

## NFMC Round 3 Reporting Requirements - Data Points and Values

Data Point	Description	Enumeration	Values	Required?
1	Branch ID		Sub grantee identifier	Yes
2	Client Unique Identifier		Client's ID (per sub grantee)	Yes
3	Counseling Level	1,2,4a,4b	1, 2,4a,4b	Yes
4	Counseling Intake Date		Date	Yes
5	Counseling Mode			No
		1	phone	
		2	face to face	
		3	Internet	
		4	video conference	
		5	other	
6	First Name			Yes
7	Last Name			Yes
8	Age			Partially
9	Race			Yes
		0	American Indian or Alaskan Native	
		1	Asian	
		2	Black or African American	
		3	Native Hawaiian or Other Pacific Islander	
		4	White	
		5	American Indian or Alaskan Native and White	
		6	Asian and White	
		7	Black or African-American and White	
		8	American Indian or Alaskan Native and Black or African American	
		9	Other	
		10	Chose not to respond	
10	Ethnicity			Yes
		0	No	
		1	Yes	
		2	Chose not to respond	
11	Gender	0/1	Female/Male	Yes
12	Head of Household			Partially
		1	Single adult	
		2	Female-headed single parent household	
		3	Male-headed single parent household	
		4	Married without dependents	
		5	Married with dependents	
		6	Two or more unrelated adults	
		7	Other	
13	Household Family Income		Annual gross income	Yes
14	Household Income Category (% of AMI)			Partially
		A	less than 50% of Area Median Income (AMI)	
		B	50 – 79% of AMI	
		C	80 - 100% of AMI	
		D	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. name		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			
		1	Client refused to authorize credit report pull	
		2	NFMC Counseling Organization analyzed credit report that did not contain score	
		3	NFMC Counseling Organization does not analyze credit report for this level of service	
		4	NFMC Counseling Organization does not have relationship with credit reporting bureau	
		5	Foreclosure expected within 14 days	

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30	Source of Credit Score		TransUnion Equifax Experian Tri-merge	Partially
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 on, first or second?	1 2	First Second	Yes
33	If it is a first loan, does the homeowner have a second loan?	0 1	No Yes	*Yes if 32 is "First"
34	Type of Loan at Intake	1 2 3 4 7 8 9 10 11	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	Yes
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	1 2 3 4 5 6 7 8 9 10 99	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	Yes
42	Loan Status at First Contact	1 2 3 4 5	Current 30-60 days late 61-90 days late 91-120 days late 121+ days late	Yes

## NFMC Round 3 Reporting Requirements - Data Points and Values

Data Point	Description	Enumeration	Values	Required?
43	Counseling Outcome			No
		2	Initiated forbearance agreement/repayment plan	
		3	Executed a deed-in-lieu	
		5	Mortgage foreclosed	
		17	Received second mortgage	
		20	Other	
		52	Counseled and referred to another social service or emergency assistance agency	
		53	Obtained partial claim loan from FHA lender	
		54	Bankruptcy	
		56	Counseled and referred for legal assistance	
		57	Withdrew from counseling	
		100	Currently in negotiation with servicer; outcome unknown	
		101	Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown	
		102	Foreclosure put on hold or in moratorium; final outcome unknown	
		103	Brought mortgage current with rescue funds	
		104	Brought mortgage current (without rescue funds)	
		105	Mortgage refinanced into FHA product	
		106	Mortgage refinanced (non-FHA product)	
		107	Mortgage modified with PITI less than or equal to 38% with at least a 5 year fixed rate	
		108	Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears to be sustainable	
		109	Mortgage modified with PITI greater than 38% or interest rate fixed for less than 5 years and appears not to be sustainable	
		110	Homeowner(s) sold property (not short sale)	
		111	Pre-foreclosure sale/short sale	
		112	Counseled on debt management or referred to debt management agency	
		113	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 DTI (header: backenddti)		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
For detailed information on the National Foreclosure Mitigation Counseling Program's Reporting Requirements please visit:				
<a href="http://nfmc-reporting.org/NFMC_Reporting_Requirements_v3.pdf">http://nfmc-reporting.org/NFMC_Reporting_Requirements_v3.pdf</a>				
<b>Notes:</b>	Data point 45 is only required if reporting level 4 counseling. This data point may be included in uploads which contain Levels 1 and 2. Please refer to the detailed Reporting Requirements (link above).			
	We have structured the Reporting Requirements so you may be able to report all counseling Levels in the same file.			