

USDA Default Status Codes as of

08/2022

| STATUS CODE | DEFINITION | GUIDANCE FOR USAGE |
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| General Account Delinquency (AD) – further reporting is required | | |
| 42 | Delinquent | The account is delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code at day 30 of delinquency |
| 01 | Quality Right Party Contact (QRPC) | Servicer has made live, confirmed contact with a borrower. |
| 24 | Government Seizure | There has been a government seizure. |
| 31 | Probate | The property is subject to probate (often a reason for foreclosure delay). |
| 32 | Military Indulgence | The servicer has granted a delinquent service member forbearance or foreclosure proceedings have been stayed under the provisions of the Service members Civil Relief Act or any similar state law. |
| 34 | Natural Disaster | The property is in a Presidentially declared disaster (PDD) area eligible for Individual Assistance (as defined by FEMA). |
| AS | RD Moratorium | The foreclosure is on hold at RD's written direction. This includes loans that are being referred to foreclosure as well as active foreclosures. |
| H4 | Solicitation Letter | Solicitation letter to borrower for loss mitigation |
| H5 | Streamline Solicitation Letter | Servicer is participating in the Streamline Modification Pilot. The borrower is at least 90 days past due. The borrower has a deficiency balance of greater than \$5,000. |
| 78 | Borrower Program Assistance Received | The borrower applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLF) and the Hardest Hit Fund). Assistance can include additional types in addition to the examples provided above. |
| Delinquency Workouts (AL) – further reporting is required | | |
| 06 | Formal Forbearance Plan | Borrower has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current. Code can also be used for plans designed to provide time for borrowers that have been affected by a natural disaster and should be reported until the borrower's financial condition improves. . |
| 08 | Trial Payment Plan | Borrower has been approved for a trial payment plan and is making the required trial payments. |
| 09 | Special Forbearance | Borrower has been approved for a Special Forbearance due to unemployment. |
| 10 | Stand Alone Mortgage Recovery Advance | The borrower is not eligible for a modification under traditional or Special Loan Servicing (SLS) options. Servicer has received signed MRA documents from the borrower. |
| 11 | Promise to Pay | Borrower advises that the loan will be brought current by making a onetime payment. This code can only be reported if the loan has already been reported as at least 30 days delinquent. |
| 12 | Repayment/ Informal Forbearance Plan | Borrower has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less. |
| 15 | Pre-Foreclosure Acceptance Plan Available | The borrower has been approved to participate in the Pre-foreclosure sale program. |
| 26 | Refinance Started | The borrower has been approved for a refinance. |
| 28 | Modification Started | The borrower has been approved for a Loan Modification. Servicer has received signed modification agreement and applicable documents. |
| 36 | RD-SLS Stand Alone Mortgage Recovery Advance (MRA) | All non-Special Loan Servicing (SLS) loss mitigation options have been exhausted and the Servicer has received signed MRA documents from the borrower. |
| 39 | RD-SLS Trial Payment Plan | The borrower has been approved for a Trial Payment Plan under RD-SLS. |
| 41 | RD-SLS Modification w/ Mortgage Recovery Advance | Borrower has been approved for a SLS Loan Modification and or combined with a Mortgage Recovery Advance, after successful completion of the RD-SLS Trial Payment Plan. |
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| 44 | Deed-in-Lieu Started | The borrower has been approved for a deed in lieu and processing has begun. |
| 50 | Disaster Payment Deferral Modification | Property or the borrower's employment has been impacted by a PDD. Borrower can maintain current contractual payment including any escrow shortage. Servicer has received a signed modification agreement from the borrower. |
| 51 | Disaster Cap and Extend Modification | Property or the borrower's employment has been impacted by a PDD. Borrower can maintain current contractual payment but cannot manage the additional escrow repayment amount. Servicer has received a signed modification agreement from the borrower. |
| 52 | Disaster Stand Alone Mortgage Recovery Advance (MRA) | Property or the borrower's employment has been impacted by a PDD. Servicer has received the signed MRA documents from the borrower. |
| 55 | COVID Special Relief Measure | Borrower has been approved for COVID-19 Special Relief Measures. |
| 56 | Pandemic Mortgage Recovery Advance (PMRA) | Servicer is participating in the PMRA pilot. Servicer has received signed agreement from the borrower. |
| AA | Complete Financials Received and In Review | Loan servicer has received complete financial information from the borrower and review for placement into an appropriate loss mitigation tool has begun. |
| AH | Streamline Modification | Servicer is participating in the Streamline Modification Pilot. Servicer has received a signed modification agreement from the borrower. |
| AQ | Workout Failure | Borrower has failed to perform under the terms of the Loss Mitigation tool utilized by loan servicer. |
| Ineligible for Loss Mitigation (AI) – further reporting is required | | |
| AO | Ineligible for Loss Mitigation | Loan servicer either has completed loss mitigation evaluation and the borrower has been found to be ineligible, or the borrower is eligible but declines the loss mitigation tool offered. Code can be utilized at any point in a default event. |
| AP | Ineligible for Loss Mitigation Due to No Response | Borrower is ineligible for any loss mitigation relief because the borrower has not responded to any collection efforts and/or solicitations for loss mitigation. Code can be utilized at any point in a default event. |
| Account in Foreclosure (AF) – further reporting is required | | |
| 95 | State Mandated Delay &/or Mediation | Foreclosure in process or pending foreclosure actions must be suspended due to a State mandated delay, a state law change, or the referral of the loan to mediation |
| 68 | First Legal Action to Commence Foreclosure | The first public legal action required to initiate foreclosure was completed. |
| 33 | Contested Foreclosure | Foreclosure is suspended due to borrower contesting the foreclosure. |
| 1A | Foreclosure Sale Held | The foreclosure sale was held. |
| 1B | 3 rd Party Foreclosure Sale Held | The foreclosure sale was held to a 3 rd party for less than the full indebtedness. |
| Account in Bankruptcy (AB) – further reporting is required | | |
| 65 | Chapter 7 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 7. |
| 66 | Chapter 11 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 11. |
| 67 | Chapter 13 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 13. |
| 59 | Chapter 12 Bankruptcy | Borrower filed petition of bankruptcy under Chapter 12. |
| 69 | Bankruptcy Plan Confirmed | Bankruptcy court confirmed the bankruptcy plan. |
| 76 | Bankruptcy Court Clearance Obtained | Bankruptcy is no longer a bar to foreclosure. |
| Pending Claim (PC) – further reporting is required | | |
| 17 | Pre-Foreclosure Sale Completed | The pre-foreclosure sale has been held. |
| 47 | Deed-in-Lieu Completed | Deed in lieu of foreclosure was completed |
| 74 | Property Redeemed Not Paid in Full | According to state law requirements the borrower redeemed the property after the foreclosure sale. Redemption amount less than full indebtedness; loan is not paid in full |
| 1E | Eviction Started | The first public action to initiate eviction was completed |
| 1R | Foreclosure Sale Held – Redemption/Confirmation Required | The foreclosure sale was held and according to state law requirements; there is an applicable redemption/confirmation period |

| Account Reinstated (AR) – reporting on this case is concluded | | |
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| 20 | Reinstated by borrower Who Retains Homeownership w/o Loss Mitigation Intervention | Borrower reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay. |
| 21 | Reinstated by Assumptor | Mortgage reinstated by Assumptor. |
| 98 | Reinstated after Loss Mitigation Intervention | Borrower reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, or RD-SLS Modification), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current as agreed when a promise to pay was made. |
| Claim Termination of Guarantee – reporting on this case is concluded | | |
| 48 | Loss Claim | Loss claim was filed by the loan servicer. |
| Non-Claim Termination of Guarantee (NC) – reporting on this case is concluded. IRA Investor Reporting Action Code "09" must also be reported to terminate the loan. | | |
| 13 | Paid in Full | The mortgage loan has been paid in full. |
| 29 | Charge-off | The loan servicer has charged off part of the funds that would have paid the account in full. No loss claim will be filed with RD. |
| 30 | Third Party Sale | The foreclosure was held, but a third party paid the indebtedness in full. No loss claim will be filed with RD. |
| 73 | Property Redeemed – Paid in Full | According to state law requirements the borrower redeemed the property after the foreclosure sale. The loan is paid in full; no loss claim will be filed with RD. |

Status Reason Codes:

- 001 Death of Principal Mortgagor
- 002 Illness of Principal Mortgagor
- 003 Illness of Mortgagor's Family Member
- 004 Death of Mortgagor's Family Member
- 005 Marital Difficulties
- 006 Curtailment of Income/The reduction of income of a borrower
- 007 Excessive Obligations - Same Income, Including Habitual Nonpayment of Debts
- 008 Abandonment of Property
- 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
- 032 Eligible Disaster Area
- 055 National Emergency
- INC Incarceration