

Client level data and Quarterly Reporting Requirements

The following data points will be collected for each draw request. If, upon implementation of the National Foreclosure Mitigation Counseling program, it is realized that certain data points are problematic or not able to be transferred in the manner they were designed by a significant number of Grantees, we will notify all Grantees and expect such details to be noted in client files rather than submitted electronically.

NFMC Data Points for Round 4 Grantees (Note: There have been no changes to the client-level data points from Round 3 to Round 4)

Data Point	Description	Values	Required?
1	Branch ID	Sub grantee identifier (defined by Grantee)	Yes
2	Client Unique Identifier	Client's ID (defined by Grantee)	Yes
3	Counseling Level	1, 2, 4a,4b	Yes
4	Counseling Intake Date	Date	Yes
5	Counseling Mode		No
		Phone	
		face to face	
		Internet	
		video conference	
		Other	
6	First Name		Yes
7	Last Name		Yes
8	Age		Partially
9	Race		Yes
		American Indian or Alaskan Native	
		Asian	
		Black or African American	
		Native Hawaiian or Other Pacific Islander	
		White	
		American Indian or Alaskan Native and White	
		Asian and White	
		Black or African-American and White	
		American Indian or Alaskan Native and Black or African American	
		Other	
		Chose not to respond	
10	Ethnicity		Yes
		No	
		Yes	
		Chose not to respond	
11	Gender	Female/Male	Yes
12	Head of Household		Partially
		Single adult	
		Female-headed single parent household	
		Male-headed single parent household	
		Married without dependents	
		Married with dependents	
		Two or more unrelated adults	
		Other	

13	Household Family Income	Annual gross income	Yes
14	Household Income Category (% of AMI)		Partially
		less than 50% of Area Median Income (AMI)	
		50 – 79% of AMI	
		80 - 100% of AMI	
		greater than 100% AMI	
15	House Number	House or Unit number of property	Yes
16	Street	Street name of property.	Yes
17	City	The actual city location of the property.	Yes
18	State	Two digit state (or U.S. territory) code of property	Yes
19	Zip	Five digit ZIP code of property.	Yes
20	Total Individual Counseling Hours Received	Sum of all foreclosure related one-on-one counseling provided to the client.	Yes
21	Total Group Education Hours Received	Sum of all foreclosure related group education provided to the client.	Yes
22	Name of Originating Lender	Name of lender originating the primary or foreclosure problem loan for client	No
23	FDIC/NCUA # or Originating Mortgage Co.	If the originating lender is FDIC insured, use their FDIC number.	No
24	Original loan Number	Loan number of foreclosure related problem loan.	No
25	Current Servicer	Name of current servicer the primary or foreclosure problem loan for client	Yes
26	FDIC/NCUA # or Current Servicer name	If the servicer is FDIC insured, use their FDIC number.	No
27	Loan Number Assigned by Current Servicer	Loan number of foreclosure related problem loan.	Partially
28	Credit Score	Credit score at intake for foreclosure counseling.	Partially
29	If No Credit Score		
		Client refused to authorize credit report pull	
		NFMC Counseling Organization analyzed credit report that did not contain score	
		NFMC Counseling Organization does not analyze credit report for this level of service	
		NFMC Counseling Organization does not have relationship with credit reporting bureau	
		Foreclosure expected within 14 days	
30	Source of Credit Score		Partially
		TransUnion	
		Equifax	
		Experian	
		Tri-merge	
31	PITI at Intake	Total (all loans and escrows) principal, interest, taxes and insurance paid by customer at intake.	Yes
32	Which loan are you reporting?		Yes
		First	
		Second	

33	If first, does homeowner have a second loan?		*Yes if 32 is "First"
		No	
		Yes	
34	Type of Loan at Intake		Yes
		Fixed rate currently under 8%	
		Fixed rate currently 8% or greater	
		ARM currently under 8%	
		ARM currently at 8% or greater	
		Fixed rate currently under 8% as a result of loan modification in last six months	
		Fixed rate currently 8% or greater as a result of loan modification in last six months	
		ARM currently under 8% as a result of loan modification in last six months	
		ARM currently at 8% or greater as a result of loan modification in last six months	
		Client did not disclose	
35	Interest Only Loan	Yes/No	Yes
36	Hybrid ARM	Yes/No	Y, if data point 34, Loan Product Type is ARM
37	Option ARM	Yes/No	Y, if data point 34, Loan Product Type is ARM
38	FHA or VA Insured Loan	Yes/No	Yes
39	Privately Held Loan	Yes/No	No
40	Has Interest Rate Reset on ARM loan	Yes/No	Y, if data point 34, Loan Product Type is ARM
41	Primary Reason for Default		Yes
		Reduction in income	
		Poor budget management skills	
		Loss of income	
		Medical issues	
		Increase in expenses	
		Divorce/separation	
		Death of family member	
		Business venture failed	
		Increase in loan payment	
		Other	
Not in Default			
42	Loan Status at First Contact		Yes
		Current	
		30-60 days late	
		61-90 days late	
		91-120 days late	
		121+ days late	
43	Counseling Outcome		No
		Initiated forbearance agreement/repayment	

		plan	
		Executed a deed-in-lieu	
		Mortgage foreclosed	
		Received second mortgage	
		Other	
		Counseled and referred to another social service or emergency assistance agency	
		Obtained partial claim loan from FHA lender	
		Bankruptcy	
		Counseled and referred for legal assistance	
		Withdrew from counseling	
		Currently in negotiation with servicer; outcome unknown	
		Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown	
		Foreclosure put on hold or in moratorium; final outcome unknown	
		Brought mortgage current with rescue funds	
		Brought mortgage current (without rescue funds)	
		Mortgage refinanced into FHA product	
		Mortgage refinanced (non-FHA product)	
		Mortgage modified with PITI less than or equal to 38% & at least 5 year fixed rate	
		Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears to be sustainable	
		Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears not to be sustainable	
		Homeowner(s) sold property (not short sale)	
		Pre-foreclosure sale/short sale	
		Counseled on debt management or referred to debt management agency	
		Home lost due to tax sale or condemnation	
44	Counseling Outcome Date	Enter the date of reported outcome	*Yes if Outcome (Point 43) is reported
45	Back End Debt-to-Income Ratio	Enter the Back End Debt to Income Ratio (as a floating Point number, such as 36.5) Ratio must be greater than equal to zero.	*Yes if Counseling Level is 4a or 4b

Key

Not required: NFMC requests that you submit this information if it is known. The Outcome data, mode of counseling, and credit score information are particularly crucial to the evaluation of this program. Please make a point to report these data as much as possible. **Note: For counseling outcomes, If you've heard back from the servicer that they have agreed upon outcome, enter that outcome even if official bank documentation has not been received.**

Always required. Records with any of these fields left blank will not be accepted in to the data collection system

Partially required - There are 6 data points that are Partially Required. This means that

3 of the 6 data points must be filled out for the client to be accepted into the DCS. Because this is a new feature, most Client Management Systems will not check for this in audit reporting. Please be aware of this and manually check records before attempting to upload.