Multifamily Delinquency and Default Reporting (MDDR) System Training Session

U.S. Department of Housing and Urban Development

Training Agenda

- Welcome and Introduction
- Overview of MDDR
- Accessing MDDR
- System Walkthrough
- User Support
- Questions from the Audience

Course Objectives

You will understand how to:

- Navigate MDDR
- Submit delinquency, default and election to assign notices via the internet
- Access on-line forms and reports
- Know who to contact for user support

Learning Objectives

- Definition
- Benefits
- Functionality
- HUD Regulations
- User Groups

MDDR

Multifamily Delinquency and Default Reporting System

Is a Web-based application designed to provide lenders, the ability to submit delinquencies, defaults, and elections to assign. In addition, MDDR tracks previous delinquency submissions through the reporting component for HUD-insured and HUD-owned properties.

MDDR Benefits

MDDR is a useful tool:

- Accurate delinquency and default history for Project Managers and Lenders
- Facilitates industry partnerships between MFH and servicing mortgagees
- Supports integration with HUD HQ, Lenders, and Servicing Sites

What's New in MDDR 2.0?

Phase II Enhancements and Functionality:

- 202 Direct Loan Delinquency Tracking
- Enhanced Processing of Elections to Assign
- New User Interface
- Ad Hoc Reporting
- Data Downloads
- On-line Administration Functions
- Increased Enforcement of FHA-Insured Loan Delinquency Business Rules

HUD Regulations

HUD Regulations require:

- Migration to electronic submission of delinquency and default information by mortgagees of HUD-insured loans by January 1, 2002
- Phase-in process determined by the number of loans a lender services

HUD Regulations

Phased-In Approach:

Mortgagees with:	Must Comply By:
70 or more insured mortgage loans	March 1, 1999
26 to 69 insured mortgage loans	January, 1, 2000
11 to 25 insured mortgage loans	January 1, 2001
*10 or fewer insured mortgage loans	January 1, 2002

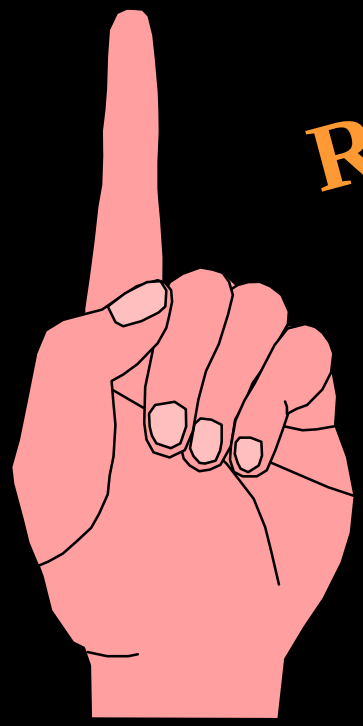
*On or after January 1, 2002, mortgagees that hold or service fewer than 10 multifamily mortgages may continue to report mortgage delinquencies, defaults, reinstatements, assignment elections, withdrawals of assignment elections, and related information in writing on Form HUD-92426 only with specific HUD approval.

MDDR User Groups

- Servicing Mortgagees
- HUD Headquarters
  - **Program Management**
  - **Portfolio Management**
  - **OGC**
  - **Business Products**
  - **Comptrollers' Office**

- Servicing Site Project Managers
- REAC
- Departmental Enforcement Center

MDDR User Groups

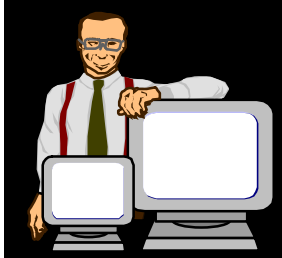


Remember

- Know your user role and purpose for using MDDR
- Each user type has different access rights

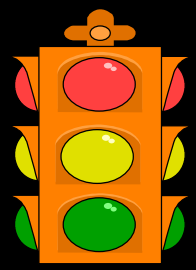
MDDR Process Overview

Delinquency → Default → Election to Assign



MDDR FHA Insured Menu

→ **New Delinquency Submission** →



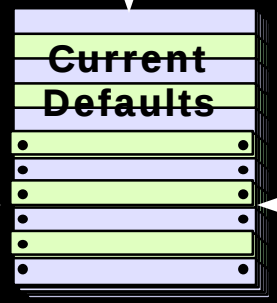
Paid?

Yes → **Enter Paid Date** **MM/DD/YYYY** → **Normal Loan Processing**

No ↓ **Initial Default** ↓ **Reinstated?**

Yes → **Normal Loan Processing**

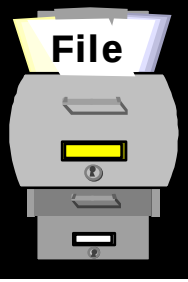
No ↓



→ **Election?** → **Submit Election Forms** ↓ **Approved?** ↓ **Claims Correspondence**

↔ **Filing Extension?**

Filing Extension?



MDDR Application Training

Getting Started on the Web

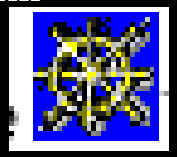
If you are a **HUD Employee**:

- Open Browser
- Type: http://hudapps.hud.gov/ssmaster/index.cfm

MDDR System- HUD Employee

Secure Systems to Access MDDR

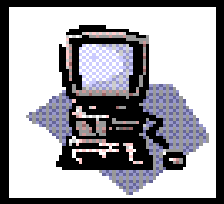
Open Browser
(version 4.0 or higher)
http://hudapps.hud.gov/ssmaster/index.cfm



Type in User ID and Password

Secured Systems Page
Click on
Multifamily Delinquency and Default Reporting System link

MDDR



Secure Systems Password

HUD Employees:

- Contact your REMS System Administrator in your Servicing Site to obtain a Secure Systems Password

Getting Started on the Web

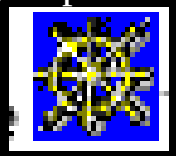
If you are a **Lender**:

- Open Browser
- Type: http://www.hud.gov

MDDR System- Lender

FHA Connection to Access MDDR

Open Browser (version 4.0 or higher) http://www.hud.gov



Right Side of Screen Locate:

PICK YOUR GROUP

Lenders

Scroll Down To Locate:

Work On-Line

FHA connection

Click here to begin

About this Site & Registration

Frequently Asked Questions

Click On:

application coordinator registration

or

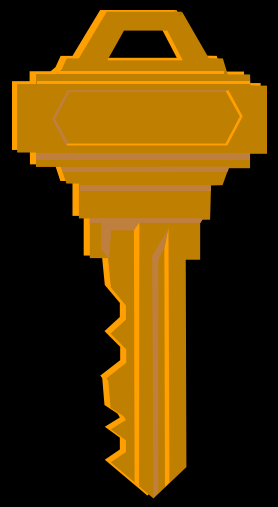
standard user registration

Application Coordinator's id will take 7-10 business days to receive by US Postal Mail.

The id will be mailed to the CEO and distributed by him/her.

MDDR System Access

Application Coordinator will help you



- Request a role type
- Access your user rights

Lender

MDDR System- Lender

Submitting a Delinquency

MDDR: New Delinquencies Page

Batch Upload

Download File From McKracken

Format McKracken File

loan abc; 06/14/1999;
loan bef; 04/22/2000;

Save File

Submit Monthly Delinquencies in Batch Mode link

or

Individual Submission

Enter FHA Number

Lender enters data specific to the loan

Delinquency Status Report	
Loan ABC	

MDDR System- Lenders

Additional Functionality for Lenders

- **Current Defaults Window**
  - View and Update Loans in Default
- **Election to Assign Page**
  - Submit a Fiscal Form
  - Request a 30 day extension on recordation
- **Standard Reports**
  - Options include submission type for a selected time period

Project Manager

MDDR System- Project Manager

Search For and Update A 202 Delinquency

MDDR:
Update 202
Delinquency
Menu Screen

Search for 202 Loan
by FHA Number

Search Criteria	
FHA Number	

Make updates to
202 Loan

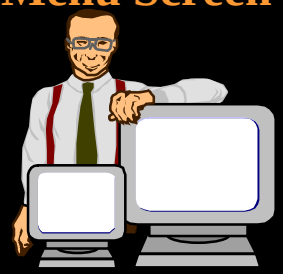
Click Button
to Submit Loan:

Submit

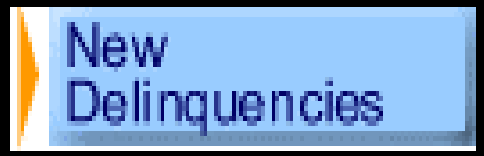
MDDR System- Project Manager

Access Direct Loan Delinquency Report

MDDR:
Update 202
Delinquency
Menu Screen



To Access 202 Delinquency Reports
Click Button:



Use
LAS Update Date link
or
✓Check Mark Data Fields
to customize 202 Delinquency
Report

Portfolio Management
(HUD Headquarters)

MDDR System- Portfolio Management

FHA Link- Approve or Deny Lenders Election To Assign

MDDR:
FHA Screen

To Approve Elections
to Assign
Click Button:

Approved Election:
Email sent to Lender and cc'd
to specified persons

Disapproved Election

MDDR System- Portfolio Management

Administration Link

MDDR:
Election Notification Page

Functions

✓Add Users
✓Update Users Information
x Delete User
x Remove User from Email Distribution List

Summary

During this training session we have learned:

- Benefits of Using MDDR
- How To Access MDDR
  - Lender: FHA Connection
  - HUD Employees: Secured Systems
- Understanding your User Role
- MDDR Functionality for Lenders, Portfolio Mangers and Project Managers

MDDR System Help

- For FHA Connection ID Support
  - Contact the appropriate Home Ownership Center
- For Secured Systems Support
  - Call your REMS Administrator
- For Operational/Technical Questions Regarding MDDR
  - Call 202-401-7816 for MDDR Help Desk
- For Policy Questions
  - Call Gloria Burton or Cindy Bridges at (202) 708 - 3944