Transaction Set 264 - Mortgage Loan Default Status

Transaction set (TS) 264 is used for the submission and processing of mortgage loan default data. HUD's Single Family Default Monitoring System (SFDMS) is currently used to monitor mortgagees who have been approved by HUD to finance or service FHA-insured family properties. Mortgagees are required to submit the information found on form HUD-92068A when an FHA mortgage is 30 days delinquent. They are required to resubmit the information at least monthly until the mortgage is reported as current, paid off or otherwise terminated. Mortgagee Letter 96-14, Attachment #1 dated April 1996 provided a schedule for mortgagees to complete EDI implementation of Forms HUD-92068A (Monthly Delinquent Loan Report), HUD 92080 (Mortgage Record Change), and HUD-27050-A (Mortgage Insurance Termination). All trading partners were mandated to be EDI-capable by December 1997 for defaults and mortgage record changes. The mandate for claims was August 31, 1997. HUD's latest requirements for Default reporting can be found in ML 2013-15, dated May 9, 2013.

This section of the Implementation Guide describes the relevant processes involved in using EDI for the collection and dissemination of single family mortgage loan default reports. Paperless default reporting has the following advantages:

- The number of times the same information is manually processed is reduced;
- With the implementation of the form generation specifications provided to mortgagees for HUD-92068A preparation, a majority of the current data errors are eliminated;
- EDI improves the communication between HUD and mortgagees and decreases the staff time required for mortgage loan default reporting;
- EDI allows HUD to provide feedback to mortgagees on default error cases electronically; and
- EDI allows mortgagees to submit corrections electronically within the same reporting cycle.

Utilizing EDI, mortgagees and servicers electronically transmit loan default data from their computers to HUD. The information is in a standard X12 format (TS 264). Upon receipt and acceptance of the electronic input, the loan default information is verified for completeness, and then passed to HUD's SFDMS for processing. The sender receives an acknowledgment of HUD receipt in the form of an X12 TS 997, Functional Acknowledgment.

Electronic loan default data is either moved forward in processing, or a TS 824 is

communicated back to the sender requesting corrections. An 824, Application Advice, used as a request for correction requires the sender to re-submit a corrected TS 264.

Detailed step-by-step instructions are provided in the following pages for implementation of the TS 264, including mapping of the transaction set to the components of the information found on form HUD-92068A.

Transmission Notes for Transaction Set 264

To successfully transmit TS 264, the following items should be reviewed:

- Ensure that the interchange control segments information for you and your trading partners is specified as discussed in Appendix C; and

- Ensure that all data is in the format required by HUD's application system.

Each bullet point is discussed in the paragraphs below.

Interchange Control Segments. As stated in Section III, the interchange control segments contain control information about you and your trading partner(s) and indicate the number of functional groups included in the transmission. An interchange control header (ISA) identifies the beginning of an interchange of one or more functional groups and interchange-related control segments; whereas, an interchange control trailer (IEA) defines the end of an interchange of one or more functional groups and interchange-related control segments. Ensure that all specifications, as outlined in Appendix C, are met.

Data format. HUD's application system requires specific formats for data elements within TS 264. These format requirements include usage of parentheses and hyphens and the acceptable length for HUD's application system when it is less than the length allowed in the X12 standards. Format requirements for individual data elements are specified in the shaded note sections of the Data Mapping Guide for TS 264, presented later in this section.

Business Scenarios

A business scenario illustrates the construct of the TS 264 transaction set. For the 264, it provides a simple mortgage loan default status report in EDI format. To assist in the use of the TS 264, two business scenarios are provided. Following the business scenario description, a table is provided for each line of the associated EDI transmission with an explanation of the content of the transmission. These scenarios assume that HUD's reporting requirements, per 2021-31, have already been in effect, and pre-date all default episodes listed.

Business Scenario 1

The following is an example of a mortgage loan default status report submitted in EDI X12 format. This business case describes the submission of detailed default information for loans that are 30 or more days delinquent.

Independent Mortgage, Inc., P.O. Box 4333, Atlanta, GA 92681-4333, is reporting delinquent mortgages to the U.S. Department of Housing and Urban Development (HUD) for the period ending **October 31, 2025**. The principal servicing office, which holds *Independent's* mortgage documents is located in Savannah, Georgia. *Independent* is reporting to HUD on behalf of one mortgagee with two delinquent mortgages. *HUD assigns Independent a Mortgagee Number of 3267080039*.

Independent's general contact is Mary R. Richards, and her contact telephone number is (404) 756-4911. The Mortgage Loan Number assigned by *Independent* to the first mortgage is 5834143175 and the Federal Housing Administration (FHA) Case Number for the mortgage is 293145637. The ADP code for the FHA case number is 203. The mortgagor of the first mortgage is XXXX R. XXXXX, and his Social Security Number is 999-88-7777. The co-mortgagor's name is YYYYY S. XXXXX, and her Social Security Number is 999-66-5555. The property is not occupied by the borrowers based on inspection dated **September 8, 2022**, and is located at 1234 XXXXX, Atlanta, GA 22893. The Unpaid Principal Balance is **$123456.13** and the cause of default on this mortgage has been determined to be due to illness of the principal mortgagor. The due date of the first mortgage payment is **February 1, 2018**, and the date of the oldest unpaid installment is **August 1, 2022**. The mortgage status for this case is being reported as 30 or more days delinquent for the first time, and the date will be reported as **August 31, 2022** (the date the initial DDS 42 should have been reported). Neither the mortgagor nor the co-mortgagor has filed for bankruptcy.

The Mortgage Loan Number assigned by *Independent* to the second mortgage being reported on for the first mortgagee is 5713414385 and the FHA Case Number for the mortgage is 736541392. The ADP code for the FHA case number is 203. The mortgagor of the second mortgage is YYYYY X. XXXXX, whose Social Security Number is 999-88-4321. The property is occupied by the borrower and is located at 123 XXXXX, Atlanta, GA 22893. The Unpaid Principal Balance is **$98750.75** and the cause of default on this mortgage has been determined to be due to curtailment of income. The Occupancy Status Date is **September 13, 2022**. The due date of the first mortgage payment is **April 1, 2020**, and the date of the oldest unpaid installment is **September 1, 2022**. The mortgage status for this case is being reported as 30 or more days delinquent for the first time, and the date will be reported as **September 30, 2022**. The mortgagor has not filed for bankruptcy.

EDI Transmission Data	Explanation
ST*264*0001~	**264** indicates Transaction Set 264; **0001** is the Control Number. The segment terminator is the tilde (~).
BGN*00*92068A*251101*1620*ES~	**00** indicates this is an original mortgage loan default status report for the month; **92068A** is the Reference Number, indicating this transmission contains information for HUD Form 92068-A; **251101** indicates the date is November 1, 2025; **1620** indicates the time is 4:20 p.m.; **ES** indicates Eastern Standard Time; other reference number and the transaction type code are not needed, so the remaining optional data elements were not used.
MIS*NC~	**NC** indicates that there is no change in either the name or address of the Servicing Mortgagee; MIS 02, MIS 03, and MIS 04 were not sent since they are optional and no date of change is required here; the Jurisdiction Code of the Housing and Urban Development Field Office handling the Loan Servicer's default cases was not needed, so it was not used.
N1*LV***XXXXXXXXXX***62*9876509999~	**LV** indicates that the entity sending the default status report is the Loan Servicer; **Independent Mortgage, Inc.** is the Loan Servicer and should be masked with ten XX's [**XXXXXXXXXX**]; **62** indicates the identification code is the Servicing Mortgagee Number; **9876509999** indicates the Mortgagee Number is **9876509999**.
	No additional name information was needed to be transmitted here, so N2 was not used.
N3*P O BOX 4333~ Do Not Send the N3 Segment that indicates the Servicer's Address	**P. O. Box 4333** is the Loan Servicer's P.O. Box Number.
N4*ATLANTA*GA*926814333~ Do Not Send the N4 Segment that indicates the Servicer's Geographical Location (City, State, and Zip Code)	**Atlanta, Georgia** is the geographical location of the Loan Servicer; **926814333** indicates the Loan Servicer's zip code is 92681-4333; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
N1*JU*Z~ Do Not Send this N1 Segment that indicates the HUD Servicing Office	**JU** indicates the HUD servicing office; **Z** is the letter used to indicate the servicing office name; identification code and qualifier are not necessary, so the remaining optional data elements were not used.

EDI Transmission Data	Explanation
	No additional name information was needed to be transmitted here, so N2 was not used.
	No address information needed to be transmitted here, so N3 was not used.
N4*SAVANNAH*GA*314013640~ Do Not Send this N4 Segment that indicates the Geographical Location (City, State, and Zip Code) for the Principal Servicing Office	**Savannah,** Georgia is the location of the principal servicing office for the Loan Servicer; **31401-3640** is the servicing office's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
	Administrative communications contact information does not need to be transmitted here, therefore PER segment is not used.
LX*1~	**1** is the assigned number for the only occurrence of the LX segment in LOOP 0200.
	No other mortgagee information was needed here, therefore the N1, N2, N3, and N4 segments were not used.
REF*ZZ*$~	No reference numbers needed to be transmitted here; however, if requesting a group level TS 824 for Unconditional Errors (both Fatal and Non-Fatal Errors) use a REF01 qualifier of **ZZ** and a REF02 of **$**.
PER*CN*RICHARDS,MARY*TE*4047564911~ Do Not Send this PER Segment that indicates the Name and Phone Number of the Servicer's Contact Person	**CN** indicates that the position of the contact person for the loan servicer is General Contact; **Mary Richards** is the contact person's name; **TE** indicates that the communications number is a telephone number; **4047564911** indicates that the telephone number is (404) 756-4911; only one telephone number was provided, so the remaining optional data elements for a second communications number were not used.
	No loan administration summary was needed here, therefore the QTY and AMT segments were not used.
DTP*174*D8*20251031~	**174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **20251031** indicates the date is **October 31, 2025**.
REF*LD*5834143175~	**LD** indicates the reference number is the Mortgage Loan Number; **5834143175** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*Z8*293145637~	**Z8** indicates the reference number is the Federal

EDI Transmission Data	Explanation
	Housing Administration Case Number; **293145637** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*60*203~ Do Not Send this REF Segment that indicates the ADP Code	**60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **203** is the code; no description of the code was necessary, so REF 03 was not sent.
N1*QP*XXXXX,XR*34*999887777~ Do Not Send this N1 Segment that indicates the Name and SSN of the Principal Borrower	**QP** indicates the entity named on the mortgage is the Principal Borrower; **X. R. XXXXX** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **999887777** indicates that the principal borrower's social security number is 999-88-7777. **Mask Borrower Name and SSN.**
	No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent.
N1*QZ*XXXXX,YS*34*999665555~ Do Not Send this N1 Segment that indicates the Name and SSN of the Co-borrower	**QZ** indicates the other entity named on the mortgage is the Co-borrower; **Y. S. XXXXX** is the name of the co-borrower; **34** indicates the identification code for the co-borrower is the Social Security Number; **999665555** indicates that the co-borrower's social security number is 999-66-5555. **Mask Borrower Name and SSN.**
	No additional name, address information, geographical location, and contact number were needed for the co-borrower, therefore N2, N3, N4, and PER segments were not sent.
LS*0212~	**LS** is the loop header indicator that signals the start of 0212 loop for detail loan information, **0212** is the loop identifier code.
REC*01~	**01** indicates that the borrower does not occupy the property listed on the mortgage; none of the remaining optional data elements is appropriate for this transaction.
N3*1234*XXXXX~ Do Not Send this N3 Segment that indicates the Property Address	**1234** is the property street number; **XXXXX** is the property street name. **Mask Property Address.**
N4*ATLANTA*GA*22893~ Do Not Send this N4 Segment that indicates the Geographical Location (City, State, and Zip Code)	**Atlanta, Georgia** is the geographical location of the property; **22893** indicates the property zip code is 22893; the country code and specific

EDI Transmission Data	Explanation
of the Property	location information were not necessary, so the remaining optional data elements were not used.
DFI*002~	**002** was reported as the cause of default on the mortgage, indicating the default was caused by illness of the principal mortgagor; no claim type code or default occurrence information was necessary; therefore the remaining optional data elements were not used.
	No quantitative information was needed for the report, so QTY segment was not used.
AMT*UB***12345613**~	The Unpaid Principal Balance is **$123456.13**, UB is the Amount Qualifier Code that indicates unpaid principal balance.
	No interest rate information was needed in the report, so INT segment was not used.
SOM*42*D8*20220831~	**42** indicates that the status of the mortgage reported is 30 or more days delinquent; **D8** indicates the date in CCYYMMDD format; **20220831** indicates the date the case entered this status for the first time (during this default episode, using this status code), which is August 31, 2022. No other related information was needed, so the remaining optional data elements were not used.
DTP*564*D8 *20180201~ Do not send this DTP Segment that indicates the Date of First Mortgage Payment	**564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **20180201** indicates the date was February 1, 2002.
DTP*559*D8*20220801~	**559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **20220801** indicates the date was August 1, 2022.
DTP*781*D8*20220908~	**781** indicates date is the Occupancy Status Date; **D8** indicates the date is in CCYYMMDD format; **20220908** indicates the date was September 8, 2022.
	No mortgagor response characteristics information was needed in this report, so the MRC segment was not used.
	No message information was needed in this report, so the MSG segment was not used.
LE*0212~	**LE** is the loop trailer indicator that signals the end of the 0212 loop for loan detail information. **0212** is the loop identifier code.

EDI Transmission Data	Explanation
DTP*174*D8*20251031~	**174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **20251031** indicates the date is October 31, 2025.
REF*LD*5713414385~	**LD** indicates the reference number is the Mortgage Loan Number assigned by the mortgagee; **5713414385** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*Z8*736541392~	**Z8** indicates the reference number is the Federal Housing Administration Case Number; **736541392** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*60*203~ Do Not Send this Segment that indicates the ADP Code	**60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **203** is the code; no description of the code was necessary, so REF 03 was not sent.
N1*QP*XXXXX,YX*34*999884321~ Do Not Send this N1 Segment that indicates the Name and SSN of the Principal Borrower	**QP** indicates the entity named on the mortgage is the Principal Borrower; **Y. X. XXXXX** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **999884321** indicates that the principal borrower's social security number is 999-88-4321. **Mask Borrower Name and SSN.**
	No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent. Since there is no co-borrower is present, Loop 0211 is not repeated.
LS*0212~	**LS** is the loop header indicator that signals the start of 0212 loop for detail loan information, **0212** is the loop identifier code .
REC*03~	**03** indicates the borrower occupies the property listed on the mortgage; none of the remaining optional data elements is appropriate for this transaction.
N3*123*XXXXX~ Do Not Send this N3 Segment that indicates the Property Address	**123** is the property street number; **XXXXX** is the property street name. **Mask Property Address.**
N4*ATLANTA*GA*22893~ Do Not Send this N4 Segment that indicates the	**Atlanta, Georgia** is the geographical location of the property; **22893** indicates the property zip

EDI Transmission Data	Explanation
Geographical Location (City, State, and Zip Code) of the Property	code is 22893; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
DFI*006~	**006** was reported as the cause of default on the mortgage, indicating the default was caused by curtailment of income; no claim type code or default occurrence information was necessary; therefore, the remaining optional data elements were not used.
	No quantitative information was needed for the report, so QTY segment was not used.
AMT*UB***9875075**~	The Unpaid Principal Balance is **$98750.75**, UB is the Amount Qualifier Code that indicates unpaid principal balance.
	No interest rate information was needed in the report, so INT segment was not used.
SOM*42*D8*20220930~	**42** indicates that the status of the mortgage reported is 30 or more days delinquent; **D8** indicates the date in CCYYMMDD format **20220930** indicates the date the case entered this status for the first time (during this default episode, using this status code), which is September 30, 2022; the SOM04, SOM05 and SOM06 are not used; No other related information was needed, so the remaining optional data elements were not used. No other related information was needed, so the remaining optional data elements were not used.
DTP*564*D8*20200401~ Do Not Send this DTP Segment that indicates the Date of First Mortgage Payment	**564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **20200401** indicates the date was April 1, 2020.
DTP*559*D8*20220901~	**559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **20220901** indicates the date was September 1, 2022.
DTP*781*D8*20220913~	**781** indicates date is the Occupancy Status Date; **D8** indicates the date is in CCYYMMDD format; **20220913** indicates the date was September 13, 2022.
	No mortgagor response characteristics information was needed in this report, so the MRC segment was not used.
	No message information was needed in this report, so the MSG segment was not used.

EDI Transmission Data	Explanation
LE*0212~	**LE** is the loop trailer indicator that signals the end of the 0212 loop for loan detail information. **0212** is the loop identifier code.
	No loan administration summary information was needed in this report, so the QTY and AMT segments were not used.
SE*40*0001~	**40** indicates the number of segments transmitted in this Transaction Set; **0001** is the Transaction Set Control Number.

Business Scenario 2

The following is an example of a mortgage loan default status report submitted in EDI format. This business case details the resubmission of corrected and verified detailed default information for loans that are 30 or more days delinquent.

The *New Home Savings Bank*, recently moved to a new office site at 6158 Cobblestone Lane, Friendship, MD 21792-4404, is reporting on three delinquent mortgages to the U.S. Department of Housing and Urban Development (HUD) for the period ending February 28, 2023. *New Home Savings Bank* owns and services its own mortgage loans, the principal servicing office which *New Home* reports to is located in the same city as *New Home*. The contact person for *New Home Savings Bank* is a general contact, Doris M. Jones, who can be reached at the telephone number (301) 999-1234. *New Home* is assigned a Mortgagee Number of 1234500000 by the Department of Housing and Urban Development.

The Mortgage Loan Number, assigned by *New Home Savings Bank* on the first mortgage being reported is 1212392577 and the Federal Housing Administration (FHA) Case Number for the mortgage is 371041022. The ADP code for that FHA case number is 486. The mortgagor is ZZZZ D. PPPPP, and her Social Security Number is 999-00-5124. There is no other mortgagor recorded for this loan. The property is occupied by the borrower and is located at 4321 XXXXXX, Cambridge, MD 20038-5327. The Unpaid Principal Balance is $16542.48, and the cause of default has been reported to be the excessive obligation of the principal mortgagor. The due date of the first mortgage payment is November 1, 2012, and the date of the oldest unpaid installment is May 1, 2022. The status for this mortgage loan indicates that foreclosure started on September 16, 2022.

The Mortgage Loan Number assigned by *New Home* to the second mortgage being reported is 8518647584 and the FHA Case Number is 251599967. The ADP code for the FHA Case Number is 486. The mortgagor is AAAA P. LLLL, and her Social Security Number is 999-45-6789. The property is occupied by the borrower and is located at 9871 XXXXX, EEEEEE, MD 12345-5734. The Unpaid Principal Balance is $150755.95, and the cause of the default has been determined to be due to marital difficulties. The due date of the first mortgage payment is March 1, 2020, and the date of the oldest unpaid installment is July 1, 2022. The mortgage status for this case is being reported as 30 or more days delinquent for the first time, and the date will be reported as July 31, 2022 (the date the initial DDS 42 should have been reported). The mortgagor has not filed for bankruptcy.

The Mortgage Loan Number assigned by *New Home* to the third mortgage being reported is 7563217564 and the FHA Case Number is 321456987. The ADP code for the FHA Case Number is 486. The mortgagor is WWWW C. PPPPP, and his Social Security Number is 999-22-4444. The property is located at 4321 SSSSSS, TTTTTTTT, MD 98765-3212. The Unpaid Principal Balance is $103159.63, and the cause of the default has been determined to be due to illness of the mortgagor's family member. The due date of the first mortgage payment is November 1, 2019, and the date of the oldest unpaid installment is September 1, 2022. The mortgage status for this case is being reported as 30 or more days delinquent for the first time, and the date will be reported as September 30, 2022. The mortgagor has not filed for bankruptcy and occupies the property.

EDI Transmission Data	Explanation
ST*264*0002~	**264** indicates Transaction Set 264; **0002** is the Control Number. The segment terminator is the tilde (~).
BGN*41*92068A*251101*0900*ES~	**41** indicates this is a corrected and verified mortgage loan default status report; **92068A** is the Reference Number, indicating this transmission contains information for HUD Form 92068-A; **251101** indicates the date is November 1, 2025; **0900** indicates the time is 9:00 a.m.; **ES** indicates Eastern Standard Time; other reference number and the transaction type code are not needed, therefore the remaining optional data elements were not used.
MIS*AS~ Do Not Send the MIS Segment	**AS** indicates that there is an address change in the address of the Servicing Mortgagee; MIS 02, MIS 03, and MIS 04 were not sent since they are optional and no date of change is required here; the Jurisdiction Code of the Housing and Urban Development Field Office handling the Loan Servicer's default cases was not needed, so it was not used.
N1*LV***XXXXXXXXXX***62*1234500000~	**LV** indicates that the entity sending the default status report is the Mortgage Company; **New Home Savings Bank** is the Loan Servicer and should be masked with ten XX's [**XXXXXXXXXX**]; **62** indicates that the code is the Servicing Mortgagee Number; **1234500000** indicates the code is 1234500000.
	No additional name information was needed, so N2 was not used.
N3*6158 COBBLESTONE LANE~ Do Not Send this N3 Segment that indicates the Servicer's Address	**6158 Cobblestone Lane** is the Loan Servicer's street address.
N4*FRIENDSHIP*MD*217924404~ Do Not Send the N4 Segment that indicates the Servicer's Geographical Location (City, State, and Zip Code)	**Friendship, Maryland** is the geographical location of the Loan Servicer; **21792-4404** is the Loan Servicer's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
N1*JU*Z~ Do Not Send this N1 Segment that indicates the HUD Servicing Office	**JU** indicates the servicing office; **Z** is the letter used to indicate the servicing office name; identification code and qualifier are not necessary, so the remaining optional data elements were not used.

EDI Transmission Data	Explanation
	No additional name information was needed, so N2 segment was not used.
	No address information was needed, so N3 segment was not used.
N4*FRIENDSHIP*MD*217924404~ Do Not Send the N4 Segment that indicates the Geographical Location (City, State, and Zip Code) of the Servicing Office	**Friendship, Maryland** is the geographical location of the servicing office; **21792-4404** is the servicing office's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
	No administrative communications contact information needs to be transmitted here; therefore the PER segment is not used.
LX*1~	**1** is the assigned number for the first occurrence of the LX segment in LOOP 0200.
	No other mortgagee information was needed here, therefore the N1, N2, N3, and N4 segments were not used.
	No reference number was needed here; therefore, REF segment was not used.
PER*CN*JONES,DORIS*TE*3019991234~ Do Not Send the PER Segment that indicates the Name and Phone Number of the Servicer’s Contact Person	**CN** indicates that the position of the contact person for the loan servicer is General Contact; **Doris Jones** is the contact person's name; **TE** indicates that the communications number is a telephone number; **3019991234** indicates that the telephone number is (301) 999-1234; only one telephone number was provided, so the remaining optional data elements for a second communications number were not used.
	No loan administration summary was needed here, therefore the QTY and AMT segments were not used.
DTP*174*D8*20251031~	**174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **20251031** indicates the date is October 31, 2025.
REF*LD*1212392577~	**LD** indicates the reference number is the Mortgage Loan Number; **1212392577** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*Z8*371041022~	**Z8** indicates the reference number is the Federal Housing Administration Case Number; **371041022** is the number; no description of the reference number was necessary, so REF 03 was

EDI Transmission Data	Explanation
	not sent.
REF*60*486~ Do Not Send the REF Segment that indicates the ADP Code	**60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent.
N1*QP*PPPPP,ZD*34*999005124~ Do Not Send this N1 Segment that indicates the Name and SSN of the Principal Borrower	**QP** indicates the entity named on the mortgage is the Principal Borrower; **Z. D. PPPPP** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **999005124** indicates that the principal borrower's social security number is 999-00-5124. **Mask Borrower Name and SSN.**
	No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent. Since a co-borrower is not present Loop 0211 is not repeated.
LS*0212~	**LS** is the loop header indicator that signals the start of 0212 loop for detail loan information. **0212** is the loop identifier code.
REC*03~	**03** indicates that the borrower occupies the property listed on the mortgage; none of the remaining optional data elements is appropriate for this transaction.
N3*4321*XXXXXX~ Do Not Send this N3 Segment that indicates the property address	**4321** is the property street number, **XXXXXX** is the property street name. **Mask Property Address.**
N4*CAMBRIDGE*MD*20038~ Do Not Send this N4 Segment that indicates the geographical location of the property	**Cambridge, Maryland** is the geographical location of the property; **20038** indicates the property zip code is 20038; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
DFI*007~	**007** indicates that the cause of default on the mortgage was caused by the excessive obligation of the principal mortgagor; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used.
	No quantitative information was needed for the report, so QTY segment was not used.
AMT*UB*1654248~	The Unpaid Principal Balance is $16542.48, UB is the Amount Qualifier Code that indicates

EDI Transmission Data	Explanation
	unpaid principal balance.
	No interest rate information was needed in the report, so INT segment was not used.
SOM*68*D8*20220916~	**68** indicates that first public legal to initiate foreclosure on the property has started; **D8** indicates the date in CCYYMMDD format; **20220916** indicates the date foreclosure has started to be September 16, 2022; no other related information was needed, so the remaining optional data elements were not used.
DTP*564*D8*20121101~ Do not send this DTP Segment that indicates the Date of First Mortgage Payment	**564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **20121101** indicates the date was November 1, 2012.
DTP*559*D8*20220501~	**559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **20220501** indicates the date was May 1, 2022.
	No mortgagor response characteristics information was needed in this report, so the MRC segment was not used.
	No message information was needed in this report, so the MSG segment was not used.
LE*0212~	**LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code.
DTP*174*D8*20251031~	**174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **20251031** indicates the date is October 31, 2025.
REF*LD*8518647584~	**LD** indicates the reference number is the Mortgage Loan Number; **8518647584** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*Z8*251599967~	**Z8** indicates the reference number is the Federal Housing Administration Case Number; **251599967** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*60*486~ Do Not Send the REF Segment that indicates the ADP Code	**60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent.
N1*QP*LLLL,AP*34*999456789~	**QP** indicates the entity named on the mortgage is

EDI Transmission Data	Explanation
Do Not Send this N1 Segment that indicates the Name and SSN of the Principal Borrower	the Principal Borrower; **A. P. Llll** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **999456789** indicates that the principal borrower's social security number is 999-45-6789. **Mask Borrower Name and SSN.**
	No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent. Since a co-borrower is not present Loop 0211 is not repeated.
LS*0212~	**LS** is the loop header indicator that signals the start of 0212 loop for detail loan information. **0212** is the loop identifier code.
REC*03~	**03** indicates the borrower occupies the property listed on the mortgage; none of the remaining optional data elements is appropriate for this transaction.
N3*9871*XXXXX~ Do Not Send this N3 Segment that indicates the property address	**9871** is the property street number, **XXXXX** is the property street name. **Mask Property Address.**
N4*EEEEEE*MD*12345~ Do Not Send this N4 Segment that indicates the geographical location of the property	**EEEEEE, Maryland** is the geographical location of the property; **12345** indicates the property zip code is 12345; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
DFI*005~	**005** indicates that the cause of default on the mortgage was caused by marital difficulties; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used.
	No quantitative information was needed for the report, so QTY segment was not used.
AMT*UB*15075595~	The Unpaid Principal Balance is $150755.95, UB is the Amount Qualifier Code that indicates unpaid principal balance.
	No interest rate information was needed in the report, so INT segment was not used.
SOM*42*D8*20220731~	**42** indicates that the status of the mortgage reported is 30 or more days delinquent; **D8** indicates the date in CCYYMMDD format; **20220731** indicates the date the case entered this

EDI Transmission Data	Explanation
	status for the first time (during this default episode, using this status code), which is July 31, 2022. No other related information was needed, so the remaining optional data elements were not used.
DTP*564*D8*20200301~ Do not send this DTP Segment that indicates the Date of First Mortgage Payment	**564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **20200301** indicates the date was March 1, 2020.
DTP*559*D8*20220701~	**559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **20220701** indicates the date was July 1, 2022.
	No mortgagor response characteristics information was needed in this report, so the MRC segment was not used.
	No message information was needed in this report, so the MSG segment was not used.
LE*0212~	**LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code.
DTP*174*D8*20251031~	**174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **20251031** indicates the date is October 31, 2025.
REF*LD*7563217564~	**LD** indicates the reference number is the Mortgage Loan Number; **7563217564** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*Z8*321456987~	**Z8** indicates the reference number is the Federal Housing Administration Case Number; **321456987** is the number; no description of the reference number was necessary, so REF 03 was not sent.
REF*60*486~ Do Not Send the REF Segment that indicates the ADP Code	**60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent.
N1*QP*PPPPP,WC*34*999224444~ Do Not Send this N1 Segment that indicates the Name and SSN of the Principal Borrower	**QP** indicates the entity named on the mortgage is the Principal Borrower; **W. C. PPPPP** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **999224444** indicates that the principal borrower's social security number is 999-22-4444. **Mask Borrower Name**

EDI Transmission Data	Explanation
	and SSN.
	No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent. Since there is no co-borrower is present, Loop 0211 is not repeated.
LS*0212~	**LS** is the loop header indicator that signals the start of 0212 loop for detail loan information. **0212** is the loop identifier code.
REC*03~	**03** indicates that the borrower occupies the property listed on the mortgage; none of the remaining optional data elements is appropriate for this transaction.
N3*4321*SSSSSS~ Do Not Send this N3 Segment that indicates the Property Address	**4321** is the property street number, SSSSSS is the property street name. **Mask Property Address.**
N4*TTTTTTTT*MD*98765~ Do Not Send this N4 Segment that indicates the geographical location of the property	**TTTTTTTT, Maryland** is the geographical location of the property; **98765** indicates the property zip code is 98765; the country code and specific location information were not necessary, so the remaining optional data elements were not used.
DFI*003~	**003** indicates that the cause of default on the mortgage was caused by illness of the mortgagor's family member; no claim type code or default occurrence information was necessary; therefore, the remaining optional data elements were not used.
	No quantitative information was needed for the report, so QTY segment was not used.
AMT*UB*10315963~	The Unpaid Principal Balance is $103159.63, UB is the Amount Qualifier Code that indicates unpaid principal balance.
	No interest rate information was needed in the report, so INT segment was not used.
SOM*42*D8*20220930~	**42** indicates that the status of the mortgage reported is 30 or more days delinquent; **D8** indicates the date in CCYYMMDD format; **20220930** indicates the date the case is reported for the first time, which is September 30, 2022. No other related information was needed, so the remaining optional data elements were not used.

EDI Transmission Data	Explanation
DTP*564*D8*20191101~ Do not send this DTP Segment that indicates the Date of First Mortgage Payment	**564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **20191101** indicates the date was November 1, 2019.
DTP*559*D8*20220901~	**559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **20220901** indicates the date was September 1, 2022.
	No mortgagor response characteristics information was needed in this report, so the MRC segment was not used.
	No message information was needed in this report, so the MSG segment was not used.
LE*0212~	**LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code.
	No loan administration summary information was needed in this report, so the QTY and AMT segments were not used.
SE*53*0002~	**53** indicates the number of segments transmitted in this Transaction Set; **0002** is the Transaction Set Control Number.

Transaction Set 264 Outline

Transaction set (TS) 264 will used by mortgage lenders to file single family mortgage loan default information with government agencies and private mortgage insurers. The information in a standard format will allow all notifications of mortgage loan default/foreclosure status to be filed similarly, whether they are to an insurer or guarantor. The following pages contain the 264 transaction set outline.

264 Mortgage Loan Default Status

Functional Group ID=MG

Introduction:

This standard contains the format and establishes the data contents of the Mortgage Loan Default Status Transaction Set (264) for use within an Electronic Data Interchange (EDI) environment. This transaction set will allow all notifications of mortgage loan default/foreclosure status to be filed similarly, whether they are to an insurer, guarantor, investor, or servicer. This transaction set can be used to submit notification of delinquent mortgage loans that could potentially result in foreclosure activity leading to the collection of a third-party guarantee/insurance benefit. This transaction set can also be used to file default status reports, as well as foreclosure and bankruptcy information with servicers, attorneys, trustees, government agencies, private mortgage insurers and investors.

Heading:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BGN	Beginning Segment	M	1		n1
Don't Use	030	MIS	Mortgagee Information Status	O	1		n2
			LOOP ID - 0100			2	
Must Use	040	N1	Name	M	1		n3
Not Used	050	N2	Additional Name Information	O	1		
Don't Use	060	N3	Address Information	O	1		
Don't Use	070	N4	Geographic Location	O	2		n4
Not Used	080	PER	Administrative Communications Contact	O	2		

Detail:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
			LOOP ID - 0200			>1	
Must Use	010	LX	Assigned Number	M	1		n5
Not Used	020	N1	Name	O	1		
Not Used	030	N2	Additional Name Information	O	1		
Not Used	040	N3	Address Information	O	1		
Not Used	050	N4	Geographic Location	O	1		
	060	REF	Reference Numbers	O	2		
Must Use	070	PER	Administrative Communications Contact	M	2		
Not Used	080	QTY	Quantity	O	2		
Not Used	090	AMT	Monetary Amount	O	1		
			LOOP ID - 0210			>1	

Must Use	100	DTP	Date or Time or Period	M	1		n6
Must Use	110	REF	Reference Numbers	M	10		n7
			LOOP ID - 0211			>1	
Must Use	120	N1	Name	M	1		n8
Not Used	130	N2	Additional Name Information	O	1		
Not Used	140	N3	Address Information	O	1		n9
Not Used	150	N4	Geographic Location	O	1		
Not Used	160	PER	Administrative Communications Contact	O	2		
	170	LS	Loop Header	O	1		
			LOOP ID - 0212			1	
	180	REC	Real Estate Condition	O	1		n10
Don't Use	190	N3	Address Information	O	1		n11
Don't Use	200	N4	Geographic Location	O	1		
	210	DFI	Default Information	O	1		n12
Not Used	220	QTY	Quantity	O	1		
	230	AMT	Monetary Amount	O	10		
Not Used	240	INT	Interest	O	1		
	250	SOM	Status of Mortgage	O	1		
	260	DTP	Date or Time or Period	O	14		
Not Used	270	MRC	Mortgagor Response Characteristics	O	2		
Not Used	280	MSG	Message Text	O	11		n13
	290	LE	Loop Trailer	O	1		

Summary:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Not Used	010	QTY	Quantity	O	2		n14
Not Used	020	AMT	Monetary Amount	O	1		
Must Use	030	SE	Transaction Set Trailer	M	1		

Transaction Set Notes

1. The BGN segment indicates whether the set is a corrected and verified or an advance notification transmission.
2. The MIS segment provides information on the name and address change of the sending party. **Do not send this segment.**
3. Loop 0100 identifies the sending and or the receiving parties.
4. N4 may also contain the geographical location of the sender's principal servicing office, if any. **Do not send this segment.**
5. Each iteration of loop 0200 is used to provide mortgagee information associated with a specific group of mortgages.
6. Loop 0210 is used to provide detail loan default information on a specific mortgage loan.
7. The DTP segment contains the reporting date, or a key loan associated date for the loan default.
8. The REF segment provides the associated reference numbers for a specific mortgage loan.

9. Loop 0211 provides information on the mortgagor, or the property owner, or the investor.

10. The N3 and N4 segments contain the address information for the property. **Do not send these segments.**

11. Loop 0212 contains detail loan default and foreclosure information on a specific mortgage loan.

12. The REC segment provides information on the real estate condition of the property. REC04 and REC05 provide information on damage and number of living units on the property and are not used in transaction set 264.

13. The DFI, AMT, INT, SOM, DTP and MRC segments provide detail default information on the mortgage loan.

14. The AMT segment provides loan administration summaries for all mortgages reported in Table 2.

Data Mapping Guide

The following data-mapping guide for TS 264 is based on version 003032 of TS 264, as defined by X12 standard. It has been modified to accommodate the 8-digit dates required for year 2000 data. The guide presents essential information for each of the segments and the constituent data elements.

Data Mapping Guide
Transaction Set 264
Mortgage Loan Default Status

Segment: **ST** **Transaction Set Header**
Position: 010
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the start of a transaction set and to assign a control number
Syntax Notes:
Semantic Notes: **1** The transaction set identifier (ST01) is used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).
Comments:
Notes: The ST segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**ST01**	**143**	**Transaction Set Identifier Code** Code uniquely identifying a Transaction Set 264 Mortgage Loan Default Status	**M ID 3/3**
Must Use	**ST02**	**329**	**Transaction Set Control Number** Identifying control number must be unique within the transaction set functional group assigned by the originator for a transaction set The ST segment is required each time a Transaction Set is sent.	**M AN 4/9**

Segment: **BGN** **Beginning Segment**
Position: 020
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the beginning of a transaction set
Syntax Notes: **1** If BGN05 is present, then BGN04 is required.
Semantic Notes: **1** BGN02 is the transaction set reference number.
2 BGN03 is the transaction set date.
3 BGN04 is the transaction set time.
4 BGN06 is the transaction set reference number of a previously sent transaction affected by the current transaction.
Comments: **1** BGN05 is the transaction set time qualifier.
Notes: The BGN segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**BGN01**	**353**	**Transaction Set Purpose Code** Code identifying purpose of transaction set Mortgagees will send code "00" to identify the first transmission of any Default report in each reporting cycle. Mortgagees will send code "41" to identify "resubmit" reports or corrections after receiving a TS 824 Application Advice from HUD. Important Note: Sending a code “41” does not cancel, replace or delete a previous Default Report from the HUD Default system. The “41” is used after the business partner has received the TS 824 and subsequent TS 264s (a second or a third) are required for corrections. 00 Original 41 Corrected and Verified	**M ID 2/2**
Must Use	**BGN02**	**127**	**Reference Number** Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. NOTE: Mortgagees will use "92068A" to indicate information sent in this transaction set is taken from HUD Form 92068-A.	**M AN 1/30**
Must Use	**BGN03**	**373**	**Date** Date (YYMMDD)	**M DT 6/6**
	BGN04	**337**	**Time** Time expressed in 24-hour clock time as follows: HHMM, or	**X TM 4/8**

HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)

	BGN05	**623**	**Time Code**	**O**	**ID 2/2**

Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow

AD	Alaska Daylight Time
AS	Alaska Standard Time
AT	Alaska Time
CD	Central Daylight Time
CS	Central Standard Time
CT	Central Time
ED	Eastern Daylight Time
ES	Eastern Standard Time
ET	Eastern Time
HT	Hawaii-Aleutian Time
MD	Mountain Daylight Time
MS	Mountain Standard Time
MT	Mountain Time
PD	Pacific Daylight Time
PS	Pacific Standard Time
PT	Pacific Time
TT	Atlantic Time

Not Used	**BGN06**	**127**	**Reference Number**	**O**	**AN 1/30**

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

Not Used	**BGN07**	**640**	**Transaction Type Code**	**O**	**ID 2/2**

Code specifying the type of transaction
Refer to 003032 Data Element Dictionary for acceptable code values.

Not Used	**BGN08**	**306**	**Action Code**	**O**	**ID 1/2**

Code indicating type of action
Refer to 003032 Data Element Dictionary for acceptable code values.

Segment: **MIS** **Mortgagee Information Status (Do Not Send this Segment)**
Position: 030
Loop:
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To provide status indicating change in name, address, or name and address of the holding mortgagee or the servicing mortgagee
Syntax Notes:
Semantic Notes:
1 MIS01 defines the type of change in mortgagee information. For example, "NH" indicates a change in name for the holding mortgagee.
2 MIS02 through MIS04 provide the date associated with the change, if any.
3 MIS05 identifies the jurisdiction of the regional servicing office.
Comments:
Notes: MIS provides information on the name and address change of the reporting party, who is always the Servicing mortgagee.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**MIS01**	**197**	**Mortgagee Information Status Code** Code indicating mortgagee name and address information status 92068-A Block No. 5. Mortgagee Status **Do Not Send** AS Servicing Mortgagee Address Change BS Servicing Mortgagee Name and Address Change NC No Change NS Servicing Mortgagee Name Change	**M ID 2/2**
Not Used	**MIS02**	**374**	**Date/Time Qualifier** Code specifying type of date or time, or both date and time Refer to 003032 Data Element Dictionary for acceptable code values.	**O ID 3/3**
Not Used	**MIS03**	**1250**	**Date Time Period Format Qualifier** Code indicating the date format, time format, or date and time format Refer to 003032 Data Element Dictionary for acceptable code values.	**O ID 2/3**
Not Used	**MIS04**	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**O AN 1/35**

Not Used	**MIS05**	**348**	**Jurisdiction Code**	**O**	**ID 3/3**
			Code indicating the jurisdiction of the regional servicing office Reserved for Future Use.		

Segment: **N1** **Name**
Position: 040
Loop: 0100 Mandatory
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes: **1** At least one of N102 or N103 is required.
2 If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: **1** This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
2 N105 and N106 further define the type of entity in N101.
Notes: N1 begins Loop 0100. For the first iteration of this loop, N1 contains the name of the reporting party, who is always the Servicing Mortgagee, and the 10 digit HUD-assigned Mortgagee number.
For the second iteration of Loop 0100, N1 provides the identifier "Principal Servicing Office" (Z) that is defined in N4 in position 070.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**N101**	**98**	**Entity Identifier Code** Code identifying an organizational entity, a physical location, or an individual 92068-A Block No. 1. Name of Mortgagee or Submitting Organization For the first iteration of Loop 0100, use code LV to identify the mortgagee. For the second iteration of Loop 0100, use code JU to indicate Principal servicing office. JU Jurisdiction **Do Not Send** LV Loan Servicer	**M ID 2/2**
Must Use	**N102**	**93**	**Name** Free-form name 92068-A Block No. 4a. [M] Principal Servicing Office For the first iteration of Loop 0100, use the following format: Maximum 30 AN characters, left justified. **Send ten XXXXXXXXXXs as Placeholder Data** For the second iteration of Loop 0100, send "Z".	**X AN 1/35**

Must Use	**N103**	**66**	**Identification Code Qualifier** Code designating the system/method of code structure used for Identification Code (67) 92068-A Block No. 7. [M] Mortgagee Number 62 Servicing Mortgagee Number	**X**	**ID 1/2**
Must Use	**N104**	**67**	**Identification Code** Code identifying a party or other code Format: Maximum 10 AN characters, left justified.	**X**	**AN 2/17**
Not Used	**N105**	**706**	**Entity Relationship Code** Code describing entity relationship Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 2/2**
Not Used	**N106**	**98**	**Entity Identifier Code** Code identifying an organizational entity, a physical location, or an individual Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 2/2**

Segment: **N3** **Address Information**
Position: 060
Loop: 0100 **Do Not Send this Segment**
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To specify the location of the named party
Syntax Notes:
Semantic Notes:
Comments:
Notes: This segment is used only in the first iteration of Loop 0100.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**N301**	**166**	**Address Information** Address information 92068-A Block No. 2a. Mortgagee Street Address **(Do Not Send)** Format: Maximum 30 AN characters, left justified.	**M AN 1/35**
Not Used	**N302**	**166**	**Address Information** Address information	**O AN 1/35**

Segment: **N4** **Geographic Location**
Position: 070
Loop: 0100 **Do Not Send this Segment**
Level: Heading
Usage: Optional
Max Use: 2
Purpose: To specify the geographic place of the named party
Syntax Notes: **1** At least one of N401 or N405 is required.
2 If either N405 or N406 is present, then the other is required.
Semantic Notes:
Comments: **1** A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
2 N402 is required only if city name (N401) is in the USA or Canada.
Notes: This segment is used in both iterations of Loop 0100.
Mortgagee will send data items 2b, 2c, and 2d in N4 segment for the first iteration of Loop 0100.
For the second iteration of 0100 loop, items 4a, 4b, 4c will be transmitted.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
	N401	**19**	**City Name** Free-form text for city name 92068-A Block No. 2b. [M] Mortgagee Address: City **(Do Not Send)** Format: Maximum 19 AN characters, left justified.	**X AN 2/30**
	N402	**156**	**State or Province Code** Code (Standard State/Province) as defined by appropriate government agency 92068-A Block No. 2c. [M] Mortgagee Address: State Format: Always 2 AN characters. **(Do Not Send)** 92068-A Block No. 4b. [M] Principal Servicing Office: State Format: Always 2 AN characters. **(Do Not Send)**	**O ID 2/2**
	N403	**116**	**Postal Code** Code defining international postal zone code excluding punctuation and blanks (zip code for United States) 92068-A Block No. 2d. [M] Mortgagee Address: Zip Code 92068-A Block No. 4c. [M] Principal Servicing Office: Zip Code Format: Maximum 9 AN characters, left justified. **(Do Not Send)**	**O ID 3/9**
Not Used	**N404**	**26**	**Country Code** Code identifying the country	**O ID 2/3**
Not Used	**N405**	**309**	**Location Qualifier**	**X ID 1/2**

			Code identifying type of location Refer to 003032 Data Element Dictionary for acceptable code values.		
Not Used	**N406**	**310**	**Location Identifier** Code which identifies a specific location	**X**	**AN 1/25**

Segment: **LX** **Assigned Number**
Position: 010
Loop: 0200 Mandatory
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To reference a line number in a transaction set
Syntax Notes:
Semantic Notes:
Comments:
Notes: The LX segment is used in Transaction Set 264 to group mortgagee information.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**LX01**	**554**	**Assigned Number** Number assigned for differentiation within a transaction set NOTE: LX01 is assigned by the sender to indicate the number of the iteration of the LX loop sent. For HUD, only ONE iteration of the LX loop can be used per transaction set, so LX01 will always show the number 1.	**M N0 1/6**

Segment: **REF** **Reference Numbers**
Position: 060
Loop: 0200 Mandatory
Level: Detail
Usage: Optional
Max Use: 2
Purpose: To specify identifying numbers.
Syntax Notes: **1** At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**REF01**	**128**	**Reference Number Qualifier** Code qualifying the Reference Number. ZZ Mutually Defined	**M ID 2/2**
	REF02	**127**	**Reference Number** Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Mortgagees will send code "$" to request unconditional group level TS 824 response; leave blank or send code "!" for group level TS 824 response of fatal error ONLY. If using "$" or "!", that character should NEVER be used as an element or segment delimiter. Application Value List: ! Fatal Error $ Unconditional Error	**X AN 1/30**
	REF03	**352**	**Description** A free-form description to clarify the related data elements and their content	**X AN 1/80**

Segment: **PER** **Administrative Communications Contact**
Position: 070
Loop: 0200 **Do Not Send this Segment**
Level: Detail
Usage: Mandatory
Max Use: 2
Purpose: To identify a person or office to whom administrative communications should be directed
Syntax Notes: **1** If either PER03 or PER04 is present, then the other is required.
2 If either PER05 or PER06 is present, then the other is required.
Semantic Notes:
Comments:

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
PER01	**366**	**Contact Function Code** Code identifying the major duty or responsibility of the person or group named CN General Contact **(Do Not Send)**	**M ID 2/2**
PER02	**93**	**Name** Free-form name 92068-A Block No. 3a. Last Name of Contact Person. 92068-A Block No. 3b. First Name of Contact Person. Format: Maximum 31 AN characters for entire name. 20 characters maximum for last name. Use 1 character for a comma (,) as delimiter. Remaining 10 characters for first name. Last names with fewer than 20 characters are left justified and separated from the first name with a comma (,). Truncate all names over maximum lengths. **(Do Not Send)**	**O AN 1/35**
PER03	**365**	**Communication Number Qualifier** Code identifying the type of communication number 92068-A Block No. 3c. [M] Contact Person Phone (including area code). TE Telephone **(Do Not Send)**	**X ID 2/2**
PER04	**364**	**Communication Number** Complete communications number including country or area code when applicable Format: Always 10 characters. First 3 characters for area code and remaining 7 characters for telephone number. No hyphens or parenthesis. **(Do Not Send)**	**X AN 1/80**
Not Used	**PER05**	**365** **Communication Number Qualifier** Code identifying the type of communication number	**X ID 2/2**

			Refer to 003032 Data Element Dictionary for acceptable code values.			
Not Used	**PER06**	**364**	**Communication Number** Complete communications number including country or area code when applicable	**X**	**AN**	**1/80**

Segment: **DTP** **Date or Time or Period**
Position: 100
Loop: 0210 Mandatory
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To specify any or all of a date, a time, or a time period
Syntax Notes:
Semantic Notes: **1** DTP02 is the date or time or period format that will appear in DTP03.
Comments:
Notes: The DTP segment provides the month ending date for the default status report. It begins Loop 0210, which contains mortgage loan case specific information.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**DTP01**	**374**	**Date/Time Qualifier** Code specifying type of date or time, or both date and time 92068-A Block No. 6. Period Ending Date. 174 Month Ending	**M ID 3/3**
Must Use	**DTP02**	**1250**	**Date Time Period Format Qualifier** Code indicating the date format, time format, or date and time format D8 Date Expressed in Format CCYYMMDD	**M ID 2/3**
Must Use	**DTP03**	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**M AN 1/35**

Segment: **REF** **Reference Numbers**
Position: 110
Loop: 0210 Mandatory
Level: Detail
Usage: Mandatory
Max Use: 10
Purpose: To specify identifying numbers.
Syntax Notes: **1** At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**REF01**	**128**	**Reference Number Qualifier** Code qualifying the Reference Number. 92068-A Block No. 8. Mortgage Loan Number. 92068-A Block No. 9. FHA Case Number. 92068-A Block No. 10. ADP Code **(Do Not Send)** 60 Account Suffix Code **(Do Not Send)** LD Loan Number Z8 Federal Housing Administration Case Number The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan	**M ID 2/2**
	REF02	**127**	**Reference Number** Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Format: Mortgage Loan No. Maximum 20 AN characters. Left justified. Include hyphens, if used. Format: FHA Case Number Maximum 10 AN characters. Left justified. Do not include hyphen. Format: ADP Code Always 3 AN characters. **(Do Not Send)**	**X AN 1/30**
	REF03	**352**	**Description** A free-form description to clarify the related data elements and their content Mortgagees will send code "$" to request unconditional case level TS 824 response; leave blank or send code "!" for case level TS 824 response of fatal error ONLY. If the "!" was used for the group level response in the REF02 (loop 0200), do not use the "$" in this position. If using "$" or "!", that character should NEVER be used as an	**X AN 1/80**

element or segment delimiter.
Application Value List:
! Fatal Error
$ Unconditional Error

Segment: **N1** **Name**
Position: 120
Loop: 0211 **Do Not Send this Segment**
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes: **1** At least one of N102 or N103 is required.
2 If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: **1** This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
2 N105 and N106 further define the type of entity in N101.
Notes: The N1 segment is used in each iteration of Loop 0211 to provide the name and Social Security Number of the mortgagor. Loop 0211 will be repeated to accommodate information for the principal mortgagor and the co-mortgagor (if any).

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
N101	**98**	**Entity Identifier Code** Code identifying an organizational entity, a physical location, or an individual 92068-A Block No. 11a,b. Name of Mortgagor **(Do Not Send)** 92068-A Block No. 12a,b. [O] Name of Co-mortgagor. **(Do Not Send)** QP Principal Borrower **(Do Not Send)** QZ Co-borrower **(Do Not Send)**	**M ID 2/2**
N102	**93**	**Name** Free-form name Maximum 23 AN characters for entire name. 20 characters maximum for last name. Use 1 character for a comma (,) as delimiter. Remaining 2 characters used for First Name initial, followed by the Middle Name initial. Last names with fewer than 20 characters are left justified and separated from the initials with a comma (,). Truncate all names over 20 characters, such as the name of an organization or a trust. For example, Trust for Steven A. Smith should be sent as Smith, SA. **(Do Not Send)**	**X AN 1/35**
N103	**66**	**Identification Code Qualifier** Code designating the system/method of code structure used for Identification Code (67) 92068-A Block No. 11c. [M] Mortgagor SSN **(Do Not Send)**	**X ID 1/2**

			92068-A Block No. 12c. [O] Co-mortgagor SSN **(Do Not Send)**			
			34 Social Security Number **(Do Not Send)**			
	N104	**67**	**Identification Code** Code identifying a party or other code Format: Always 9 AN characters, left justified. No hyphens. **(Do Not Send)**	**X**	**AN 2/17**	
Not Used	**N105**	**706**	**Entity Relationship Code** Code describing entity relationship Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 2/2**	
Not Used	**N106**	**98**	**Entity Identifier Code** Code identifying an organizational entity, a physical location, or an individual Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 2/2**	

Segment: **LS** **Loop Header**
Position: 170
Loop: 0210 Mandatory
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To indicate that the next segment begins a loop
Syntax Notes:
Semantic Notes: **1** One loop may be nested contained within another loop, provided the inner nested loop terminates before the outer loop. When specified by the standard setting body as mandatory, this segment in combination with "LE", must be used. It is not to be used if not specifically set forth for use. The loop identifier in the loop header and trailer must be identical. The value for the identifier is the loop ID of the required loop segment. The loop ID number is given on the transaction set diagram in the appropriate ASC X12 version/release.
Comments: **1** See Figures Appendix for an explanation of the use of the LS and LE segments.
Notes: The LS segment, when used, requires the segment immediately following it and the LE segment in position 290 to be sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**LS01**	**447**	**Loop Identifier Code** The loop ID number given on the transaction set diagram is the value for this data element in segments LS and LE NOTE: LS01, the Loop Identifier Code, shall always have a value of 0212 to indicate the next segment begins Loop 0212. The corresponding LE01 in the LE segment, shall have an identical value of 0212 to indicate the segment immediately preceding it completes Loop 0212.	**M AN 1/4**

Segment: **REC** **Real Estate Condition**
Position: 180
Loop: 0212 Optional
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To indicate the condition of real estate property
Syntax Notes:
Semantic Notes:
1 REC01 specifies the occupancy status of the real estate property.
2 REC03 indicates specified damage types such as fire, flood, earthquake, etc.
3 REC04 indicates whether there was other (nonsurchargeable) damage; i.e., damage which may not be added to the lender's claim for mortgage insurance benefits. A ``Y'' indicates there was, an ``N'' indicates there was not.
4 REC05 indicates the number of living units.
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**REC01**	**689**	**Occupancy Code** Code specifying occupancy status of real estate property NOTE: Send the 2-character X12 code. It will be mapped to the correct HUD Form 92068-A Occupancy Status Code as shown below. 92068-A Block No. 17. Occupancy Status 1 Occupied by the borrower (send 03). 2 Occupied by a renter (send 04). 3 Known to be vacant (send 01). 4 Adverse occupant (send 05). 5 Unable to determine occupancy status (send 06). 6 Unable to Determine Occupancy Due to Disaster (send 13). (Effective as of 10/08/2025) 7 Occupancy Determination Not Required (send 07). 8 Occupied by Borrower Secondary Residence (send 16). (Effective as of 10/08/2025) 9 Vacant Lot (send 09). (Effective as of 10/08/2025) 01 Vacant 03 Borrower Occupied 04 Tenant Occupied 05 Adverse Occupied The property is occupied by unauthorized	**M ID 2/2**

				person(s), with or without the knowledge of the mortgagor		
			06	Unknown		
			07	Occupancy Determination Not Required		
			09	Vacant Lot		
			13	Unable to Determine Occupancy Due to Disaster		
			16	Occupied by Borrower Secondary Residence		
Not Used	**REC02**	**726**	**Real Estate Property Condition Code**		**O**	**ID 2/2**
			Code identifying property condition Refer to 003032 Data Element Dictionary for acceptable code values.			
Not Used	**REC03**	**448**	**Property Damage Code**		**O**	**ID 1/2**
			Code identifying the damage to property Refer to 003032 Data Element Dictionary for acceptable code values.			
Not Used	**REC04**	**1073**	**Yes/No Condition or Response Code**		**O**	**ID 1/1**
			Code indicating a Yes or No condition or response Refer to 003032 Data Element Dictionary for acceptable code values.			
Not Used	**REC05**	**380**	**Quantity**		**O**	**R 1/15**
			Numeric value of quantity			

Segment: **N3** **Address Information**
Position: 190
Loop: 0212 **Do Not Send this Segment**
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To specify the location of the named party
Syntax Notes:
Semantic Notes:
Comments:

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
N301	**166**	**Address Information** Address information 92068-A Block No. 13a. Property Street Number. Mortgagee without a street number should provide a "NONE." Format: Maximum 5 AN characters, left justified. **(Do Not Send)**	**M AN 1/35**
N302	**166**	**Address Information** Address information 92068-A Block No. 13b. Property Street Name. Format: Maximum 14 AN characters, left justified. **(Do Not Send)**	**O AN 1/35**

Segment: **N4** **Geographic Location**
Position: 200
Loop: 0212 **Do Not Send this Segment**
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To specify the geographic place of the named party
Syntax Notes: **1** At least one of N401 or N405 is required.
2 If either N405 or N406 is present, then the other is required.
Semantic Notes:
Comments: **1** A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
2 N402 is required only if city name (N401) is in the USA or Canada.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
	N401	**19**	**City Name** Free-form text for city name 92068-A Block No. 13c. [M] Property City Name. Format: Maximum 18 AN characters, left justified. **(Do Not Send)**	**X AN 2/30**
	N402	**156**	**State or Province Code** Code (Standard State/Province) as defined by appropriate government agency 92068-A Block No. 13d. [M] Property State Name Format: Always 2 AN characters. **(Do Not Send)**	**O ID 2/2**
	N403	**116**	**Postal Code** Code defining international postal zone code excluding punctuation and blanks (zip code for United States) 92068-A Block No. 13e. [M] Property Zip Code Format: Always 5 AN characters. **(Do Not Send)**	**O ID 3/9**
Not Used	**N404**	**26**	**Country Code** Code identifying the country	**O ID 2/3**
Not Used	**N405**	**309**	**Location Qualifier** Code identifying type of location Refer to 003032 Data Element Dictionary for acceptable code values.	**X ID 1/2**
Not Used	**N406**	**310**	**Location Identifier** Code which identifies a specific location	**X AN 1/25**

Segment: **DFI** **Default Information**
Position: 210
Loop: 0212 Optional
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To specify mortgage loan default information
Syntax Notes:
Semantic Notes:
1 DFI01 indicates code specifying the reason for default status.
2 DFI02 indicates code specifying type of claim.
3 DFI03 indicates whether default resulted in a direct conveyance. A ``Y'' indicates that it did; an ``N'' indicates that it did not.
4 DFI04 indicates whether this is the first payment in default. A ``Y'' indicates that it is an ``N'' indicates that it is not.
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**DFI01**	**641**	**Status Reason Code**	**M ID 3/3**
			Code indicating the status reason 92068-A Block No. 20. Delinquency/Default Reason (DDR) Codes: 001 Death of Principal Borrower 002 Illness of Principal Borrower 003 Illness of Borrower's Family Member 004 Death of Borrower's Family Member 005 Marital Difficulties 006 Curtailment of Income 007 Excessive Obligations – Same Income, Including Habitual Nonpayment of Debts 008 Abandonment 009 Distant Employment Transfer 010 Neighborhood Problem 011 Property Problem 012 Inability to Sell Property 013 Inability to Rent Property 014 Military Service 015 Other 016 Unemployment 017 Business Failure 019 Casualty Loss 022 Energy-Environment Cost	

			023 Servicing Problems 026 Payment Adjustment 027 Payment Dispute 029 Transfer of Ownership Pending 030 Fraud 031 Unable to Contact Borrower 055 Related to National Emergency Declaration INC Incarceration A43 Disaster Damaged Property (Effective as of 10/08/2025) A45 Income Loss Due to Disaster (Effective as of 10/08/2025) A46 Unable to Contact Borrower Disaster (Effective as of 10/08/2025)		
Not Used	**DFI02**	**1032**	**Claim Filing Indicator Code** Code identifying type of claim Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 1/2**
Not Used	**DFI03**	**1073**	**Yes/No Condition or Response Code** Code indicating a Yes or No condition or response Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 1/1**
Not Used	**DFI04**	**1073**	**Yes/No Condition or Response Code** Code indicating a Yes or No condition or response Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 1/1**

Segment: **AMT** **Monetary Amount**
Position: 230
Loop: 0212 Optional
Level: Detail
Usage: Optional
Max Use: 10
Purpose: To indicate the total monetary amount
Syntax Notes:
Semantic Notes:
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**AMT01**	**522**	**Amount Qualifier Code** Code to qualify amount 92068-A Block No. 19. Unpaid Balance. UB Unpaid Principal Balance **The Amount Codes below are Effective as of February 2, 2026** **PI Contractual Monthly P&I Payment** **TI Contractual Monthly T&I Payment** **EB Escrow Balance (Can have a negative value, i.e., Negative $655.86 is sent as -65586)** **AT Annual Tax Amount(s)** **HI Annual Homeowners Hazard Insurance Premium(s)** **FI Annual Flood Insurance Premium** **FP Forced Placed Flood Insurance Premium Annualized** **FH Forced Placed Hazard Insurance Premium Annualized**	**M ID 1/2**
Must Use	**AMT02**	**782**	**Monetary Amount** Monetary amount Format: Maximum of ten numeric digits, right justified (the first two digits on the right are decimal values). Only the Escrow Balance has a maximum of nine numeric digits. Do not send a Decimal Point. INTEGERS ONLY. See examples below: If UPB is $0.69, then populate AMT02 with 69	**M R 1/15**

If UPB is $1.75, then populate AMT02 with 175
If UPB is $20.99, then populate AMT02 with 2099
If UPB is $307.00, then populate AMT02 with 30700
If UPB is $5,987.25, then populate AMT02 with 598725
If UPB is $87,205.66, then populate AMT02 with 8720566
If UPB is $733,354.49, then populate AMT02 with 73335449
If UPB is $1,863,793.11, then populate AMT02 with 186379311
If UPB is $55,357,466.00, then populate AMT02 with 5535746600

Segment: **SOM** **Status of Mortgage**
Position: 250
Loop: 0212 Optional
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To provide information on the status of a mortgage and the date actions were taken regarding the loan and the property
Syntax Notes:
1 If either SOM05 or SOM06 is present, then the other is required.
2 If either SOM09 or SOM10 is present, then the other is required.
3 If either SOM12 or SOM13 is present, then the other is required.
Semantic Notes:
1 SOM01 indicates the status of a mortgage. For example, "42" indicates the mortgage is delinquent.
2 SOM02 and SOM03 indicate the date of the action taken towards the mortgage.

Comments:
Notes: The SOM segment provides the status of the mortgage loan and the actions taken towards the loan.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**SOM01**	**1307**	**Loan Status Code** Code indicating the loan status 92068-A Block No. 16a. Delinquency/Default Status (DDS) Codes **General Account Delinquency (AD) – further reporting is required** (24) Government Seizure (31) Probate (32) Military Indulgence (34) Natural Disaster (42) Delinquent (78) Borrower Program Assistance Received **Delinquency Workouts (AL) – further reporting is required** (05) Repayment Plan (Effective as of 10/08/2025) (06) Formal Forbearance Plan (07) Forbearance (Effective as of 10/08/2025) (08) Trial Payment Plan (09) Special Forbearance (10) Partial Claim Started (11) Promise to Pay (12) Repayment/Informal Forbearance Plan (15) Pre-foreclosure Acceptance Plan Available	**M ID 1/2**

(23) Disaster Forbearance (Effective as of 10/08/2025)
(26) Refinance Started
(28) Modification Started
(36) FHA-HAMP Standalone Partial Claim Started
(37) FHA-HAMP Standalone Modification Started
(38) Recovery Modification Started without Partial Claim
(39) FHA-HAMP Trial Payment Plan
(40) Modification Started 40 Year (Effective as of 10/08/2025)
(41) FHA-HAMP Modification/Partial Claim Started
(44) Deed-in-Lieu (DIL) Started
(50) COVID-19 Recovery Standalone Partial Claim Started
(51) Payment Supplement
(53) Combination Partial Claim/Modification Started (Non FHA-HAMP)
(60) Outside of the Waterfall Loan Modification (OWL) (Effective as of 10/08/2025)
(61) Recovery Modification Started with a Partial Claim
(80) Borrower Declined Loss Mitigation Consultation (Effective as of 10/08/2025)
(81) Borrower Participated in Loss Mitigation Consultation (Effective as of 10/08/2025)
(93) Combination Loan Modification and Partial Claim/40 Year Modification Started (Effective as of 10/08/2025)
(3A) Advance Modification Started
(3B) Prequalified for 601
(3C) Trial Payment Plan Standalone Partial Claim (Effective as of 10/08/2025)
(3D) Trial Payment Plan Standalone Loan Modification (Effective as of 10/08/2025)
(3E) Trial Payment Plan Combination Loan Modification/Partial Claim (Effective as of 10/08/2025)
(3F) Trial Payment Plan Payment Supplement (Effective as of 10/08/2025)
(3G) Trial Payment Plan – Exempted Transfer (Effective as of 10/08/2025)
(3H) Trial Payment Plan Outside of the Waterfall Loan Modification (OWL) (Effective as of 10/08/2025)
(AA) Complete Financials Received and In Review Claim
(AH) Streamlined Financials Received and In Review Claim
(AQ) Option Failure
(BB) Complete Loss Mitigation Request Received Claim (Effective as of 10/08/2025)
(BD) Loss Mitigation Request Denied Claim (Effective as of 10/08/2025)

Ineligible for Loss Mitigation (AI) – further reporting is required
(AO) Ineligible for Loss Mitigation
(AP) Ineligible for Loss Mitigation Due to No Response

Account on Foreclosure Hold (AH) – further reporting is required
(95) State Mandated Delay
(96) Federal Law Mandated Delay
(AS) HUD FC Moratorium

Account in Foreclosure (AF) – further reporting is required
(33) Contested Foreclosure
(68) First Legal Action to Commence Foreclosure
(1A) Foreclosure Sale Held
(1D) Post-Foreclosure Initial Exclusive Period
(1E) Eviction Started
(1J) Post-Foreclosure Extended Sales Period
(2Z) Foreclosure Mediation (Effective as of 10/08/2025)

Account in Pre-Termination (PT) – further reporting is required
(2G) Government Entity Successful Bidder
(2I) Investor/Other Successful Bidder
(2N) Nonprofit Successful Bidder
(2R) Borrower Successful Bidder
(2S) Servicer Successful Bidder
(2U) Owner-Occupant Buyer Successful Bidder

Account in Bankruptcy (AB) – further reporting is required
(59) Chapter 12 Bankruptcy
(65) Chapter 7 Bankruptcy
(66) Chapter 11 Bankruptcy
(67) Chapter 13 Bankruptcy
(69) Bankruptcy Plan Confirmed
(75) Bankruptcy Discharged No Reaffirmation (Effective as of 10/08/2025)
(76) Bankruptcy Court Clearance Obtained
(79) Bankruptcy Discharged Reaffirmation (Effective as of 10/08/2025)

Account Reinstated (AR) – reporting on this case is concluded, unless it returns to a delinquency status
(20) Reinstated by Borrower Who Retains Homeownership w/o Loss Mitigation Intervention
(21) Reinstated by Assumptor
(89) Reinstated – Exempted Transfer (Effective as of 10/08/2025)
(98) Reinstated after Loss Mitigation Intervention
(99) Reinstated – Exempted Transfer after Loss Mitigation Intervention (Effective as of 10/08/2025)

Claim Termination of Insurance (CT) – reporting on this case is concluded
(17) Pre-Foreclosure Sale (PFS) Completed

(46) Property Conveyed to Insurer
(47) Deed-in-Lieu (DIL) of Foreclosure Completed and Property Conveyed
(48) Claims Without Conveyance of Title (CWCOT)
(49) Assignment Completed

Non-Claim Termination of Insurance (NC) – reporting on this case is concluded
(13) Paid in Full
(29) Charge-off
(30) Third Party Sale
(73) Property Redeemed

Account Cancel (AC) – Case Reported in Error, further reporting requirements are based on the reporting requirements of the last correctly reported Default Status Code
(25) Cancel

Must Use	**SOM02**	**1250**	**Date Time Period Format Qualifier**	**M**	**ID 2/3**
			Code indicating the date format, time format, or date and time format D8 Date Expressed in Format CCYYMMDD		
Must Use	**SOM03**	**1251**	**Date Time Period**	**M**	**AN 1/35**
			Expression of a date, a time, or range of dates, times or dates and times 92068-A Block No. 16.b DDS Date		
Not Used	**SOM04**	**1073**	**Yes/No Condition or Response Code**	**O**	**ID 1/1**
			Code indicating a Yes or No condition or response Refer to 003032 Data Element Dictionary for acceptable code values.		
Not Used	**SOM05**	**104**	**Type of Bankruptcy Code**	**X**	**ID 1/1**
Not Used	**SOM06**	**373**	**Date**	**X**	**DT 6/6**
Not Used	**SOM07**	**1073**	**Yes/No Condition or Response Code**	**O**	**ID 1/1**
			Code indicating a Yes or No condition or response Refer to 003032 Data Element Dictionary for acceptable code values. SOM07 through SOM13: Reserved for Future Use.		
Not Used	**SOM08**	**1307**	**Loan Status Code**	**O**	**ID 1/2**
			Code indicating the loan status Refer to 003032 Data Element Dictionary for acceptable code values.		

Not Used	**SOM09**	**1250**	**Date Time Period Format Qualifier** Code indicating the date format, time format, or date and time format Refer to 003032 Data Element Dictionary for acceptable code values.	**X**	**ID 2/3**
Not Used	**SOM10**	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**X**	**AN 1/35**
Not Used	**SOM11**	**1307**	**Loan Status Code** Code indicating the loan status Refer to 003032 Data Element Dictionary for acceptable code values.	**O**	**ID 1/2**
Not Used	**SOM12**	**1250**	**Date Time Period Format Qualifier** Code indicating the date format, time format, or date and time format Refer to 003032 Data Element Dictionary for acceptable code values.	**X**	**ID 2/3**
Not Used	**SOM13**	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**X**	**AN 1/35**

Segment: **DTP** **Date or Time or Period**
Position: 260
Loop: 0212 Optional
Level: Detail
Usage: Optional
Max Use: 14
Purpose: To specify any or all of a date, a time, or a time period
Syntax Notes:
Semantic Notes: **1** DTP02 is the date or time or period format that will appear in DTP03.
Comments:
Notes: The DTP segment provides important dates associated with each specific mortgage loan in the format CCYYMMDD.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**DTP01**	**374**	**Date/Time Qualifier** Code specifying type of date or time, or both date and time 92068-A Block No. 14. Due Date of First Payment. **(Do Not Send)** 92068-A Block No. 15. Date of Oldest Unpaid Installment. 92068-A Block No. 18. Occupancy Status Date 559 Oldest Unpaid Installment The due date of the oldest complete mortgage payment that has not been paid 564 Date of First Mortgage Payment **(Do Not Send)** 781 Occupancy Status Date **868** Date Last Escrow Analysis Performed **(Effective as of February 2, 2026)**	**M ID 3/3**
Must Use	**DTP02**	**1250**	**Date Time Period Format Qualifier** Code indicating the date format, time format, or date and time format D8 Date Expressed in Format CCYYMMDD	**M ID 2/3**
Must Use	**DTP03**	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**M AN 1/35**

Segment: **MRC** **Mortgagor Response Characteristics**
Position: 270
Loop: 0212 Do Not Use
Level: Detail
Usage: Optional
Max Use: 2
Purpose: To provide information on mortgagor responses and number of contacts made with a mortgagor
Syntax Notes:
1 If either MRC06 or MRC07 is present, then the other is required.
2 If either MRC08 or MRC09 is present, then the other is required.
Semantic Notes:
1 MRC01 indicates the person contacted, whether it is the mortgagor, or the co-mortgagor.
2 MRC02 defines the attitude of mortgagor towards repayment of the loan, or the loan default, or the delinquency.
3 MRC03, MRC06, and MRC08 define the method of contact. "F" for face-to-face, "M" for mail, and "T" for telephone contact.
4 MRC04, MRC07, and MRC09 define the quantity as the number of contacts made with a mortgagor or a co-mortgagor.
5 MRC05 indicates the date of last contact with the mortgagor.
Comments:
Notes: This Segment Is Reserved For Future Use.

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
MRC01	**98**	**Entity Identifier Code** Code identifying an organizational entity, a physical location, or an individual Refer to 003032 Data Element Dictionary for acceptable code values.	**M ID 2/2**
MRC02	**196**	**Mortgagor Response Code** Code indicating borrower's attitude toward mortgage default	**M ID 1/1**
MRC03	**1079**	**Contact Method Code** Code indicating the type of contact Refer to 003032 Data Element Dictionary for acceptable code values.	**M ID 1/1**
MRC04	**380**	**Quantity** Numeric value of quantity	**M R 1/15**
MRC05	**1251**	**Date Time Period** Expression of a date, a time, or range of dates, times or dates and times	**O AN 1/35**
MRC06	**1079**	**Contact Method Code** Code indicating the type of contact Refer to 003032 Data Element Dictionary for acceptable code values.	**X ID 1/1**

MRC07	**380**	**Quantity** Numeric value of quantity	**X**	**R 1/15**
MRC08	**1079**	**Contact Method Code** Code indicating the type of contact Refer to 003032 Data Element Dictionary for acceptable code values.	**X**	**ID 1/1**
MRC09	**380**	**Quantity** Numeric value of quantity	**X**	**R 1/15**

Segment: **LE** **Loop Trailer**
Position: 290
Loop: 0210 Mandatory
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To indicate that the loop immediately preceding this segment is complete
Syntax Notes:
Semantic Notes: **1** One loop may be nested contained within another loop, provided the inner nested loop terminates before the other loop. When specified by the standards setting body as mandatory, this segment in combination with "LS", must be used. It is not to be used if not specifically set forth for use. The loop identifier in the loop header and trailer must be identical. The value for the identifier is the loop ID of the required loop beginning segment. The loop ID number is given on the transaction set diagram in the appropriate ASC X12 version/release.
Comments: **1** See Figures Appendix for an explanation of the use of the LE and LS segments.
Notes: The LE segment is required when the optional LS segment in position 170 is used.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**LE01**	**447**	**Loop Identifier Code** The loop ID number given on the transaction set diagram is the value for this data element in segments LS and LE NOTE: LE01, the Loop Identifier Code, shall always have a value of 0212 to indicate the segment immediately preceding it completes Loop 0212. The corresponding LS01 in the LS segment, shall have an identical value of 0212 to indicate the segment immediately following it begins Loop 0212.	**M AN 1/4**

Segment: **SE** **Transaction Set Trailer**
Position: 030
Loop:
Level: Summary
Usage: Mandatory
Max Use: 1
Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).
Syntax Notes:
Semantic Notes:
Comments: **1** SE is the last segment of each transaction set.
Notes: The SE segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**SE01**	**96**	**Number of Included Segments** Total number of segments included in a transaction set including ST and SE segments	**M N0 1/10**
Must Use	**SE02**	**329**	**Transaction Set Control Number** Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set NOTE: The control number is assigned and generated by the sender's translation software. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction.	**M AN 4/9**

Cross-Reference to X12

A cross-reference matrix is provided to link the form HUD-92068A to the X12 transaction set 264. The matrix shows what information is needed for EDI, the associated 264 transaction set loop and segment, and the codes and data elements used for each HUD-92068A block number.

Cross Reference to X12 Data Elements

From: HUD Form 92068A Block No.	Mandatory or Optional*	Transaction Set Area Used		To: Transaction Set 264
		Loop	Segment	Data Elements and Codes Used
1. Name of Mortgagee or Submitting Organization **(Send XXXXXXXXXX for the Mortgagee Name)**	M	0100	N1	98 Entity ID Code Code: LV Loan Servicer JU Jurisdiction
2a. Number and Street **(Do not send)**	M	0100	N3	166 Address Information
2b. City **(Do not send)**	M	0100	N4	19 City Name
2c. State **(Do not send)**	M	0100	N4	156 State or Province Code
2d. Zip code **(Do not send)**	M	0100	N4	116 Postal Code
3a. Last Name of Contact Person **(Do not send)**	M	0200	PER	366 Contact Function Code Code: CN General Contact 93 Name
3b. First Name **(Do not send)**	M	0200	PER	93 Name
3c. Telephone **(Do not send)**	M	0200	PER	365 Communication Number Qualifier Code: TE Telephone 364 Communication Number
4a. Principal Servicing Office, City **(Do not send)**	M	0100	N1 N4	93 Name Code: Z Servicing office 19 City Name
4b. State **(Do not send)**	M	0100	N4	156 State of Province Code
4c. Zip Code **(Do not send)**	M	0100	N4	116 Postal Code
5. Mortgagee Status **(Do not send)**	M		MIS	197 Mortgagee Info Status Code Code: NS Servicing Mortgagee Name Change **OR** AS

Cross Reference to X12 Data Elements				
From: HUD Form 92068A Block No.	Mandatory or Optional*	Transaction Set Area Used		To: Transaction Set 264
		Loop	Segment	Data Elements and Codes Used
				Servicing Mortgagee Address Change **OR** BS Servicing Mortgagee Name and Address Change **OR** NC No Change
6. Period Ending Date	M	0210	DTP	374 Date/Time Qualifier Code: 174 Month Ending 1250 Date Time Period Format Qualifier Code: D8 Date Expressed in Format CCYYMMDD 1251 Date Time Period
7. Ten-Digit Mortgagee No. Assigned by HUD **Provide the ten-digit HUD ID for the Mortgagee [Servicer]**	M	0100	N1	66 Identifier Code Qualifier Code: 62—Servicing Mortgagee No. 67 Identification Code
8. Mortgage Loan Number	M	0210	REF	128 Reference Number Qualifier Code: LD Loan Number 127 Reference Number
9. FHA Case No.	M	0210	REF	128 Reference Number Qualifier Code: Z8 FHA Case Number 127 Reference Number
10. ADP Code **(Do not send)**	M	0210	REF	128 Reference Number Qualifier Code: 60 Account Suffix Code 127 Reference Number
11a. Mortgagor's Last **Name (Do not send)**	M	0211	N1	98 Entity Identifier Code Code: QP Principal Borrower 93 Name
11b. Initials **(Do not send)**	M	0211	N1	98 Entity Identifier Code Code: QP Principal Borrower 93 Name
11c. Mortgagor's SSN **(Do not send)**	M	0211	N1	66 Identification Code Qualifier Code: 34 Social Security Number

Cross Reference to X12 Data Elements				
From: HUD Form 92068A Block No.	Mandatory or Optional*	Transaction Set Area Used		To: Transaction Set 264
		Loop	Segment	Data Elements and Codes Used
				67 Identification Code
12a. Co-Mortgagor's Last Name **(Do not send)**	O	0211	N1	98 Entity Identifier Code Code: QZ Co-borrower 93 Name
12b. Initials **(Do not send)**	O	0211	N1	98 Entity Identifier Code Code: QZ Co-borrower 93 Name
12c. Co-Mortgagor's SSN **(Do not send)**	O	0211	N1	66 Identification Code Qualifier Code: 34 Social Security Number 67 Identification Code
13a. Property Street No. **(Do not send)**	M	0212	N3	166 Address Information
13b. Street Name **(Must Send Placeholder Data)**	M	0212	N3	166 Address Information
13c. City **(Do not send)**	M	0212	N4	19 City Name
13d. State **(Do not send)**	M	0212	N4	156 State or Province Code
13e. Zip Code **(Do not send)**	M	0212	N4	116 Postal Code
14. Due Date 1st Payment **(Do not send)**	M	0212	DTP	374 Date/Time Qualifier Code: 564 Date of First Mortgage Payment 1250 Date Time Period Format Qualifier 1251 Date Time Period
15. Date Oldest Unpaid Installment	M	0212	DTP	374 Date/Time Qualifier Code: 559 Oldest Unpaid Installment 1250 Date Time Period Format Qualifier 1251 Date Time Period
16a. DDS Code	M	0212	SOM	1307 Loan Status Code Code: Use appropriate code
16b. DDS Date	M	0212	SOM	1250 Date Time Period Format Qualifier Code: D8 Date Expressed in Format CCYYMMDD 1251 Date Time Period
17. Occupancy Status Code	M	0212	REC	689 Occupancy Code

Cross Reference to X12 Data Elements				
From: HUD Form 92068A Block No.	Mandatory or Optional*	Transaction Set Area Used		To: Transaction Set 264
		Loop	Segment	Data Elements and Codes Used
				Code: 01-06 as appropriate
18. Occupancy Status Date	O/M Note: The Occupancy Status Date is only required if the REC01 (Element ID 689) has an Occupancy Code of '01' (Vacancy). If the code is '01' then the Occupancy Status Date is Mandatory.	0212	DTP	374 Date/Time Qualifier Code: 781 Occupancy Status Date 1250 Date Time Period Format Qualifier 1251 Date Time Period
19. Unpaid Balance	M	0212	AMT	522 Amount Qualifier Code Code: UB Unpaid Principal Balance 782 Monetary Amount
20. DDR Code	M	0212	DFI	641 Status Reason Code Code: 001 to 031, 055, A43, A45, A46, or INC, as appropriate
New Date Field **Date Last Escrow Analysis Performed – Effective 2/2/2026**	M	0212	DTP	374 Date/Time Qualifier **Code: 868 Date Last Escrow Analysis Performed** 1250 Date Time Period Format Qualifier 1251 Date Time Period
New Amount Code Fields – Effective 2/2/2026	M	0212	AMT	522 Amount Qualifier Code **Code: PI** Contractual Monthly P&I Payment **Code: TI** Contractual Monthly T&I Payment **Code: EB** Escrow Balance **Code: AT** Annual Tax Amount(s) **Code: HI** Annual

Cross Reference to X12 Data Elements				
From: HUD Form 92068A Block No.	Mandatory or Optional*	Transaction Set Area Used		To: Transaction Set 264
		Loop	Segment	Data Elements and Codes Used
				Homeowners Hazard Insurance Premium(s) **Code: FI** Annual Flood Insurance Premium **Code: FP** Forced Placed Flood Insurance Premium Annualized **Code: FH** Forced Placed Hazard Insurance Premium Annualized 782 Monetary Amount
* For both HUD and X12.				

Adjunct Loan Default Transaction Sets

The following transaction sets are used in electronic loan default reports processing in conjunction with TS 264.

Transaction Set 824 — Application Advice. This transaction set can be used to provide the ability to report the results on an application system's data content edits of transaction sets. The results of editing transaction sets can be reported at the functional group and transaction set level, in either coded or free-form format. It is designed to accommodate the business needs of reporting acceptance, rejection, or acceptance with change of any transaction set. The application advice should not be used in place of a transaction set designed as a specific response to another transaction set.

For HUD, TS 824 returns errors found during the edit of the TS 264 submission of a loan default report and indicates that the loan default report must be resubmitted to enable HUD's application to successfully process the loan default report.

Transaction Set 997 — Functional Acknowledgment. This transaction set can be used to define the control structures for a set of acknowledgments to indicate the results of the syntactical analysis of the electronically encoded documents. The encoded documents are the transaction sets, which are grouping in functional groups, used in defining transactions for business data interchange. This standard does not cover the semantic meaning of the information encoded in the transaction sets.

Each time a 264 or functional group arrives at HUD, the mortgagee/servicer will be informed of receipt through the use of TS 997 — Functional Acknowledgment. The mortgagee/servicer will also inform HUD of receipt of the 824 via a 997.

A complete mapping document of the TS 824 is provided on separate instructions. The other adjunct transaction set relevant to TS 264 - namely TS 997 - may also be used in conjunction with other transaction sets and can be found in Appendix D.