



Reporting Requirements Guide
National Foreclosure Mitigation Counseling Program
Data Collection System
Production Reporting

Version 3.1

September 15, 2009

Program Administered by NeighborWorks® America

Reporting Requirements - NFMC-Data Collection System - Production Reporting

Background 3

What data is being collected? 3

Partially required data points 4

Changes from version 1 4

Post-Modification Counseling 6

Enumerated Types and Boolean Types 7

Data Points 8

Appendix: Type of Loan Product from Version 1 to Version 2 38

Appendix: NFMC and HUD Outcomes 39

Change log 41

Background

To address the need for reporting production for the National Foreclosure Mitigation Counseling (NFMC) program from multiple Client Management Systems (CMS), a secure web-based solution has been created to receive uploads of a standard export file format. Awardees can collect, manage and consolidate all of their sub-grantees' data and submit it to the Data Collection System ("DCS") at any frequency they choose.

The website is available via secure account-based access, where authorized individuals can upload production data at anytime, 24 hours a day, 7 days a week. All data transmitted between users and the Data Collection System is done with an SSL (Secure Socket Layer) connection, which means all data transmissions are encrypted and secure.

Periodic updates will be made to the DCS to enhance the interface and add features to the system.

What data is being collected?

There are 44 data points which NFMC grantees are required to collect during their Foreclosure Counseling sessions. A few points, however, are only applicable to a certain level of counseling and should only be filled out if that level has been completed. Whether a data point is required or not is indicated in the Reference Guide that follows. A 45th data point is required only for reporting post-modification counseling if the grantee is participating in the *Making Home Affordable* program.

Outside of standard intake information pertaining to a client (Name, Address, Age, Race, Gender, etc.,) which are common in most CMS in production today, NFMC requires additional data points to be collected that are specific to foreclosure counseling. Some client management systems (CMSs) are not currently able to collect all data points required for the NFMC program but will be updated to include the additional data points. Until all CMSs have been updated, NFMC recommends grantees collect the relevant data that is currently tracked in their CMS and, for the data points not currently in their CMS, use the provided NFMC template. As long as the column header names remain the same, the grantee may combine data from different sources to complete the production report file. However grantees are not required to upload a combined file, as described above. You may upload any *complete file* of any size, at any time. A *complete file* is defined as: a .CSV file with all of the required data points entered for each client. We do recommend that you upload smaller files (fewer counseling records) until you are comfortable with reporting. If there are errors with your upload it will be easier to correct them in smaller batches.

We have offered online training sessions that explain how to combine the NFMC Reporting Template with exports of data collected through a sample of different CMSs. Notices about these additional trainings will be sent to your organization's/agency's authorized official(s), as well as any technical contact that we have on record.

If you have questions related to the NFMC Data Collection System (DCS) please contact Peat Biby via e-mail at pbiby@nw.org (please CC our group mailbox with your requests, nfmc@nw.org) or via telephone at (202) 220-2366.

Partially required data points

Six of the data points that were once “[always] required” are now “partially required.” Of the 6 data points described as “partially required,” you are required to report values for a minimum of 3. This doesn’t mean that you should always only report 3 of the 6, or that you have to always report the same data points for every client reported. Sometimes you may not be able to acquire a credit score or the client’s age, while other times you may have difficulty collecting Loan Number Assigned by Current Servicer. While this partially required methodology may seem complicated, it is the best solution to maintain data collection integrity while offering up the greatest flexibility to grantees. This will offer organizations the flexibility needed to overcome that “one stumbling block” which stopped grantees from reporting many of their production units during the first reporting period.

The partially required data points (and corresponding data point numbers) are:

- Age (9)
- Head of Household (13)
- Household Income Category (15)
- Loan Number Assigned by Current Servicer (28)
- Credit Score (29)
- Source of Credit Score (30)

A record will be rejected unless it supplies at least half of the above data points.

Changes from version 1

This section summarizes the changes between “version 1” of this specification (i.e. those specifications with version numbers that begin with “1”) and this new version of the specification, “version 2.” Version 2 was primarily designed for reporting production in round two of the NFMC program, but starting on January 1st, 2009 it will also be an acceptable format for reporting round one production.

- The Unique Organization Identification Number data point (formerly data point 1; A.K.A. PCODE) has been removed.
- Three data points were added:
 - Reason If No Credit Score (data point 29)
 - First or Second Loan (data point 32)
 - Homeowner Has Second Loan (data point 33)

For round one records uploaded in version 2 format, these new data points may be left blank, since the grantees and/or sub-grantees may not have this information. Case Management System (CMS) developers must export these data points with blank values when no value is

Reporting Requirements - NFMC-Data Collection System - Production Reporting

known, since some cases may have been entered in while their CMS was only designed for version 1 data points, but the user (e.g. grantee) will export those cases for upload after their CMS has been upgraded to export version 2 data.

- In round two, values for Branch ID (data point 1) will be checked against a list of branch IDs known for each grantee. All branch IDs used by a grantee must be on file with NeighborWorks America. An upload with unknown branch IDs will be rejected by the DCS.
- In round two, the value given for the Client Unique Identifier (data point 2) must uniquely identify a client within a particular branch (given by the Branch ID data point) of a particular grantee. The only permissible ways for a particular grantee/sub-grantee to upload multiple records with the same client and branch identifiers are:
 - Reporting both level 1 and level 2 counseling for the same client,
 - Reporting initial and follow-up post-modification counseling,
 - Reporting a combination of levels 1, 2, or 3 counseling in addition to also reporting some level of post-modification counseling.

See the “Post-Modification Counseling” section for more details.

Repeating the same (client unique identifier, branch identifier) would be allowed between non-conflicting counseling levels (1, 2), (4A, 4B), (2, 4A, 4B), (1, 2, 4A, 4B), etc., but disallowed between levels (1, 3), (2, 3), (1, 1), (2, 2), (4A, 4A), (4B, 4B), etc.

- Documentation for Counseling Intake Date (data point 4) and Counseling Outcome Date (data point 44) now include the earliest allowable dates for round two, in addition to the dates already documented for round one.
- Allowed values have changed for “Type of Loan Product at Intake” (data point 34):
 - Value 6 (“Other”) has been removed.
 - Values 7-11 have been added.

There is an appendix that relates version 2 values for this data point to version 1 values; see page 38.

- Allowed values have changed for “Counseling Outcome” (data point 43); please see the table given along with this data point’s description for the current set of allowed values. There is also an appendix that relates version 2 outcome codes to the old version 1 outcome codes; see page 38.
- Due to both inserting and removing data points, many data point numbers have now changed. This change should be largely insignificant, since data points may appear in any order within an uploaded CSV file. The DCS always examines the column headers in the first row of an uploaded CSV file to determine the column (data point) ordering. Data point numbers exist only to provide for easy references within the specification.
- Reporting post-modification counseling under the *Making Home Affordable* plan’s *Home Affordable Modification* program is new as of July 2009, adding a new optional column and data

point for regular counseling and adjusting the meaning of a handful of others. Refer to the “Post-Modification Counseling” section for more details.

Post-Modification Counseling

Overview

On March 4th, 2009, the administration introduced the *Making Home Affordable* plan, whose *Home Affordable Modification* program includes a requirement that the client receiving the loan modification participates in two counseling sessions. The details of what must occur in those counseling sessions are beyond the scope of this document. Grantees who have received permission from NeighborWorks to submit post-modification counseling will be able to do so by providing the post-modification counseling records in a highly similar format to their pre-existing counseling records. In fact, regular NFMC counseling and *Making Home Affordable* post-modification counseling records can be intermixed within the same CSV submission file, given that the file contains the additional column required for post-modification counseling data point 45 (BackEndDTI). Data values for the BackEndDTI column are required for post-modification counseling levels “4A” and “4B”, optional for pre-existing counseling levels 1, 2 or 3.

The DCS changes to support post-modification counseling are completely backwards compatible. If the grantee is not enabled by NeighborWorks America to receive credit for this new type of counseling, then they may safely skip over all language in this document concerning post-modification counseling. Moreover, if a grantee is capable of gaining credit for post-modification counseling, yet is not reporting any post-modification counseling in a given CSV upload, then their uploaded CSV file may appear just like it did before the DCS supported post-modification counseling (and as governed by specification versions 2.X). Only when claiming credit for post-modification counseling must the submitted CSV differ as follows.

Rules

Post-modification counseling records need to conform to the following rules:

- CounselingLevel, data point 3, normally an integer field, must be either “4A”, indicating the post-modification initial intake visit, or “4B” (both without quotes), indicating the follow-up post-modification visit.
- New data point BackEndDTI column must be present in the submitted CSV, and each post-modification counseling record must have a value for this data point. Other “regular” NFMC counseling records, indicated by counseling levels 1, 2, or 3, may then submit values for BackEndDTI, or leave blank. Post-modification records submitted without legal values for BackEndDTI will cause errors. A value for BackEndDTI may optionally be provided for levels 1, 2, and 3 counseling records regardless of the presence of any post-modification counseling records.
- When reporting a client’s follow-up session, the branch and client unique identifiers, data points 1 and 2, must be identical to those provided in the record describing the post-modification counseling. This implies that, to gain credit for the follow-up, both need to be done at the same branch. If the DCS cannot match a reported follow-up record to a credited intake record by way of the provided branch and client unique identifiers provided in the follow-up record, no credit will be given and this will generate an error.

Reporting Requirements - NFMC-Data Collection System - Production Reporting

- In addition to branch and client unique identifiers matching, Last name, Street number, Street, and ZIP code also need to case insensitively match between the reported initial post-modification counseling record and the corresponding follow-up record. It will be considered an error if a match is made on (branch, client unique identifier) but not on these personal identifying fields.
- The initial post-modification counseling record must be reported to the DCS before the follow-up record. Both can be present in the same CSV file, as long as the initial “4A” record is placed above the “4B” follow-up record within the CSV file.
- The intake date field for a “4B” follow-up record must be at least one day later than the intake date for the corresponding initial post-modification counseling record, and needs to describe the date when the follow-up counseling began. Client management systems may refer to this date as the “counseling date.”
- Data points 20 and 21, individual/group foreclosure counseling hours, are generalized to represent individual/group counseling hours, not necessarily “foreclosure counseling hours” in the case of post-modification counseling. However, the data point column header names remain the same.
- Post-modification counseling records must report at least 15 minutes of individual counseling (0.25 hours), otherwise the record will be treated as an error.
- When describing a post-modification counseling session, data point 41, primary reason for default, gains an additional value – “not in default,” reported as value 99. This value is not legal for reporting NFMC counseling levels 1, 2, or 3 – only “4A” and “4B” records. The existing values indicating that the client is actually in foreclosure are allowed for post-modification counseling because the client may have waited too long to receive their post-modification counseling; they may, at time of counseling, actually be in default on their post-modified loan.

To reiterate, post-modification counseling affects the following data points as described above; those effects are also mentioned in the subsequent data point definitions.

- CounselingLevel, data point 3, concerning new values representing post-modification counseling.
- Individual and group counseling hours, data points 20 and 21, generalizing the meaning of these reported hours and requiring minimum value for individual hours for post-modification counseling records.
- DefaultReasonCode, data point 41, gains new value, legal only when reporting a post-modification counseling session.
- New data point BackEndDTI, data point 45, required for post-modification counseling records, optional for other records. If the CSV file does not contain any post-modification counseling records, then this column and its header may be completely absent from the submitted CSV file.

Enumerated Types and Boolean Types

Note that, as of specification version 3.1, some of the data points that were previously listed as being “integer” type (and “household income category” that used to be “character”) are now listed as

“enumerated types.” This change was made to reflect the fact that the DCS will accept input such as “2 = Face to face” for these columns. In this case “2 = Face to face” is not an integer, so it was disingenuous to suggest that these columns could only contain integers.

Additionally, columns specified as having a “boolean” type may also carry a description in this format.

The DCS has long accepted values in the format “<value> = <ignored description>” for these data types, and the DCS will simply remove the equal sign and everything after it. This special input format is used to ease data entry for grantees using a spreadsheet program such as Microsoft Excel to compile their DCS submissions: it allows them to see both the value that will be submitted (e.g. “2”) as well as the description of that value (e.g. “Face to face”).

Please note that the equal sign *must be present* to separate the value from any possible (ignored) description. Values such as “2 Face to face” will be rejected by the DCS, since “2 Face to face” is not a valid value for (in this example) the counseling mode data point.

To reiterate, this change to “enumerated type” does not itself change the values that you have been reporting. This change was simply made to document a long-standing feature of the DCS.

Data Points

Data Point 1

Branch ID

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: BranchID

Alternative Headers: BranchName, Agency

VALUE: Number or name

Description:

Each intermediary or HFA has already assigned identification numbers for their sub-grantees and submitted them to NeighborWorks in Column B of the sub-grantee list included in the grant start-up documents. This number is the HUD Agency Identification Number assigned to sub-grantees of Intermediaries or HFAs (if applicable). If no HUD Agency Identification Number was available, the grantee listed a unique ID number that identifies its branch offices or sub-grantees.

All sub-grantees must be on file with NeighborWorks. Branch IDs are checked against the list of sub-grantee codes you provided to NeighborWorks. If your upload contains any unknown branch IDs, the upload will be rejected.

If you are an NWO that has just one branch, you must provide “Main” for this data point.

Also see the following data point, client unique identifier, for further restrictions on this data point.

Data Point 2

Client Unique Identifier

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: ClientID

Alternative Header: Case No.

VALUE: grantee-defined value

Description:

This data point, along with the branch ID, uniquely identifies a client within your organization, including any sub-grantees.

A pair of branch ID (previous data point) and client unique identifier values may not be used to refer to more than one client. A branch ID/client unique identifier pair may appear in at most two uploaded records, and then only in the case of a level 1 and a level 2 counseling for the same client. The system will reject an upload that contains one or more duplicated branch ID/client unique identifier pairs.

Data Point 3

CounselingLevel

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: CounselingLevel

Alternative Header: Initiatives

VALUE: 1, 2, 3, 4A, 4B

1= Level 1 counseling session completed by organization

2= Level 2 counseling completed by organization during a later reporting period than Level 1 counseling session OR Level 2 completed by organization and Level 1 completed by another (different) organization.

3= Level 1 AND Level 2 counseling sessions completed by organization and reported on during the same production upload in one single unified record.

4A=Post modification counseling intake.

4B=Post modification counseling follow-up.

Description:

Level 1 Counseling constitutes the completion of the following:

1. Organization must conduct an intake including client name and address, basic demographic information, lender and loan information, and reason for delinquency. It is recommended, but not required, that contact information for one additional person is collected at intake in the event that client moves or is otherwise unable to be reached following initial intake. (The National Industry Foreclosure Counseling Standards provide guidance on what should be included in an Intake).
2. Organization shall collect a signed authorization form from the client or have other legally-permissible client authorization on record that will allow organization to (a.) submit client-level information to the data collection system for this grant, (b.) open files to be reviewed for program monitoring and compliance purposes, and (c.) conduct follow-up with client related to program evaluation. Clients may opt-out of only (c.) above, but proof of this opt-out must be retained in the client's file. Organization must also allow client access to its privacy policy statement.
3. Organization must develop a budget for the client based on client's oral representation of their expenses, debts, and available sources of income.
4. Organization must develop a written Action Plan for follow up activities to be taken by the client and review this Action Plan with the client. The National Industry Foreclosure Counseling provide guidance on what should be included in an Action Plan (See Exhibit 5 and www.nw.org/nfmc).

When billing for Level 1 activities, all 4 of these completed documents must be in client file before production can be uploaded and reported: intake, authorization form, budget, Action Plan.

Level 2 Counseling constitutes the completion of the following:

Reporting Requirements - NFMC-Data Collection System - Production Reporting

1. Engage in budget verification during which the counselor reviews documented evidence provided by the client to establish true debt obligations (for example, a credit report), monthly expenses and spending patterns (for example, monthly bills and bank statements) and spending patterns, and realistic opportunities for income (for example, tax returns and pay stubs).
2. Organization shall collect a signed authorization form from the client or have other legally-permissible client authorization on record that will allow organization to (a.) submit client-level information to the data collection system for this grant, (b.) open files to be reviewed for program monitoring and compliance purposes, and (c.) conduct follow-up with client related to program evaluation. Clients may opt-out of only (c.) above, but proof of this opt-out must be retained in the client's file. Organization must also allow client access to its privacy policy statement.
3. Steps to obtain a solution outlined in the written Action Plan are taken and documented using counseling notes that indicate date counseling occurred. This could include but is not limited to the following:
 - a. Draft and submit to the servicer a hardship letter that describes for the servicer the situation of the client, reason for delinquency, factors that should be considered when developing a workout plan, and an estimate of the housing cost the client can afford to pay.
 - b. Documented attempt to contact the servicer or lender and, if a workout is possible, fill out and submit forms required by the servicer to move forward with a workout plan, loan modification or other available program. NeighborWorks® will endeavor to post e-mail contact information for servicers who have made such available on the www.nw.org/nfmc web page so documentation of attempts to reach servicers is easily captured.
 - c. Complete and submit application for local resource options including refinance programs or rescue funds.
 - d. Assist in situations where client elects to pursue sale options.
4. Close-out documentation is completed. For purposes of this grant, "close-out documentation" refers to the documentation of steps taken in #3 above in order to report this client as having received Level 2 counseling. All files need to contain reason for close out and, if applicable, any documentation demonstrating solution.

When billing for Level 2 activities, all 4 of these completed documents must be in client file before production can be uploaded and reported: authorization form, verified budget, documentation of steps taken based on Action Plan, and close-out documentation.

Level 3 Counseling constitutes as the completion of the following:

1. When all necessary documentation for Levels 1 and 2 are completed in succession by the same agency.

When billing for Level 3 activities, all 6 of these completed documents must be in client file before production can be uploaded and reported: intake, authorization form, Action Plan, verified budget, documentation of steps taken based on Action Plan, and close-out documentation.

Reporting Requirements - NFMC-Data Collection System - Production Reporting

If you report a client to the DCS as having received Level 1 counseling, should that client return later for additional counseling through close out, this client can not be classified as receiving Level 3 counseling because Level 1 counseling has already been reported for that client. This scenario constitutes the client receiving Level 2 counseling.

Clients reported under Level 3 cannot be reported under Level 1 or Level 2.

Post Modification Intake Counseling (“4A”):

Initial intake for a household receiving counseling after having obtained a loan modification under the *Home Affordable Modification* option of the Federal *Making Home Affordable* plan. See the Post Modification Counseling section.

Post Modification Follow-up Counseling (“4B”):

Follow-up post modification counseling. To receive credit for a post modification follow-up, the client must receive the follow-up counseling from the same branch they received their intake post modification counseling from, and must be reported using the same client unique identifier as their intake (“4A”) record. If the intake and follow-up records are present in the same CSV file, the intake record must precede the follow-up record.

There is no relationship between level 1, 2, and 3 records and the post-modification counseling intake and follow-up records. A client can, for example, receive levels 1, 2, 4A and 4B.

Data Point 4

Counseling Intake Date

REQUIRED: Yes
 DATA TYPE: Date
 Template Header: CounselingIntakeDate
 Alternative Header: Initial Contact Date
 VALUE: MM/DD/YYYY

Description:

Enter the date which counseling began in MM/DD/[YY]YY format. Leading zeroes can be omitted from the day and month. For example, April 5, 2009 can be provided as "04/05/2009" or "04/05/09" or "4/5/09".

Intake date is defined as the date the client first enters the counseling agency seeking counseling services. Client management systems may refer to this date as the "counseling date". For NFMC purposes, intake date refers to the date of the intake session. If a client has been entered into your system prior for another type of counseling and they return for a new type of counseling under the NFMC program, please record this most recent date (without harming any historical data). Some CMSs display a record of modified date, which will help when generating reports.

The intake date must be before or on the date at which you upload this record.

For foreclosure counseling, the earliest allowed values for intake date are described in the following table:

	Record has outcome date	Record does not have outcome date
Record for round one	01/01/2008	03/01/2008
Record for round two	10/01/2008	01/01/2009

Note: If client returns for a Level 2 service please report the date those services begin.

Note: The date format above is the requested type, but the system will not reject other standard date formats.

For post-modification counseling, the earliest allowed intake date on a post-modification intake event (counseling level "4A") is March 4, 2009, the inception date of the *Making Home Affordable* plan. The earliest allowed intake date on a post-modification follow-up event (counseling level "4B") is one day after the intake date on the matching intake record (level "4A" record) for this client. Intake and follow-up cannot occur on the same day.

Note: The value for this data point for a post-modification follow-up record should indicate the date on which the follow-up counseling began, not the date on which the initial counseling began.

Data Point 5

Counseling Mode

REQUIRED: Optional

DATA TYPE: Enumerated Type

Template Header: CounselingMode

VALUE: 1, 2, 3, 4, or 5

1	Phone
2	Face to face
3	Internet
4	Video conference
5	Other

The NFMC preference is that this data point be collected per client, especially if the reporting agency offers more than one mode of counseling. However, agencies may choose to leave this field blank and instead report on mode of counseling in aggregate during the quarterly reporting periods.

Data Point 6

First Name

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: FirstName

VALUE: First Name

Description:

First name of client who is considered head of household.

Please note that the first name may not be longer than 60 characters. Furthermore, none of the following characters may appear in the first name:

!@#\$%^*(){}+=\[]|:;><567890

Data Point 7

Last Name

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: LastName

VALUE: Last Name

Description:

Last name of client who is considered head of household.

Please note that the last name may not be longer than 60 characters. Furthermore, none of the following characters may appear in the last name:

!@#%*(){}+=\[]|:;><567890

Data Point 8

Age

REQUIRED: Partially required

DATA TYPE: Integer

Template Header: Age

VALUE: Age

Description:

Age of primary customer. Client who is considered head of household. Ages less than 12 or greater than 110 will be rejected by the system.

Note: age may also be entered as the date of birth in the format MM/DD/YYYY or MM/DD/YY. For example, "02/14/1960" or "02/14/60".

Data Point 9

Race

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: Race

VALUE: one from table below

Description:

0	American Indian or Alaskan Native
1	Asian
2	Black or African American
3	Native Hawaiian or Other Pacific Islander
4	White
5	American Indian or Alaskan Native and White
6	Asian and White
7	Black or African American and White
8	American Indian or Alaskan Native and Black or African American
9	Other
10	Chose not to respond

Please enter observed response if possible.

Note for Home Counselor Online (HCO) users: HCO will export the exact textual values above instead of the numeric codes. The reporting system will accept the text versions that HCO exports and translate them to their numeric values. Any combination of races exported by HCO but without a corresponding numeric value will be translated to 9 (Other).

Here are some examples of how HCO race values will be translated to numeric values:

This HCO value...	...results in this numeric code
Asian	1
Black or African American and White	7
Asian and Black or African American	9

Note that "Asian and Black or African American" was translated to 9 (Other) because that combination of races has no assigned numeric code.

Data Point 10

Ethnicity

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: Ethnicity

VALUE: 0, 1, 2

Description:

0	No
1	Yes
2	Chose not to respond

Please enter observed response if possible.

Note: the system will also accept and translate any of the following values (case insensitive) to “1” (yes):

- Hispanic or Latino
- Hispanic
- Latino

Additionally, a value of “Not Hispanic or Latino” will be accepted and translated to “0” (no).

Note: although this column is not a boolean column, the DCS will accept the following additional boolean values in place of the “yes” or “no” answers:

Values translated to 0 (no):	False, F, No, N
Values translated to 1 (yes):	True, T, Yes, Y

Data Point 11

Gender

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: Gender

VALUE: 0, 1

Description:

Gender of client:

- 0 = Female
- 1 = Male

Note: for this data point the system will also accept the exact words “male” or “female”, case insensitive.

Data Point 12

Head of Household

REQUIRED: Partially required

DATA TYPE: Enumerated Type

Template Header: HouseholdType

VALUE: 1, 2, 3, 4, 5, 6, 7

- 1 = Single adult
- 2 = Female-headed single parent household
- 3 = Male-headed single parent household
- 4 = Married without dependents
- 5 = Married with dependents
- 6 = Two or more unrelated adults
- 7 = Other

Data Point 13

Household Family Income

REQUIRED: Yes

DATA TYPE: Integer

Template Header: HouseholdIncome

Alternative Header: Annual Income

VALUE: number

Description:

Family's total gross income, rounded to the nearest dollar (i.e. \$50,520).

Note: The format of income is not required to be as above, You may use standard formats such as:

- 50520
- 50520.
- \$50520
- \$50,520
- \$50,520.12

Data Point 14

Household Income Category

REQUIRED: Partially required
DATA TYPE: Enumerated Type
Template Header: IncomeCategory
Alternative Header: AMI%
VALUE: A, B, C, D

- A = less than 50% of Area Median Income (AMI)
- B = 50 – 79% of AMI
- C = 80 - 100% of AMI
- D = greater than 100% AMI

Description:

Area Median Income (AMI) is defined as:

Area Median Income refers to the middle or midpoint income for a particular area. The term is used to estimate the typical income for a particular area. More information is available in the AMI data sets at: <http://www.huduser.org/datasets/il.html>

Note: this value may also be given as an integer percentage of AMI. The system will automatically convert this percentage into one of the four values above. For example, your uploaded CSV may specify “60” or “60%” for this data point, which the system would convert to “B”.

Data Point 15

House Number

REQUIRED: Yes
DATA TYPE: Varchar
Template Header: HouseNo
Alternative Headers: StreetNo, Street1
VALUE: House or unit number

Example: Address is 123 Main Street.

Value to be reported: 123

Description:

House or Unit number of property (do not use P.O. Box). If using a Client Management System that has two fields for address, please put the house number only in this field.

This data point may not contain more than 60 characters.

Data Point 16

Street

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: Street

Alternative Header: Street2

VALUE: street name

Example: Address is 123 Main Street.

Value to be reported: Main Street

Description:

Street name of property. If using a Client Management System that has two fields for address, please put the street name only in this field.

This data point may not contain more than 60 characters.

Data Point 17

City

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: City

VALUE: city name

Description:

The actual city location of the property.

Data Point 18

State

REQUIRED: Yes
DATA TYPE: Varchar
Template Header: State
VALUE: Two letter state abbreviation

Description:

Two digit state (or U.S. territory) code of property (i.e., VA = Virginia, PR = Puerto Rico). The authoritative list of state and territory abbreviations can be found at http://www.usps.com/ncsc/lookups/usps_abbreviations.html.

Note: the system will also accept the full state name, as given in the above link.

Data Point 19

ZIP

REQUIRED: Yes
DATA TYPE: Integer
Template Header: Zip
Alternative Header: Zip Code
VALUE: number

Description:

Five digit ZIP code of property.

Note: If organization collects ZIP+4 (nine digit) ZIP codes in the format "NNNNN-NNNN", that is also acceptable.

Note: the Data Collection System will validate against USPS data to ensure that this ZIP code is a normal mailing ZIP code or P.O. box ZIP code, and will also validate that this ZIP code is in the provided state (see previous data point).

Data Point 20

Total Individual Foreclosure / Post-Modification Counseling Hours Received

REQUIRED: Yes

DATA TYPE: Real number

Template Header: Total Individual foreclosure hours received

VALUE: number

Description:

Sum of all foreclosure [or post-loan-modification, see note] related one-on-one counseling provided to the client. May be expressed with a decimal point; for example, 1.25.

Note: the sum of the individual counseling hours (the previous data point) and the group foreclosure education hours (this data point) must be greater than zero.

Note for Home Counselor Online (HCO) users: HCO exports this data point in minutes instead of hours, and uses the heading "Billable Appointments and Notes." When this column has the exact heading "Billable Appointments and Notes," the system will interpret this column as number of minutes instead of number of hours, so HCO users do not need to modify this column in their export from HCO. **This column may contain minutes only when the heading is exactly "Billable Appointments and Notes"; otherwise this column must contain number of hours, not minutes.**

Note: When reporting post-modification counseling records ("4A" or "4B"), this data point describes the time spent in individual post-modification counseling, even though the now-awkward column header name is spelled "Total Individual foreclosure hours received". Furthermore, at least 15 minutes of individual counseling (0.25 hours) must be performed and reported for a post-modification counseling record to be valid.

Data Point 21

Total Group Foreclosure / Post-Modification Education Hours Received

REQUIRED: Yes

DATA TYPE: Real number

Template Header: Total group foreclosure hours received

VALUE: number

Sum of all foreclosure [or post-loan-modification, see note] related group education provided to the client. May be expressed with a decimal point; for example, 1.25.

Note: when reporting counseling levels 1, 2, or 3, the sum of the individual counseling hours (the previous data point) and the group foreclosure education hours (this data point) must be greater than zero.

Note: When reporting post-modification counseling records ("4A" or "4B"), this data point describes the time spent in group post-modification counseling, even though the column header name is spelled "Total group foreclosure hours received".

Data Point 22

Name of Originating Lender

REQUIRED: Optional

DATA TYPE: Varchar

Template Header: NameofOriginatingLender

VALUE: name

Name of lender originating the foreclosure problem loan to the client (prior to any refinances or other workouts).

If the client is seeking counseling on more than one loan, report values for the loan with the highest impact. This applies to this data point as well as all following data points that refer to a single loan or lender; values for all loan-related data points should refer the same loan.

If this data point is provided the value must be at least 3 characters long and at most 60 characters long.

Note: If unknown please leave the field blank. The word "unknown" will also be treated the same as leaving this field blank, but it is preferable to express an unknown value by leaving this data point blank.

Data Point 23

FDIC/NCUA # or Mortgage Company Name (if available)

REQUIRED: Optional

DATA TYPE: Varchar

Template Header: FDICofOriginalLender

VALUE: number or name

If the originating lender is FDIC insured, use their FDIC number. If originating lender is a credit union insured by NCUA then use the NCUA number. If you cannot find either an FDIC or an NCUA number for the mortgage company or lender, use the company's full corporate name. If you do not have the company's name, leave this field blank.

You may search for a lender's FDIC number at <http://www2.fdic.gov/idasp/main.asp>.

This data point should describe the same loan used for data point 22.

Data Point 24

Original Loan Number

REQUIRED: Optional (but please report if available)

DATA TYPE: Varchar

Template Header: OriginalLoanNumber

VALUE: number

Loan number of foreclosure related problem loan. If unknown, please leave this data point blank.

This data point should describe the same loan used for data point 22.

If this data point is provided its value may not be longer than 60 characters.

Data Point 25

Current Servicer

REQUIRED: Yes

DATA TYPE: Varchar

Template Header: CurrentLoanServicer

VALUE: name

Name of current loan servicer.

This data point should describe the same loan used for data point 22.

This data point's value must be at least 3 characters long and at most 60 characters long.

Data Point 26

FDIC/NCUA # or Current Servicer name (if # not available)

REQUIRED: Optional

DATA TYPE: Varchar

Template Header: Current Servicer FDIC

Alternative Header: CurrentServicerFDIC

VALUE: number or name

If the current servicer is FDIC insured, use their FDIC number. If current servicer is a credit union insured by NCUA then use the NCUA number. If you cannot find either an FDIC or an NCUA number for the mortgage company or lender, use the company's full corporate name. If you do not have the company's name, leave this field blank.

You may search for a lender's FDIC number at <http://www2.fdic.gov/idasp/main.asp>.

This data point should describe the same loan used for data point 22.

If provided, this data point's value must be at least 2 characters long and at most 60 characters long.

Data Point 27

Loan Number Assigned by Current Servicer

REQUIRED: Partially required

DATA TYPE: Varchar

Template Header: CurrentServicerLoanNo

VALUE: number

Loan number assigned by current servicer.

This data point should describe the same loan used for data point 22.

If this data point is provided the value may not be longer than 60 characters.

Data Point 28

Credit Score

REQUIRED: Partially required

DATA TYPE: Integer

Template Header: CreditScore

Alternative Headers: CreditScoreAtIntake, Average FICO, Low FICO, Highest FICO

VALUE: number

Credit score at intake for foreclosure counseling. If family members receive counseling together for the same loan or loans, use head of household’s score.

Acceptable values are between 0 and 3000 inclusive. In addition, the special values 9001 through 9004 are also acceptable.

If you are not reporting a credit score (e.g. you did not pull the client’s credit score), leave this data point blank. As long as source of credit score (the following data point) is left blank (or is “Not pulled” or “No score”) the system will also accept a credit score of “0” (zero) and act as if the credit score was left blank.

Data Point 29

Reason If No Credit Score

REQUIRED: Round one: Optional

Round two: Yes if credit score is not provided

DATA TYPE: Enumerated Type

Template Header: WhyNoCreditScore

VALUE: one from list below

1	Client refused to authorize credit report pull
2	NFMC counseling organization analyzed credit report that did not contain score
3	NFMC counseling organization does not analyze credit report for this level of service
4	NFMC counseling organization does not have relationship with credit reporting bureau
5	Foreclosure expected within 14 days

Description:

If you do not provide a credit score then you must supply one of the above values for this data point to explain why you are not providing a credit score. If you provide a credit score you must leave this data point blank.

Please note that this data point may be left blank when reporting data for round one. This data point is required for round two, though only when no credit score is given. When a credit score is given, this data point must always be left blank.

Data Point 30

Source of Credit Score

REQUIRED: Partially required
DATA TYPE: Varchar
Template Header: IntakeScoreType
Alternative Headers: CreditScoreType, ScoreType
VALUE: one from list below

TransUnion
Equifax
Experian
Tri-merge

Description:

Only one credit score is needed for this data point. It is not necessary to pull reports from all 3 credit bureaus.

Dual-merge users should report the lowest score from 1 of the credit bureau sources and select the appropriate bureau from the available values.

Tri-Merge users should report the middle of the three scores and select tri-merge from the available values.

Note: The data points for Credit Score are important for program evaluation purposes, but we recognize that not every Applicant routinely pulls credit reports especially for Level 1 counseling. If that is the case and it would present a hardship for your agency to do so, you may leave this field blank as one of your “partially required” data points. See the introductory text for information on partially required data points.

Note: Older versions of the specification specified different spellings for “TransUnion” and “Experian.” In addition to the preferred spellings above, the system will also accept “Trans Union”, “Trans-Union”, and “Experion”.

Note for Nstep users: Nstep may produce the value “Experian (FICO)” for this data point. The DCS will accept this value and act as if the value were just “Experian”. Additionally, instead of leaving this data point blank, Nstep may output “Not pulled” or “No score”. These values are accepted by the DCS; when the DCS sees one of these values, it will act as if this data point was left blank.

Data Point 31

Total Monthly PITI at intake

REQUIRED: Yes
DATA TYPE: Integer
Template Header: PITIatIntake
VALUE: number

Description:

Total (all loans and escrows) principal, interest, taxes and insurance paid by customer at intake.

Data Point 32

First or Second Loan

REQUIRED: Round one: Optional
Round two: Yes
DATA TYPE: Enumerated Type
Template Header: FirstOrSecondLoan
VALUE: one from table below

1	Reporting on first loan
2	Reporting on second loan

Description:

This data point specifies whether you are reporting on a first or second loan for this client. This data point should describe the same loan used for data point 22.

Please note that this data point may be left blank when reporting data for round one. This data point is required for round two.

Data Point 33

Homeowner Has Second Loan

REQUIRED: Round one: Optional
Round two: Yes

DATA TYPE: Boolean

Template Header: HomeownerHasSecondLoan

VALUE: 0, 1

Description:

Does the client have a second loan?

0 = No

1 = Yes

If you are reporting on the second loan (that is, if data point 32 has value "2") this data point must contain the value "1".

Please note that this data point may be left blank when reporting data for round one. This data point is required for round two.

Note: all boolean data points, including this one, also permit the following values for "yes" and "no":

Values translated to 0 (no):	False, F, No, N
Values translated to 1 (yes):	True, T, Yes, Y

Data Point 34

Type of Loan Product at Intake

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: LoanProductType

VALUE: number

1	Fixed rate currently under 8%
2	Fixed rate currently 8% or greater
3	ARM currently under 8%
4	ARM currently at 8% or greater
7	Fixed rate currently under 8% as a result of loan modification in last six months
8	Fixed rate currently 8% or greater as a result of loan modification in last six months
9	ARM currently under 8% as a result of loan modification in last six months
10	ARM currently at 8% or greater as a result of loan modification in last six months
11	Client did not disclose

This data point should describe the same loan used for data point 22.

For your reference, the appendix starting on page 38 provides a table that corresponds each version 2 value for this data point to its most comparable version 1 value.

Data Point 35

Interest Only Loan

REQUIRED: Yes

DATA TYPE: Boolean

Template Header: InterestOnly

VALUE: 0, 1

Is the loan interest only?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Data Point 36

Hybrid ARM

REQUIRED: Only for ARM loans (see data point 32, LoanProductType)

DATA TYPE: Boolean

Template Header: Hybrid

VALUE: 0, 1

Is the loan a Hybrid ARM?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Note: this field must be present for ARM loans. For non-ARM loans, this field may be left blank, or it may contain the value "0" ("No"); it may not be "1" when the loan is not an ARM loan.

Data Point 37

Option ARM

REQUIRED: Only for ARM loans (see data point 32, LoanProductType)

DATA TYPE: Boolean

Template Header: OptionARM

VALUE: 0, 1

Is the loan an Option ARM?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Note: this field must be present for ARM loans. For non-ARM loans, this field may be left blank, or it may contain the value "0" ("No"); it may not be "1" when the loan is not an ARM loan.

Data Point 38

FHA or VA insured loan

REQUIRED: Yes

DATA TYPE: Boolean

Template Header: VAorHFAInsured

VALUE: 0, 1

Is the loan FHA or VA insured?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Data Point 39

Privately Held Loan

REQUIRED: Optional

DATA TYPE: Boolean

Template Header: PrivatelyHeld

VALUE: 0, 1

Is the loan privately held?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Data Point 40

Has Interest Reset on ARM Loan?

REQUIRED: Only for ARM loans (see data point 32, LoanProductType)

DATA TYPE: Boolean

Template Header: ARMReset

VALUE: 0, 1

Has Interest Reset on ARM Loan?

0 = No

1 = Yes

This data point should describe the same loan used for data point 22.

Note: this field must be present for ARM loans. For non-ARM loans, this field may be left blank, or it may contain the value "0" ("No"); it may not be "1" when the loan is not an ARM loan.

Data Point 41

Primary reason for default

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: DefaultReasonCode

VALUE: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 99

1	Reduction in income
2	Poor budget management skills
3	Loss of income
4	Medical issues
5	Increase in expenses
6	Divorce/separation
7	Death of family member
8	Business venture failed
9	Increase in loan payment
10	Other
99	Not in default*

* Value 99, "Not in default" is valid only for post modification counseling records (those with counseling level specified as "4A" or "4B"). This value is used to describe a household that received a mortgage modification before going into default. This value is not allowed for records described by counseling levels 1, 2, or 3.

Data Point 42

Loan Status at first Contact

REQUIRED: Yes

DATA TYPE: Enumerated Type

Template Header: LoanStatusAtContact

VALUE: 1, 2, 3, 4, 5

What is the loan status at first contact?

1	Current
2	30-60 days late
3	61-90 days late
4	91-120 days late
5	121+ days late

Data Point 43

Counseling Outcome

REQUIRED: Optional

DATA TYPE: Enumerated Type

Template Header: CounselingOutcomeCode

VALUE: one from table below

2	Initiated forbearance agreement/repayment plan
3	Executed a deed-in-lieu
5	Mortgage foreclosed
17	Received second mortgage
20	Other
52	Counseled and referred to another social service or emergency assistance agency
53	Obtained partial claim loan from FHA lender
54	Bankruptcy
56	Counseled and referred for legal assistance
57	Withdrew from counseling
100	Currently in negotiation with servicer; outcome unknown
101	Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown
102	Foreclosure put on hold or in moratorium; final outcome unknown
103	Brought mortgage current with rescue funds
104	Brought mortgage current (without rescue funds)
105	Mortgage refinanced into FHA product
106	Mortgage refinanced (non-FHA product)
107	Mortgage modified with PITI less than or equal to 38% of gross monthly income with at least a 5 year fixed rate
108	Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears to be sustainable
109	Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears not to be sustainable
110	Homeowner(s) sold property (not short sale)
111	Pre-foreclosure sale/short sale
112	Counseled on debt management or referred to debt management agency
113	Home lost due to tax sale or condemnation

If you provide a counseling outcome, you must also provide the counseling outcome date (the following data point).

Note: to the extent possible, please keep these on file and transmit at time of the production reports. If this is not possible, or if the outcome is not known at time of the production report, you may report on outcomes in the quarterly report.

For your reference, the appendix starting on page 39 provides a table that corresponds each version 2 outcome code to its most comparable version 1 outcome code.

Data Point 44

Counseling Outcome Date

REQUIRED: Optional

DATA TYPE: Date

Template Header: CounselingOutcomeDate

VALUE: MM/DD/YYYY

Enter the date in the MM/DD/[YY]YY format. Leading zeroes can be omitted from the day and month. For example, April 5, 2008 can be provided as "04/05/2008" or "04/05/08" or "4/5/08".

If you provide a counseling outcome date, you must also provide the counseling outcome code (the previous data point).

If provided, the outcome date must be later than the intake date (data point 4), and must also be before or on the date at which you upload this record. When uploading a record for round one the earliest permissible counseling outcome date is 03/01/2008. When uploading a record for round two, the earliest permissible counseling outcome date is 01/01/2009.

Note: The date format above is the requested type, but the system will not reject other standard date formats.

Data Point 45

Back End DTI (“Debt-to-income [ratio]”)

REQUIRED: If CSV submission does not contain any post modification counseling records, then this column is optional and may be excluded in entirety. If CSV file contains one or more post modification counseling records, then the column must be present and the post modification counseling rows require a value in this column. Finally, if the column is present, any regular counseling record (a level 1, 2, or 3 record) may optionally have a Back End DTI value.

DATA TYPE: Real number

Template Header: BackEndDTI

VALUE: non-negative percentage value.

BackEndDTI is a required field for post modification counseling records. It is optional for level 1, 2 or 3 records. If the CSV being submitted does not contain any post modification counseling records, then the column itself may be omitted if the back end debt-to-income ratio was not captured for any of the households being reported upon. If an uploaded file contains this data point column, then the file may contain post modification counseling records. If the file lacks this column, then it cannot contain post modification counseling records.

Values, when provided, must be either zero (‘0’, ‘0.0’, ‘0%’) or positive; negative numbers are not allowed. A percent sign may be present in the value and will be ignored. The special case value of zero shall be used to indicate “zero income”; it is not possible to have zero debt, since the client has a mortgage. Values between 0.0 and 1.0 (exclusive) will be treated as an error since it would most likely represent a decimal percentage (“.65” as a misspelling of “65%”) otherwise indistinguishable from non-misspelled percentages. If you actually have a client with back-end DTI between 0% and 1%, report them with value 1%.

To clarify, a level 1, 2, or 3 record need not provide any value for this column if the column is even present in the file.

Providing a value for this data point does not necessarily characterize the containing record as a post-modification counseling record; that responsibility falls solely on the counseling level (data point CounselingLevel) field being reported as either values “4A” or “4B”.

Appendix: Type of Loan Product from Version 1 to Version 2

For the convenience of users and software developers, this section provides a suggested mapping between new values for the Type of Loan Product at Intake data point (34).

Reporting Requirements - NFMC-Data Collection System - Production Reporting

v2 value	v2 Description	v1 value	v1 Description
1	Fixed rate currently under 8%	1	Fixed rate currently under 8%
2	Fixed rate currently 8% or greater	2	Fixed rate currently 8% or greater
3	ARM currently under 8%	3	ARM currently under 8%
4	ARM currently at 8% or greater	4	ARM currently at 8% or greater
7	Fixed rate currently under 8% as a result of loan modification in last six months	1	Fixed rate currently under 8%
8	Fixed rate currently 8% or greater as a result of loan modification in last six months	2	Fixed rate currently 8% or greater
9	ARM currently under 8% as a result of loan modification in last six months	3	ARM currently under 8%
10	ARM currently at 8% or greater as a result of loan modification in last six months	4	ARM currently at 8% or greater
11	Client did not disclose	6	Other

Appendix: NFMC and HUD Outcomes

Some users and/or developers may need to support both NFMC and HUD 9902 outcomes for reporting. The NFMC outcomes are a superset of all foreclosure-related outcomes specified on the HUD 9902 form. The following table provides a translation from NFMC outcomes to HUD 9902 outcomes. Since the outcomes in version 1 of this specification exactly matched the HUD 9902 outcomes, we also provide the NFMC version 1 (“v1 code”) and version 2 (“v2 code”) outcome codes in the table below.

Note that you can map an outcome from the NFMC outcome *to* a HUD 9902 outcome, but **you cannot translate a HUD 9902 outcome to an NFMC outcome** since the NFMC outcomes are more detailed than the HUD 9902 outcomes (the NFMC outcomes provide more information).

Reporting Requirements - NFMC-Data Collection System - Production Reporting

v2 code	NFMC round two outcome	v1 code	HUD 9902 outcome
2	Initiated forbearance agreement/repayment plan	2	Initiated forbearance agreement/repayment plan
3	Executed a deed-in-lieu	3	Executed a deed-in-lieu
5	Mortgage foreclosed	5	Mortgage foreclosed
17	Received second mortgage	17	Received second mortgage
20	Other	20	Other
52	Counseled and referred to another social service or emergency assistance agency	52	Counseled and referred to another social service or emergency assistance agency
53	Obtained partial claim loan from FHA lender	53	Obtained partial claim loan from FHA lender
54	Bankruptcy	54	Bankruptcy
56	Counseled and referred for legal assistance	56	Counseled and referred for legal assistance
57	Withdrew from counseling	57	Withdrew from counseling
100	Currently in negotiation with servicer; outcome unknown	20	Other
101	Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown	20	Other
102	Foreclosure put on hold or in moratorium; final outcome unknown	20	Other
103	Brought mortgage current with rescue funds	1	Brought mortgage current
104	Brought mortgage current (without rescue funds)	1	Brought mortgage current
105	Mortgage refinanced into FHA product	15	Mortgage refinanced
106	Mortgage refinanced (non-FHA product)	15	Mortgage refinanced
107	Mortgage modified with PITI less than or equal to 38% of gross monthly income with at least a 5 year fixed rate	16	Mortgage modified
108	Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears to be sustainable	16	Mortgage modified
109	Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears not to be sustainable	16	Mortgage modified
110	Homeowner(s) sold property (not short sale)	4	Sold property/chose alternative housing solution
111	Pre-foreclosure sale/short sale	51	Pre-foreclosure sale
112	Counseled on debt management or referred to debt management agency	20	Other
113	Home lost due to tax sale or condemnation	20	Other

Change log

Version 3.1, September 15, 2009	<ul style="list-style-type: none"> Remove draft status. DCS now supports PMC. Minor typographical and grammatical changes. Change many “integer” types to “enumerated type.” This reflects the fact that the DCS has allowed values other than strict integers for these data points. Description of this format was added to the introductory material.
Version 3.0, June 22, 2009	<ul style="list-style-type: none"> Draft version—not supported by DCS. Describe future post-modification support.
Version 2.8, March 2, 2009	<ul style="list-style-type: none"> Correct earliest allowed intake date for round two records with outcome dates: was incorrectly stated as 11/01/2008; corrected to 10/01/2008. Moved explanation about other acceptable values for booleans from “Ethnicity” data point (no longer a boolean) to the next boolean data point, “Homeowner Has Second Loan.” “Ethnicity” will still accept the alternative boolean values, and this is now clarified in the data point’s description.
Version 2.7, January 2, 2009	<ul style="list-style-type: none"> Fixed broken page number reference to the appendix containing version 1 to version 2 mappings for outcome codes. Pages renumbered: title page is now first page. PDF page numbers now correspond to page numbers in the footer.
Version 2.6, December 31, 2008	<ul style="list-style-type: none"> Clarified outcome codes 107, 108, and 109: “38% of gross monthly income.”
Version 2.5, December 30, 2008	<ul style="list-style-type: none"> Changed version 1 (round one) mapping for version 2 (round two) outcome code 111 in the appendix. Removed hyphen from “African-American” for the “Race” data point. Rephrased the introductory paragraph for the appendix giving the mapping between NFMC and HUD outcome codes. Added appendix mapping version 2 “Type of Loan Product at Intake” values to version 1 values. Added pointers to the appendixes for the “Type of Loan Product at Intake” and “Counseling Outcome” data points. Fixed typo of “on or after” for outcome date. Repaired some instances of bad grammar.
Version 2.4, November 14, 2008	<ul style="list-style-type: none"> Reformatted document for consistency and ease of maintenance. Clarified some language in the “partially required data points” section. Added section enumerating the major differences between version 1 and version 2 of this specification. Included valid intake and outcome dates for round two. Clarified language regarding all data points related to a single loan: all values for these data points should describe the same loan. Note that this is merely a clarification for the reader, not a change in procedure. New data points are now optional for round one data uploaded in version 2 format.

Reporting Requirements - NFMC-Data Collection System - Production Reporting

Version 2.3, November 7, 2008	<ul style="list-style-type: none"> • “Homeowner Has Second Loan” data point is now always required. Also improved the description for this data point. • Removed “Other” response from Type of Loan Product at Intake data point. This value has been replaced with a new value, “Client did not disclose.” • “Mortgage modified” outcomes changed/added. This caused several outcome codes to be modified (shifted upwards to accommodate a new outcome code). The NFMC-to-HUD outcome mapping table was updated accordingly.
Version 2.2, November 5, 2008	<ul style="list-style-type: none"> • Fixed some typos. • Added NFMC to HUD 9902 outcome mapping table. • Add clarification to “Homeowner Has Second Loan” data point. • Removed inaccurate list of values from documentation at the top of the Counseling Outcome data point. • Corrected truncated outcome in appendix table.
Version 2.1, November 5, 2008	<ul style="list-style-type: none"> • Changes to outcome codes (five removed, two added). Outcome codes are renumbered from the previous version.
Version 2.0, November 5, 2008	<ul style="list-style-type: none"> • Updated specification to reflect NFMC round two reporting requirements, including three new data points and significant changes to outcome codes. • Made formatting more consistent. • Trivial corrections, such as typos. • Removed “recent changes” section from the start of the document, as these “changes” are no longer “recent.” • Removed PCODE column, no longer required for round two. (Please note that most/all data point numbers have changed from round one to round two.)
Version 1.20, October 27, 2008	<ul style="list-style-type: none"> • Document the allowed values of “Not pulled” or “No score” for “Source of credit score” data point. • Correctly document data types for some data points. • Minor changes to formatting to be more consistent. • Correct which data point is partially required: Household Family Income (data point 14) is always required, Household Income Category (data point 15) is partially required. • Correct duplicated description for PCODE (data point 1). • Corrected typos in date format for counseling intake date (data point 5) and counseling outcome date (data point 42). Also clarified the description of these data points. • Document pre-existing constraints on branch ID (data point 2), client unique identifier (3), counseling intake date (5), first name (data point 7), last name (8), street number (16), street (17), name of originating lender (23), FDIC/NCUA number (24), original loan number (25), current servicer (26), Hybrid ARM (34), Option ARM (35), interest reset on ARM loan (38), and counseling outcome date (42).
Version 1.19, August 29, 2008	<ul style="list-style-type: none"> • Clarify some wording in the explanations for level 1 and level 2 counseling (see data point 4).

Reporting Requirements - NFMC-Data Collection System - Production Reporting

Version 1.18, August 25, 2008	<ul style="list-style-type: none"> • Documented new ZIP code validation rules: ZIP must be a valid mailing or P.O. ZIP code, and must be in the given state. • Partially required data points are available (see page 4). • Future credit pulls removed from authorization form requirements (part “c”). • Client may “opt out” of being contacted for further interviews when signing the authorization form. • “Chose not to respond” is now a valid option for the Race and Ethnicity data points. • Name of Originating Lender and Privately Held Loan data points are now optional.
Due to release complications surrounding versions 1.16 and 1.17 of this specification, these versions are not documented here. Please discard any copies of the specification with these version numbers.	
Version 1.15, July 25, 2008	<ul style="list-style-type: none"> • Added “Not pulled” and “No score” credit score sources, as well as accepting “0” as a special credit score value when credit score source is blank.
Version 1.14, July 23, 2008	<ul style="list-style-type: none"> • Document the valid values for the credit score, including the special “9000 codes.” • Document the earliest allowed counseling income and counseling outcome dates.
Version 1.13, July 22, 2008	<ul style="list-style-type: none"> • Document minimum and maximum allowable values for age.
Version 1.12, July 11, 2008	<ul style="list-style-type: none"> • Document disallowed characters in first/last name. • Level 1 counseling records may now have outcome code and date.
Version 1.11, July 2, 2008	<ul style="list-style-type: none"> • Clarify the requirements for counseling outcome and counseling outcome date.
Version 1.10, July 1, 2008	<ul style="list-style-type: none"> • Added note that the sum of individual and group counseling hours must be greater than zero.
Version 1.9, June 24, 2008	<ul style="list-style-type: none"> • Document the possibility of “Experian (FICO)” for source of credit score.
Version 1.8, May 18, 2008	<ul style="list-style-type: none"> • Questions dealing with ARM loans may be answered in the negative when the loan is not an ARM loan (which is declared in data point 32).
Version 1.7, May 9, 2008	<ul style="list-style-type: none"> • Document that state names are accepted in addition to abbreviations. • Document other values accepted for boolean data points (see the “Ethnicity” data point). • Correct spellings for credit unions. • Add a change log.