



**REVERSE MARKET**  
**INSIGHT**

**Housing and Urban Development (HUD)  
Home Equity Conversion Mortgage (HECM)**

**HERMIT Servicing Module (SM)  
Monthly Lender Reconciliation  
File Layout**

**Version 1.0**

**Release 5.2  
December 2016**

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## 1. Introduction

The Monthly Lender Reconciliation (MLR) file is being updated to include additional data fields that were previously requested by the industry.

The updated file will increase the number of fields in the MLR file from 64 to 80 and the new data fields have been added to the end of the file. The delivery method and frequency of the MLR file will remain the same and will continue to be delivered monthly to Servicers via the HERMIT SFTP Server.

Concurrent with this update, a fix has been implemented to the MLR specific to the existing data field #42 "Monthly Set Aside Amount". The resolution will accurately capture the Monthly Tax and Insurance Withheld amounts. The format of this field will not be changed.

The new Monthly Lender Reconciliation file layout is detailed in section 2 below.

**The new file format will be delivered to the existing HERMIT SFTP Server location on 12/2/2016.**

## 2. Monthly Lender Reconciliation File Layout

### 2.1 The layout below encompasses existing data fields and enhancements

Data Format Key: RJ=Right Justified, LJ=Left Justified, SF=Space Filled, ZF=Zero Filled, C=Alphanumeric, N=Numeric

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
1	FHA case number	10	1	10	RJ ZF C; format 'NNNNNNNNNN'	10 position loan case number, received from CHUMS
	Delimiter (bar)	1	11	11	C; value = " "	
2	Investor number	10	12	21	RJ ZF C; format 'NNNNNNNNNN'	Investor loan number for the holder of the loan.
	Delimiter (bar)	1	22	22	C; value = " "	
3	Youngest Borrower's Last Name	15	23	37	LJ C	The Last Name of the Youngest Borrower on the Case
	Delimiter (bar)	1	38	38	C; value = " "	
4	Interest Rate	6	39	44	RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.  For example 6.45% is displayed as 06.450	The Mortgage interest rate. For adjustable loans, this rate will reflect the U.S> Treasury rate or the LIBOR rate plus a margin. The interest rate in the file will be the Current Interest Rate for Reporting Period  Sample values: 99.999
	Delimiter (bar)	1	45	45	C; value = " "	
5	Expected Interest Rate	6	46	51	RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.  For example 6.45% is displayed as 06.450	
	Delimiter (bar)	1	52	52	C; value = " "	
6	Fund Date	6	53	58	RJ ZF N; Date format YYMMDD	The date on which funds were disbursed. This is the funded date in HERMIT  Sample Values: 18000101
	Delimiter (bar)	1	59	59	C; value = " "	
7	Interest Rate Adjust Date	6	60	65	RJ ZF N; Date format YYMMDD	The adjustment date is the date that a variable rate adjusted to the new interest rate. The date will always be the last date of the previous month.  Sample values: 18000101
	Delimiter (bar)	1	66	66	C; value = " "	
8	Initial FEE	11	67	77	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Amount of the "up-front" mortgage insurance premium minus Partial Repays.
	Delimiter (bar)	1	78	78	C; value = " "	

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
9	Current Month Advance	11	79	89	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Total Scheduled and Unscheduled Advances that were disbursed to the borrower for Report Period
	Delimiter (bar)	1	90	90	C; value = " "	
10	Current Month Service Fee	11	91	101	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Monthly Service Fee for Report Period
	Delimiter (bar)	1	102	102	C; value = " "	
11	Current Month MIP	11	103	113	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Monthly MIP for Report Period
	Delimiter (bar)	1	114	114	C; value = " "	
12	Current Month Interest	11	115	125	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Monthly Interest for Report Period
	Delimiter (bar)	1	126	126	C; value = " "	
13	Total Service Fee	11	127	137	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Monthly service fee charged by the lender to cover the costs of servicing the loan OR The dollar amount described by the Transaction Code ID impacting the service fee balance
	Delimiter (bar)	1	138	138	C; value = " "	
14	Total MIPS	11	139	149	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	150	150	C; value = " "	
15	Total Interest	11	151	161	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	162	162	C; value = " "	
16	Total Schedule Payments	11	163	173	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99.	
	Delimiter (bar)	1	174	174	C; value = " "	
17	Total Unscheduled Advance	11	175	185	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	186	186	C; value = " "	
18	Recalculation Adjustment Fee	11	187	197	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	198	198	C; value = " "	
19	Service Fee Set Aside	11	199	209	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places.	The service fee set aside amount is a calculation based on the

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
					Format 99999999.99	expected average interest rate (ten-year rate), borrowers age, and monthly loan servicing fee. It is the funds set aside from the principal limit, required of the loan, for payment of future monthly servicing fees.
	Delimiter (bar)	1	210	210	C; value = " "	
20	Principal Limit Original Loan Balance	11	211	221	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	222	222	C; value = " "	
21	Principal Limit Line of Credit Set Aside Balance	11	223	233	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	234	234	C; value = " "	
22	Principal Limit Repair Set Aside Balance	11	235	245	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Amount of money set aside to cover home repairs needed prior to approval of the loan.
	Delimiter (bar)	1	246	246	C; value = " "	
23	Principal Limit Total Loan Balance	11	247	257	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	258	258	C; value = " "	
24	Principal Limit Net Loan Balance	11	259	269	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	270	270	C; value = " "	
25	Principal Limit Net Line of Credit Set Aside Balance	11	271	281	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	282	282	C; value = " "	
26	Principal Limit Net Repair Set Aside Balance	11	283	293	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	294	294	C; value = " "	
27	Principal Limit Net Total	11	295	305	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	306	306	C; value = " "	
28	Net Available	11	307	317	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	318	318	C; value = " "	

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
29	Total Loan Balance	11	319	329	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	The total balance for the case. The total loan balance includes scheduled and unscheduled advances, repayments, and payoffs.
	Delimiter (bar)	1	330	330	C; value = " "	
30	Total Growth Amount	11	331	341	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	342	342	C; value = " "	
31	Maximum Claim Amount	11	343	353	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	The maximum Claim amount for the loan
	Delimiter (bar)	1	354	354	C; value = " "	
32	Case Status Codes and Status Description:	11	355	365	LJ C	Valid values, and their associated meanings, are as follows: <ul style="list-style-type: none"> <li>• 01- Suspense, (IMIP has not been paid)</li> <li>• 02 – Pending Endorsement, (IMIP collection confirmation has been sent to the Servicing Module from the Accounting Module)</li> <li>• 04 – Endorsed, (HUD has insured the loan)</li> <li>• 06 – Canceled Loan</li> <li>• 08 – Terminated</li> <li>• 10 – Pending IMIP Payment (IMIP Collection request has been sent to Accounting Module)</li> </ul>
	Delimiter (bar)	1	366	366	C; value = " "	
33	Appraisal Amount	11	367	377	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	378	378	C; value = " "	
34	Payment Plan Type: 01 – Term 02 – LOC 03 – Tenure 04 – Term & LOC 05 – Tenure & LOC	2	379	380	RJ ZF N	The new payment plan loan type for the new effective date. This code indicates the type of payment plan that has been set up for a loan.  Valid values and their meanings are: <ul style="list-style-type: none"> <li>• 01-Term</li> <li>• 02-Line of Credit (LOC)</li> <li>• 03-Tenure (TEN)</li> <li>• 04-Term and LOC (Modified Term)</li> <li>• 05-Tenure and LOC (Modified Tenure)</li> </ul>

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
	Delimiter (bar)	1	381	381	C; value = " "	
35	Length of payment in months	3	382	384	RJ ZF N; format 999	
	Delimiter (bar)	1	385	385	C; value = " "	
36	Index Type:	1	386	386	<ul style="list-style-type: none"> <li>RJ ZF C; format 'N'</li> </ul>	<p>This field will be filled with the following values:</p> <ul style="list-style-type: none"> <li>'T' = CMT</li> <li>'L' = LIBOR</li> </ul>
	Delimiter (bar)	1	387	387	C; value = " "	
37	Interest Rate Adjustment Type:	1	388	388	RJ ZF C; format 'N'	<p>Will be filled with the following values:</p> <ul style="list-style-type: none"> <li>'A' = Annual</li> <li>'F' = Fixed</li> <li>'M' = Monthly</li> </ul>
	Delimiter (bar)	1	389	389	C; value = " "	
38	Arm Periodic Type:	2	390	391	RJ ZF C; format 'NN'	<p>The ARM (Adjustable Rate Mortgage) Periodic is a 2 character code to indicate the periodic adjustment type. It is used to calculate the interest on adjustable loans.</p> <ul style="list-style-type: none"> <li>'1Y' = Annual Period</li> <li>'1M' = Monthly Period</li> <li>Blank for Fixed Loan</li> </ul>
	Delimiter (bar)	1	392	392	C; value = " "	
39	Margin Rate	6	393	398	<p>RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.</p> <p>For example 6.45% is displayed as "06.450";</p>	Margin rate for adjustable loans.
	Delimiter (bar)	1	399	399	C; value = " "	
40	Interest Rate Cap	6	400	405	<p>RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.</p> <p>For example 6.45% is displayed as "06.450";</p>	The maximum interest rate for monthly adjustable mortgages.
	Delimiter (bar)	1	406	406	C; value = " "	
41	Monthly Payment	11	407	417	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	Current Month Scheduled Payment
	Delimiter (bar)	1	418	418	C; value = " "	
42	Monthly Set Aside Amount	11	419	429	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
	Delimiter (bar)	1	430	430	C; value = " "	
43	Line of Credit Growth Amount	11	431	441	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	
	Delimiter (bar)	1	442	442	C; value = " "	
44	Current Servicer	10	443	452	RJ ZF C; format 'NNNNNNNNNN'	The Current Servicer ID on the Case Sample Values: 1000000000
	Delimiter (bar)	1	453	453	C; value = " "	
45	Previous Servicer	10	454	463	RJ ZF C; format 'NNNNNNNNNN'	The Previous Servicer on the Case Sample Values: 1000000000
	Delimiter (bar)	1	464	464	C; value = " "	
46	Servicer Transfer Date	6	465	470	RJ ZF N; Date format YYMMDD	The date the case was transferred to the current servicer number. Sample Values: 18000101
	Delimiter (bar)	1	471	471	C; value = " "	
47	Current Loan Holder	10	472	481	RJ ZF C; format 'NNNNNNNNNN'	Current loan holder number for the loan. Sample values:1000000000
	Delimiter (bar)	1	482	482	C; value = " "	
48	Previous Loan Holder	10	483	492	RJ ZF C; format 'NNNNNNNNNN'	The previous loan holder number for the loan. Sample values: 1000000000
	Delimiter (bar)	1	493	493	C; value = " "	
49	Loan Transfer Date	6	494	499	RJ ZF N; Date format YYMMDD	The date the case was transferred by the servicer to the current loan holder number.
	Delimiter (bar)	1	500	500	C; value = " "	
50	Reason Transferred	2	501	502	RJ ZF C; format 'NN'	A code that indicates the reason that the loan was transferred to a new loan holder. Valid values and their meanings are: <ul style="list-style-type: none"> <li>• 00-Loan Not Transferred</li> <li>• 01-loan sold</li> <li>• 02-loan assigned</li> </ul>
	Delimiter (bar)	1	503	503	C; value = " "	
51	Current Lender	10	504	513	RJ ZF C; format 'NNNNNNNNNN'	The Current Lender ID on the Case
	Delimiter (bar)	1	514	514	C; value = " "	
52	Previous Lender	10	515	524	RJ ZF C; format 'NNNNNNNNNN'	The Previous Lender ID on the Case

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
	Delimiter (bar)	1	525	525	C; value = " "	
53	Lender Transfer Date	6	526	531	RJ ZF N; Date format YYMMDD	The date the case was transferred by the servicer to the current lender number.
	Delimiter (bar)	1	532	532	C; value = " "	
54	Upfront Initial MIP	11	533	543	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	The Initial Mortgage Insurance Premium paid on the loan
	Delimiter (bar)	1	544	544	C; value = " "	
55	Corporate advance	11	545	555	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	The total corporate advance amount on taxes, insurance, and other fees.
	Delimiter (bar)	1	556	556	C; value = " "	
56	Program Type	11	557	567	"HECM" "TRADITIONAL", 'STANDARD' OR 'SAVER'	Valid Values: <ul style="list-style-type: none"> <li>• HECM</li> <li>• TRADITIONAL</li> <li>• STANDARD</li> <li>• SAVER</li> </ul>
	Delimiter (bar)	1	568	568	C; value = " "	
57	Annual MIP Rate	6	569	574	RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.  For example 6.45% is displayed as "06.450";	
	Delimiter (bar)	1	575	575	C; value = " "	
58	Principal Limit Setup	12	576	587	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 999999999.99	
	Delimiter (bar)	1	588	588	C; value = " "	
59	LOC Setup	10	589	598	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 999999.99	
	Delimiter (bar)	1	599	599	C; value = " "	
60	Repair Setup	10	600	609	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 999999.99	
	Delimiter (bar)	1	610	610	C; value = " "	
61	Initial Interest Rate	6	611	616	RJ ZF N; decimal point (.) is required with three right positions as decimals. Format 99.999.  For example 6.45% is displayed as "06.450";	
	Delimiter (bar)	1	617	617	C; value = " "	
62	Endorsement Date	6	618	623	RJ ZF N; Date format YYMMDD	The date HUD endorses (issues

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
						certificate of insurance for) the loan.
	Delimiter (bar)	1	624	624	C; value = " "	
63	Borrower 1 DOD	6	625	630	RJ ZF N; Date format YYYYMMDD	Death date of the youngest borrower.
	Delimiter (bar)	1	631	631	C; value = " "	
64	Borrower 2 DOD	6	632	637	RJ ZF N; Date format YYYYMMDD	Death date of the second borrower.
	Delimiter (bar)	1	638	638	C; value = " "	
<b>NEW FIELDS ADDED BELOW THIS LINE</b>						
65	Round to 1/8 <sup>th</sup>	1	639	639	RJ ZF C; format 'Y'	This Field will be the field on the loan details screen
	Delimiter (bar)	1	640	640	C; value = " "	
66	ARM First Change Date	6	641	646	RJ ZF N; Date format YYYYMMDD	This Field will be the field on the loan details screen
	Delimiter (bar)	1	647	647	C; value = " "	
67	Credit Type	1	648	648	RJ ZF C	This Field will be the field on the loan details screen
	Delimiter (bar)	1	649	649	C; value = " "	
68	Loan Skey	8	650	657	RJ ZF N;	Unique identifier assigned to each loan
	Delimiter (bar)	1	658	658	C; value = " "	
69	Prop Charge-Pre D&P Balance	11	659	669	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	This will be the property charge Pre D&P balance as of month end.
	Delimiter (bar)	1	670	670	C; value = " "	
70	Payment Status	17	671	687	RJ ZF C	This will be the Payment Status as of month end. The field is on the Loan Balance Screen.  Values are: Suspended or Active
	Delimiter (bar)	1	688	688	C; value = " "	
71	LESA Balance	11	689	699	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	This will be the LESA Balance as of month end. This field is displayed on the Loan Balance screen.
	Delimiter (bar)	1	700	700	C; value = " "	
72	LESA Type	1	701	701	RJ ZF C	This will be the LESA Type as of month end. This field is displayed on the Loan Balance screen.  Values are: <ul style="list-style-type: none"> <li>• Fully Funded (F)</li> <li>• Partially Funded (P)</li> <li>• Voluntary (V)</li> </ul>

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
						<ul style="list-style-type: none"> <li>Not Required (N)</li> </ul>
	Delimiter (bar)	1	702	702	C; value = " "	
73	Semi Annual Payment Amount	11	703	713	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	The field will be populated when the LESA Type is Partially funded.
	Delimiter (bar)	1	714	714	C; value = " "	
74	IDL Amount	11	715	725	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	This will be the IDL amount as of month end. This field is displayed on the Loan Balance screen.
	Delimiter (bar)	1	726	726	C; value = " "	
75	IDL Expiration Date	6	727	732	RJ ZF N; Date format YYMMDD	This will be the IDL expiration date as of month end. This field is displayed on the Loan Balance screen.
	Delimiter (bar)	1	733	733	C; value = " "	
76	HERMIT sub status	10	734	743	RJ ZF C	<p>Sample Value: 00 (Only the code below will be used)</p> <ul style="list-style-type: none"> <li>03-13-Bankruptcy/Chapter 7</li> <li>03-14-Bankruptcy/Chapter 13</li> <li>03-22-Family Sale Pending</li> <li>03-24-DIL</li> <li>03-25-Short Sale Initiated</li> <li>03-83-Loss Mit/Pre FCL</li> <li>03-84-Due &amp; Payable</li> <li>03-85-Foreclosure – Assigned</li> <li>03-87-Foreclosure – Endorsed</li> <li>03-91-Repurchase</li> <li>04-01-CT 21 – DIL/FCL</li> <li>04-02-CT 23 – Short Sale</li> <li>04-03-CT 22 – Preliminary Title Approval</li> <li>04-04-CT 22 – Pending Add Info</li> <li>04-05-CT 22 – Pending Assignment</li> <li>04-08-CT 20 – Demand Assignment</li> <li>04-09-Assignment Denied – Funds Due HUD</li> <li>06-31-Terminate – Death</li> <li>06-32-Terminate – Borr. Moved</li> <li>06-33-Terminate – Borr. Paid</li> <li>06-34-Terminate – Other</li> </ul>

#	Field Description	Field Length	Start Position	End Position	Data Type - Format	Business Rules
						<ul style="list-style-type: none"> <li>• 06-35-Terminate - REO/3rd Party/FCL Sale (PIF)</li> <li>• 06-36-Terminate - Short Sale</li> <li>• 06-40-Terminate - FCL Conveyed</li> <li>• 06-41-Terminate - DIL Conveyed</li> <li>• 06-42-Terminate - Refinance</li> <li>• 06-43-Terminate - CT 21</li> <li>• 06-44-Terminate - CT 23</li> <li>• 06-45-Terminate - Claim</li> <li>• 777-Payment Suspended</li> <li>• ACTIVE-Loan Active</li> </ul>
	Delimiter (bar)	1	744	744	C; value = " "	
77	Current Principal Limit	11	745	755	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	CPL as of the month end.
	Delimiter (bar)	1	756	756	C; value = " "	
78	NBS	1	757	757	RJ ZF C	Populate this field with 'Y' if there is an Eligible and Active Non-Borrowing Spouse and 'N' if there is not a Non-Borrowing Spouse.
	Delimiter (bar)	1	758	758	C; value = " "	
79	Prior Loan Balance	11	759	769	RJ ZF N; Decimal Point (.) is required; right two positions are decimal places. Format 99999999.99	From the month end table as of month end.
	Delimiter (bar)	1	770	770	C; value = " "	
80	CLOSE DT	6	771	776	RJ ZF N; Date format YYYYMMDD	The Closing Date of the Loan
	Delimiter (bar)	1	777	777	C; value = " "	
	Filler				SF	