may request reconsideration under the MHA program if they experience a subsequent financial hardship.	Trial is Disqualified
12	Excessive Forbearance	Loan is not eligible for modification under the MHA program because the principal forbearance required to achieve a payment of no more than 31% of the borrower's monthly income resulted in a forbearance amount that exceeds program guidelines.	Trial is Cancelled
13	Request Incomplete	Borrower requested a modification under the MHA program but did not provide the financial and/or hardship verification documentation required to complete the evaluation of their request in a timely manner. As part of the MHA program procedures, servicers provide the borrower with a notice listing all documents needed to complete the evaluation and a date by which the information must be received before the borrower can become eligible for the MHA program. If the borrower fails to provide all required verification documentation by the date provided, the borrower is not eligible for a modification.	Trial is Cancelled
14	Trial Plan Default	Borrower accepted a Trial Period Plan under the MHA program but failed to make all the trial period payments in accordance with the Trial Period Plan and is in default.	Trial is Disqualified

MHA Reason Code		Description	Outcome
19	Unemployment Forbearance Plan	Borrower accepted a Trial Period Plan under the MHA program however prior to receiving a permanent modification has become unemployed and qualified for an Unemployment Program forbearance period.	Trial is Cancelled
20	Federally Declared Disaster	Borrower accepted a Trial Period Plan under the MHA program however prior to receiving a permanent modification has been impacted by a Federally Declared Disaster that has qualified them for a forbearance period.	Trial is Cancelled