# TABLE OF CONTENTS

## SECTION I
WELCOME TO LOSS CLAIM ADMINISTRATION 5

### Introduction 6

<table>
<thead>
<tr>
<th>Items</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abbreviations and Icons</td>
<td>8</td>
</tr>
<tr>
<td>Screen Navigation</td>
<td>9</td>
</tr>
<tr>
<td>Page Standards</td>
<td>9</td>
</tr>
<tr>
<td>Screen Print Standards</td>
<td>9</td>
</tr>
<tr>
<td>Navigation Buttons</td>
<td>10</td>
</tr>
</tbody>
</table>

## SECTION II
GETTING STARTED 11

### Introduction 12

<table>
<thead>
<tr>
<th>Items</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>System Requirements</td>
<td>12</td>
</tr>
</tbody>
</table>

### Security System for Guaranteed Rural Housing Lenders 13

<table>
<thead>
<tr>
<th>Items</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to Establish Loss Claim Access</td>
<td>13</td>
</tr>
<tr>
<td>Login to Loss Claim Administration</td>
<td>13</td>
</tr>
<tr>
<td>Create an Account</td>
<td>15</td>
</tr>
<tr>
<td>Create User Roles</td>
<td>19</td>
</tr>
<tr>
<td>Logging In</td>
<td>22</td>
</tr>
</tbody>
</table>

### Security System for USDA Rural Development Employees. 24

<table>
<thead>
<tr>
<th>Items</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting Started</td>
<td>24</td>
</tr>
<tr>
<td>Create an Account</td>
<td>25</td>
</tr>
<tr>
<td>GLS Login</td>
<td>27</td>
</tr>
</tbody>
</table>

## SECTION III
ADD/UPDATE PROPERTY DISPOSITION PLAN 29

<table>
<thead>
<tr>
<th>Items</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>30</td>
</tr>
<tr>
<td>Add/Update Property Disposition Plan</td>
<td>31</td>
</tr>
</tbody>
</table>
SECTION IV
ADD/UPDATE A LOSS CLAIM 35
Introduction 36
System Orientation 37
Loss Claim Administration 38
Borrower Request 39
General Information 40
Loan Information 42
Liquidation Information 44
Recoveries 51
Review Process 52
Submitting Process 59
Payment Process Information – Manual Process 60
Loss Claim Payments 60
Recoveries 60

SECTION V
REVIEWING LOSS CLAIM 61
Introduction 62
Lenders Section – View Submitted Loss Claim 63
Claim Status List 71
Threshold Edit Code List 73
Advice for Payment 74
Loss Claim Confirmation 75

USDA Employees - Review Loss Claim Section 76
Claim Status List 77
View Suspended Loss Claims 80
View Paid Loss Claims 81
Cash Collection/Recoveries List 82
Threshold Edit Code List 85
CSC Lender List 86
View/Update Loss Claim 88
Advice for Payment 99
Loss Claim Confirmation 100
Add Threshold Edit Code 101
Update Threshold Edit Code 102
# Table of Contents

## SECTION VI
**FUTURE RECOVERIES – OTHER RECOVERIES** 103
- Introduction 104
- Update Loss Claim Cash Collection 104
- Add/Update Recovery Calculator 105

## SECTION VII
**PAYMENT PROCESS** 110
- Introduction 111
- Capacities 111
- CSC Payment Process 112

## SECTION VIII
**APPENDIX** 114
- Introduction 115
- System Message Tables 115
- Frequently Asked Questions 116
- Definition of Terms and Fields 118
- Addendum E 125
- Contacts 123
- Flow Charts 128
Section I

Welcome to the Loss Claim Administration User Guide
Welcome to USDA Rural Development’s Loss Claim Administration System. This user guide is designed to help you become familiar with the structure of Loss Claim Administration and to efficiently navigate through the system. The guide covers the steps for processing loss claims and calculating future recovery for loss claims and not the full range of loan operations covered by the Guaranteed Loan System. This document is not intended to replace the Rural Development Instructions and Administrative Notices, which are the official sources of policy and program information for Guaranteed Rural Development Loan Programs. Following are some questions you may have about getting started and becoming familiar with the system.

What is Loss Claim Administration?
Loss Claim Administration is an automated system to process guaranteed loss claims. Authorized lenders may use the system to submit a loss claim and/or calculate future recoveries.

Who can use this guide?
This user guide is designed for authorized lenders as well as USDA employees. Most of the sections in the guide are for common use. However, some particular content applies specifically to either Lenders or USDA employees. For that particular content, an icon referring to Guaranteed Rural Housing Lenders or USDA employees will appear on the top-left side of the page. The following icons are used to refer to Lenders or USDA employees:

- Information specific to approved Guaranteed Rural Housing Lenders.
- Information specific to USDA Rural Housing, DCFO and CSC employees.

What are the benefits to Lenders?
Using the Loss Claim Administration System will:
- Allow lenders to submit loss claims electronically to the Agency via the Internet.
- Provide consistency and efficiency in the processing of loss mitigation requests, loss claim processing, Real Estate Owned (REO) disposition and future recovery monitoring and collection by Rural Development staff.
- Reduce the paperwork burden to lenders and meet requirements of the Government Paperwork Elimination Act.
- Improve Lender performance through enhanced pre- and post-payment reviews and audits performed by Centralized Servicing Center (CSC), State and Deputy Chief Financial Officer (DCFO).
- Improve the consistency of the entire loss claim process.
- Improve the efficiency of processing loss claims.
- Send payment(s) electronically.
What are the benefits to USDA?
Using the system will enable USDA to:

☑ Electronically pay the loss claims and eliminate the issuance of paper checks, thereby decreasing the processing cost to the Government.
☑ Provide consistency and efficiency in the processing of loss claim processing, Real Estate Owned (REO) disposition and future recovery monitoring and collection by Rural Development staff.
☑ Implement streamlined and consistent decision-making processes.
☑ Improve Lender performance through enhanced pre- and post-payment reviews and audits performed by Centralized Servicing Center (CSC), State and Deputy Chief Financial Officer (DCFO).
☑ Improve the consistency of the entire loss claim process.
☑ Improve the efficiency of processing loss claims.
☑ Enhance the claim audit process.
☑ Provide for more consistent file documentation.

How will this process be different from the manual process used today?

The automated process follows the same steps you are familiar with from manual processing. The main difference is that many of the processes have been automated to streamline your work, provide consistent decisions, and increase the lenders’ ability to serve their borrowers.

What do I need to get started?

Hardware and software requirements, as well as information on security, access, and user roles are found in Section II, “Getting Started.” Specific technical assistance is available by calling 877-636-3789.

How do I get started?

As a Rural Development-approved lending institution, you need to register and complete Trading Partner Agreement along with the Addendum E in order to be approved by Rural Development as an authorized user. You can then identify a Lender Security Administrator who will access the system and begin establishing access levels for your users. See Section 2, “Getting Started,” for definitions of assigned roles and other details on this process.

This guide is organized to help you, step-by-step, access the system, and submit loss claims and future recoveries to Rural Development. The guide assumes some familiarity with navigation of a web-based system. However, you will find some field definitions in Section VIII, “Appendix,” as well as help on how to use the bookmarks and navigate through the process. Also, you will find “Smart Tip” icon, which will provide more navigation and data tips throughout the document and will help you to understand better the system details.
How do I use this guide?
Following are user tips, icon and abbreviation definitions, and conventions used to
navigate throughout the system. Further field definitions are found in the appendices, and
specific edit codes are illustrated in “Reviewing Loss Claim”, Section V.

Abbreviations and Icons
Common acronyms and symbols used throughout the guide include:

<table>
<thead>
<tr>
<th>Abbreviations</th>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSC</td>
<td>Centralized Servicing Center</td>
</tr>
<tr>
<td>DCFO</td>
<td>Deputy Chief Finance Office</td>
</tr>
<tr>
<td>EFT</td>
<td>Electronic Funds Transfer</td>
</tr>
<tr>
<td>ENR</td>
<td>Estimated Net Recoveries</td>
</tr>
<tr>
<td>GLS</td>
<td>Guaranteed Loan System</td>
</tr>
<tr>
<td>MLS</td>
<td>Multiple Listing System</td>
</tr>
<tr>
<td>PDP</td>
<td>Property Disposition Plan</td>
</tr>
<tr>
<td>RD</td>
<td>Rural Development</td>
</tr>
<tr>
<td>REO</td>
<td>Real Estate Owned</td>
</tr>
<tr>
<td>RHS</td>
<td>Rural Housing Service</td>
</tr>
<tr>
<td>SSN</td>
<td>Social Security Number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Icons</th>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>📚</td>
<td>Information specific to approved Guaranteed Rural Housing Lenders</td>
</tr>
<tr>
<td>📝</td>
<td>Information specific to USDA Rural Housing, DCFO and CSC staff.</td>
</tr>
<tr>
<td>🧠</td>
<td>Smart Tip: helpful system or processing tip.</td>
</tr>
<tr>
<td>🎯</td>
<td>Frequently Asked Questions and contact information.</td>
</tr>
<tr>
<td>🔂</td>
<td>Information limited to the process specified within the arrow box.</td>
</tr>
</tbody>
</table>
Screen Navigation
Conventions used in the structure and navigation of the system include:

<table>
<thead>
<tr>
<th>Convention</th>
<th>Description of indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drop-down menus and Calendars</td>
<td>Drop-down menus and calendars are available for many data entry fields and are indicated by a &quot;select&quot; prompt beside the data field or by an arrow prompt in the same location.</td>
</tr>
<tr>
<td>Required Fields</td>
<td>Minimum fields required in order to save a submission are indicated with this symbol.</td>
</tr>
<tr>
<td>Inaccessible data fields</td>
<td>Some data fields may not be accessible as the information is populated by the system.</td>
</tr>
<tr>
<td>Edit Codes</td>
<td>Edit Codes provide information on next steps, required documentation, and required submissions. Edit codes are displayed in respective process screens. Threshold edit codes are messages displayed once the claim has been submitted, indicating that a claim has been suspended for review prior to claim payment. (see Section V).</td>
</tr>
</tbody>
</table>

Page Standards
The web pages in Loss Claim Administration share some consistent conventions. Further detail on the specific links and buttons are provided in Section IV, “Add/Update a Loss Claim.”

<table>
<thead>
<tr>
<th>Page Convention</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Page Frames</td>
<td>Each page includes a primary frame (bars above and around the screen). The header, footer and left navigation bars remain fixed while scrolling through the pages.</td>
</tr>
<tr>
<td>Navigation Links</td>
<td>Links in left navigation bar of Home and Loss Claim pages will enable you to return to SFH Loss Menu or link to other pages provided they have been previously completed.</td>
</tr>
<tr>
<td>Action Buttons</td>
<td>Buttons in left navigation bar on all pages other than Home and Loss Claim pages perform a function specific to that page.</td>
</tr>
<tr>
<td>Data Fields</td>
<td>Entry fields have a wide range of required or defined data. Required fields are listed in the screen navigation table above.</td>
</tr>
</tbody>
</table>

Actions are controlled depending on user level; buttons will be “grayed out” if the action is not available to the user.

Screen Print Standards
System web pages throughout the process are introduced in the guide with a view of the initial screen and then are followed with individual screen shots highlighting the step-by-step details necessary to complete the respective process. These screen print standards can be found in “Add/Update Property Disposition Plan”, Section III; “Add/Update Loss Claim”, Section IV; “Review Loss Claim”, Section V; and, “Future/Other Recoveries”, Section VI.
### Navigation Buttons

The following list includes common navigation buttons that you will encounter while navigating in the system. The description below will help you to understand better the action and function of each navigation button.

<table>
<thead>
<tr>
<th>Navigation Buttons</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add</td>
<td>Add information if user has the authority.</td>
</tr>
<tr>
<td>Add Co Borrower</td>
<td>Pop-up box prompting user to enter co-borrower’s SSN so the user can provide co-borrower’s required information.</td>
</tr>
<tr>
<td>Back</td>
<td>Return to previous page.</td>
</tr>
<tr>
<td>Calculate</td>
<td>Invoke edits, calculate values and redisplay the page. After page is redisplayed, user can make additional changes and re-calculate.</td>
</tr>
<tr>
<td>Cancel</td>
<td>Direct the user <strong>back</strong> to menu page.</td>
</tr>
<tr>
<td>Continue</td>
<td>Initiate data validation, calculate values, database update and upon successful completion proceed to the <strong>next</strong> page.</td>
</tr>
<tr>
<td>Delete</td>
<td>Invoke edits and delete records provided in the page.</td>
</tr>
<tr>
<td>Main Menu</td>
<td>Flow to the GLS Loss Claim Administration web page.</td>
</tr>
<tr>
<td>Next</td>
<td>Take the user to next page.</td>
</tr>
<tr>
<td>Previous</td>
<td>Display previous page.</td>
</tr>
<tr>
<td>Print</td>
<td>Print a copy of the page.</td>
</tr>
<tr>
<td>View Loss Claim</td>
<td>Flow to the View/Update Loss Claim web page.</td>
</tr>
<tr>
<td>Reset</td>
<td>Reset values in a new column to their initial display values.</td>
</tr>
<tr>
<td>Save</td>
<td>Initiate data validation and database update.</td>
</tr>
<tr>
<td>Submit</td>
<td>Store values and begin transmission process.</td>
</tr>
</tbody>
</table>

Effective December 1, 2007: Users may also see a **Delete/Cancel** button.
Section II

Loss Claim Administration
Getting Started
SECURITY SYSTEM

This section explains step-by-step to lenders and USDA employees how to access the Loss Claim Administration System.

Whether you have to create an account or just login into the system, within this section you can understand the steps to do so.

Also, you will learn what the system requirements are and which procedures and documents you may need to create a new account as well as the different roles of the users that navigate the system.

SYSTEM REQUIREMENTS

Loss Claim Administration is a web-based system designed with many different users in mind. Hardware and software requirements are minimal and listed below.

<table>
<thead>
<tr>
<th>System</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardware</td>
<td>• Desktop or Laptop</td>
</tr>
<tr>
<td>Software</td>
<td>• Microsoft Internet Explorer® 5.5 or higher</td>
</tr>
<tr>
<td>Other*</td>
<td>• Internet connection</td>
</tr>
<tr>
<td></td>
<td>• Note: Session will “time-out” after one hour of inactivity</td>
</tr>
<tr>
<td>Browser Settings*</td>
<td>• Cookies settings must be set to “accept”</td>
</tr>
<tr>
<td></td>
<td>• Temporary internet files should be set to automatically check for newer versions of a page</td>
</tr>
<tr>
<td></td>
<td>• Pop-up blockers must be disabled</td>
</tr>
</tbody>
</table>

*See your network administrator or internet service provider for help with internet and browser settings.

There are two levels of security to allow authorized users access to the system. The first is handled by eAuthentication, the standard USDA-wide security access system. The second is handled by Application Authorization Security Management (AASM). Details on how to establish user access levels are provided on the following pages.
Security System for Guaranteed Rural Housing Lenders

How to Establish Loss Claim Access

This section provides step-by-step directions to establish Loss Claim access. It also provides directions for the Lender Security Administrator to create lender user roles. The table below provides an overview on how to establish Loss Claim access.

<table>
<thead>
<tr>
<th>Step</th>
<th>Who…</th>
<th>Does What…</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lending Institution</td>
<td>Choose Lender Security Administrator</td>
</tr>
<tr>
<td>3</td>
<td>Rural Development and All Lender Users</td>
<td>Identity proof Lenders Security Administrator and all lender users.</td>
</tr>
<tr>
<td>4</td>
<td>Lending Institution</td>
<td>Complete Addendum E and submit to Rural Development</td>
</tr>
<tr>
<td>5</td>
<td>Rural Development, DCFO</td>
<td>Upon receipt of Addendum E grant privileges to Lender Security Administrators</td>
</tr>
<tr>
<td>6</td>
<td>Lender Security Administrator</td>
<td>Create lender user roles for all designated users</td>
</tr>
</tbody>
</table>

LOGIN TO LOSS CLAIM ADMINISTRATION

To login to Loss Claim Administration enter [https://USDALINC.sc.egov.usda.gov/](https://USDALINC.sc.egov.usda.gov/) into address bar in your browser.

For account creation, use the eAuthentication web site instead of going through USDA LINC.
Click ‘Loss Claim Administration’ link.

The USDA eAuthentication Privacy Message page will appear. After reading, click ‘CONTINUE’.

Single Family Guaranteed Rural Housing

Click ‘Loss Claim Administration’ link.

The USDA eAuthentication Privacy Message page will appear. After reading, click ‘CONTINUE’.

eAuthentication Login

You may access eAuthentication through Loss Claim Administration if you would like to login. If you only want to create an account, you may do so by visiting http://www.eauth.egov.usda.gov/.

The eAuthentication screen allows you to access:

- Loss Claim Administration
- Change Password
- Reset Forgotten Password
- Update your account

If you do not have a User ID and Password, click ‘Create an account’ to acquire system access.

If you already have a User ID and Password with Level 2 access, proceed to “Logging In” section.

To learn more about an eAuthentication Account and access level click the “What is an account?” link.
Create an Account

This screen defines the type of accounts available for USDA customers. Loss Claim Administration requires Level 2 Access.

Click ‘Level 2 Access’ link.
For Level 2 Access

Step 1:
Be sure to type your information the way it appears on your government issued ID.

Click ‘CONTINUE’
Step 2: Verify that the information is correct on the input screen.

Click ‘SUBMIT’ when done completing the form.

Step 3: You will receive an email to activate your account. In the body of the email click ‘ACTIVATE MY ACCOUNT’. This will grant you Level 1 Access.

Step 4: To get Identity Proofed for level 2 access, take your government ID and present it in person to a USDA employee who is a Local Registration Authority (LRA).

Step 5: LRA activates your account with Level 2 Access.

Step 6: You will receive another email stating that you have a Level 2 account. You will then need to update your password by clicking ‘UPDATE YOUR ACCOUNT’ in the body of the email.
Step 7: Enter your User ID and Password. Click ‘LOGIN’.

Step 8: Change your Password. (Note: include at least 1 uppercase letter, 1 lowercase letter, and 1 non-alphabetical character for your new password.) Click ‘CONTINUE’

Note: Password cannot be a common word found in the dictionary or common proper names.

Step 9: Complete the Addendum E (see Section VIII “Appendix” – Addendum E) and send it to the Guaranteed Loan Branch listed on Addendum E.

NOTE: The Security Administrator’s Level 2 eAuthentication ID is required on the Addendum E.

Step 10: When Guaranteed Loan Branch receives Addendum E, they will authorize the Security Administrator in the Loss Claim System.

Step 11: Security Administrator receives email with authorization as Security Administrator.

Step 12: Security Administrator delegates access to other lender employees that will use the Loss Claim System.

Other employees must be level 2 access also.
Create User Roles
In this section, the Security Administrator delegates access to the other lender employees who will use the Loss Claim System.

eAuthentication Login

Enter your Lender Security Administrator User ID and Password.

Click ‘LOGIN’
User Authorization

GLS Lender Loss Claim Administration

Click Maintain Lender/Branch Representative under User Authorization.

NOTE: Only the Security Administrator will see the User Authorization section.

Loss Claim Update
Add/Update Loss Claim
Add Recovery Calculator
Update Recovery Calculator

Loss Claim Inquiry
View Property Disposition Summary
View Submitted Loss Claim
Claim Status List
Threshold Edit Code List

Reports
Advice of Payment
Loss Claim Confirmation

Documentation
Loss Claim Administration User Guide (PDF)
Loss Claim Ready References (PDF)
Frequently Asked Questions (PDF)
Guaranteed Servicing Contact Information (PDF)

User Authorization
Maintain Lender/Branch Representative

External Lender User List

Enter the appropriate information for the lender / branch representative you would like to add.

Click ‘ADD USER’

Lender / branch representatives and viewers must have previously acquired Level 2 Access and provided you with their eAuth user ID.
Enter the appropriate information for the lender / branch representative you would like to add.

Select their **Security Role** from the dropdown menu shown below.

Click the ‘SAVE’ button.
Logging In
This section provides step-by-step directions for logging-in and getting started with Loss Claim Administration.

To login to Loss Claim Administration enter https://USDALINC.sc.egov.usda.gov/ into the address bar in your browser

Make sure to enter the “s” in https://

Single Family Guaranteed Rural Housing

The USDA eAuthentication Privacy Message page will appear. After reading, click ‘CONTINUE’
eAuthentication Login

The eAuthentication screen allows you to access:

- Loss Claim Administration
- Change Password
- Reset Forgotten Password

Enter your User ID and Password.

Click ‘LOGIN’

Once you have successfully logged in, you will see the Loss Claim Administration Home Page.

Loss Claim Administration Home Page

Loss Claim Update
Add/Update Loss Claim
Add Recovery Calculator
Update Recovery Calculator

Loss Claim Inquiry
View Property Disposition Summary
View Submitted Loss Claim
Claim Status List
Threshold Edit Code List

Reports
Advice of Payment
Loss Claim Confirmation

Documentation
Loss Claim Administration User Guide (PDF)
Loss Claim Ready References (PDF)
Frequently Asked Questions (PDF)
Guaranteed Servicing Contact Information (PDF)

User Authorization
Maintain Lender/Branch Representative

Problems? See your Lender Security Administrators. Security Administrators can contact guaranteed_loan@stl.rural.usda.gov or call 1-877-636-3789
Security System for USDA Rural Development Employees

Follow the step-by-step directions below to log in to Loss Claim Administration. As a USDA Rural Development Employee, you are able to view, submit to GLS, and release Loss Claims, as well as prepare Property Disposition Plans. This section will also lead you through activation of an account if you have not done so already.

eAuthentication Login

The eAuthentication screen allows you to access:

- Loss Claim Administration
- Change Password
- Reset Forgotten Password

To begin, you will be directed to the eAuth site where you will login using your Level 2 eAuth ID. The USDA eAuthentication Privacy Message page will appear.

Once you have successfully logged in, you will see the GLS Loss Claim Administration page.

Getting Started

Rural Development Employees must access Loss Claim Administration through GLS.

Problems? Go to http://www.eAuth.egov.usda.gov, click Help, or e-mail eAuth Help at eAuthHelpDesk@usda.gov
Create an Account

To create an account, click ‘Create an Account’ under Quick Links.

Then, click ‘USDA Employee Create an Account’

You will see the Employee Create an Account page on your screen. Click ‘Continue’ to activate your account.

If you have not previously used the USDA Employee Credentialing Process pages to register for your USDA eAuthentication Account with Level 2 Access, you must first do so. Contact your Agency Registration Lead for more information.
Activate Your Employee Account

Welcome to the USDA eAuthentication Employee Credentialed process!

If you are a customer (non USDA Federal Employee) of USDA, you should visit the USDA eAuthentication site to create a USDA eAuthentication Customer Account.

THE FOLLOWING DOCUMENTS ARE REQUIRED TO REGISTER FOR YOU ACCOUNT:
1. Your most recent SF-50 - Notification of Personnel Action
2. Your current Pay Period AD-334 - Earnings and Leave Statement from HRS as shown on the Employment Verification Page
3. U.S. Forest Service Employee Registration Data (provided via email to Forest Service Employees)

DO NOT ATTEMPT TO REGISTER WITHOUT THE REQUIRED DOCUMENTS

The USDA eAuthentication Employee Credentialed process has three steps. You must complete all three steps before your USDA eAuthentication Employee Account with Level 2 Access is activated:
Step 1 of 3 - Enter personnel/payroll information from (SF-50 and AD-334) to verify your identify as a USDA Employee
Step 2 of 3 - Account Creation (Create a User ID, Password and Security attributes i.e. PIN)
Step 3 of 3 - Receive Confirmation Email to Activate Your Account

It is extremely important that you remember the following information about your eAuthentication account:
1. Your User ID
2. Your password
3. Your Personal Identification Number (PIN)

Make sure that you have the required documents indicated on your screen.

Click ‘CONTINUE’ to proceed with the three step process that will allow you to activate your account.
GLS Login

Enter your UserID and Password.

Click ‘LOGIN AND ACCEPT THE TERMS’

GLS Homepage

Click the ‘Loss Claim Administration Menu’ link.
Links will enable you to administer a Loss Claim Inquiry, Add/Update a Property Disposition Plan and request Loss Claim Administration Reports.
Section III

Loss Claim Administration
Add/Update Property Disposition Plan
PROPERTY DISPOSITION PLAN

This section applies to USDA employees. Although a Property Disposition Plan (PDP) ensures that both Rural Development and the lender have a mutual understanding of how a property will be marketed and what factor might influence the net proceeds of the sale, the USDA employee is responsible for adding or updating a PDP.

Throughout this section you will be given step-by-step directions on how to add or update a Property Disposition Plan using Rural Development’s Single Family Housing Loss Claim Administration System. After successfully submitting the PDP into the system, the lender or USDA employee will be able to begin creating a loss claim.

LOSS CLAIM ADMINISTRATION HOME PAGE

Once you have logged in as a USDA employee at the SFH Loss Claim Administration Home Page, click ‘ADD/UPDATE PROPERTY DISPOSITION SUMMARY’ to add or update a PDP.

Foreclosure to 3rd Party does NOT require a PDP.
The Add/Update Property Disposition page is used to allow electronic data collection of information obtained from a lender’s Property Disposition Plan or Servicing Plan, for lenders that do not have delegated authority, as well as to support the process of initiating a loss claim. This page also allows the Agency to input information pertaining to Short Sales and liquidation appraisals.

Add/Update Property Disposition Selection Screen
### Borrower Information Detail

<table>
<thead>
<tr>
<th>Borrower Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSN</td>
</tr>
<tr>
<td>Name</td>
</tr>
</tbody>
</table>

1. **Borrower Information** is pre-filled based on the borrower’s SSN and/or the loan selected.

### Lender Information Detail

<table>
<thead>
<tr>
<th>Lender Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Servicing Lender</td>
</tr>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Tax ID</td>
</tr>
<tr>
<td>USDA Assigned Branch Number</td>
</tr>
<tr>
<td>Lender REO Contact Name</td>
</tr>
<tr>
<td>Lender REO Contact Phone</td>
</tr>
<tr>
<td>Lender REO Contact Fax</td>
</tr>
<tr>
<td>Lender REO Contact Email Address</td>
</tr>
<tr>
<td>Lender Loan Number</td>
</tr>
</tbody>
</table>

1. **Servicing Lender’s Name, Tax ID and USDA Assigned Branch Number** are pre-filled fields based on the lender of record and/or the loan selected.

2. Enter required REO contact information, if applicable.

3. **Holding Lender’s Name, Tax ID and USDA Assigned Branch Number** are pre-filled fields based on the lender of record and/or the loan selected.

4. Enter contact information.

### Property Information Section Detail

<table>
<thead>
<tr>
<th>Property Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
</tr>
<tr>
<td>REO Date</td>
</tr>
<tr>
<td>Eviction Start Date</td>
</tr>
<tr>
<td>Eviction Completed Date</td>
</tr>
</tbody>
</table>

1. **Property Address** is pre-filled based on the borrower’s SSN and/or loan selected.

2. Enter required REO date, eviction start and completion date. You can select the date from a calendar pop-up, as shown below, by clicking on the “select” item.

![Calendar Pop-Up](https://example.com/calendar.png)
Real Estate Listing Information Detail

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Company Name</td>
<td>Enter required information on the real estate company and agent handling the sale of property.</td>
</tr>
<tr>
<td>Agent Name</td>
<td></td>
</tr>
<tr>
<td>Agent Phone Number</td>
<td></td>
</tr>
<tr>
<td>Agent Fax Number</td>
<td></td>
</tr>
<tr>
<td>Agent Email Address</td>
<td></td>
</tr>
<tr>
<td>Agent Name</td>
<td></td>
</tr>
<tr>
<td>Agent Phone Number</td>
<td></td>
</tr>
<tr>
<td>Agent Fax Number</td>
<td></td>
</tr>
<tr>
<td>Agent Email Address</td>
<td></td>
</tr>
</tbody>
</table>

Valuation Summary Detail

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal Date</td>
<td>Enter information regarding the value of the property, the appraiser, and any repairs that might be required.</td>
</tr>
<tr>
<td>Appraiser Company</td>
<td></td>
</tr>
<tr>
<td>Appraiser Name</td>
<td></td>
</tr>
<tr>
<td>Appraiser Name</td>
<td></td>
</tr>
<tr>
<td>Appraiser Phone Number</td>
<td></td>
</tr>
<tr>
<td>&quot;As Is&quot; Appraised Value</td>
<td></td>
</tr>
<tr>
<td>&quot;As Repaired&quot; Appraised Value</td>
<td></td>
</tr>
<tr>
<td>Repaired BPO Date</td>
<td></td>
</tr>
<tr>
<td>&quot;As Is&quot; BPO Value</td>
<td></td>
</tr>
<tr>
<td>&quot;As Repaired&quot; BPO Value</td>
<td></td>
</tr>
<tr>
<td>Estimated Cost of Repairs</td>
<td></td>
</tr>
<tr>
<td>Itemized List of Repairs</td>
<td></td>
</tr>
</tbody>
</table>

You can use pop-up calendars when there is a "select" item next to a field.

Click ‘YES’ or ‘NO’ to indicate whether the appraisal report has been reviewed by RHS.
Listing Summary Detail

1. Enter information regarding how the property might be sold, pricing of property, etc. Make sure to select whether the property has a MLS listing.

2. Enter details of real estate expenses already incurred.

3. Capture comments from lender regarding property, market, etc. (Optional)

4. Enter required information as applicable.

**NOTE:** Do NOT complete Short Sale Price for REO PROPERTIES.

Review information entered in the page.

PRINT PRIOR TO SUBMITTING TO OBTAIN HARD COPY OF PDP.

Click ‘SUBMIT’

- RHS Liquidation Appraised Value is required when the property is not sold.
- Short Sales Sale Price applicable to Short Sale liquidation method only.
Section IV

Loss Claim Administration
Add/Update a Loss Claim
ADD OR UPDATE A LOSS CLAIM

Throughout this section you will be given step-by-step directions on how to create or update loss claims using Rural Development’s Single Family Housing Loss Claim Administration System.

Considering this section is more complex at navigational level, it will be useful to understand the distribution and orientation of the different elements and features that are commonly used for each page.

Each loss claim processing step is introduced with a full screen printout to familiarize you with the page. These screen prints are illustrated with callouts pointing to the primary sections you will find on the page. Following each summary page are section-by-section screen prints with numbered, step-by-step instructions for the data fields you will be entering or which will be auto-populated.

The following page displays a typical screen format and defines common navigational tools within the Loss Claim Administration System. It will help you recognize and navigate the features for all pages and screens within Loss Claim Administration. Each screen has common navigation and information tools; however, each screen will have different content. Common navigation tools are displayed on the following pages.
Add Loss Claim Navigation Buttons
You can navigate a Loss Claim by clicking the button corresponding to the subsection you would like to see. You can only go to sections that have been completed and saved.

SFH Loss Menu
You can go back to the Main Menu of Loss Claim Administration by clicking the SFH Loss Menu button.

Page Header
The title of the section you are in is displayed as a page header next to the USDA logo. This helps you to recognize what section you are working on.

Loss Claim Content
The content of each section is shown between the page header and the footer buttons. The information submitted or displayed here will be part of the loss claim that you will submit at the end of the process. Each subsection, if applicable, would be divided by a sub-header in blue.

Footer Buttons
These buttons represent possible navigation from the current page. On a page in which you may enter data for the loss, you must resolve all errors on the page. If you leave a section before clicking ‘CONTINUE’ or ‘SAVE’, all entered information is lost.
Once you have logged in, you will start at the GLS Lender Loss Claim Administration Home Page. To begin the process of adding or updating a Loss Claim click on the appropriate link.

**Borrower Request**

The first page will prompt you to enter SSN (hyphens aren’t required, simply enter the nine digit number).
Borrower Request
This page allows you to select the Liquidation Method under which you are going to submit your loss claim; and depending on the method selected, indicate whether the property was sold as REO.

Borrower Request Information Selection Screen

Select the applicable LIQUIDATION METHOD from the dropdown menu shown below.

NOTE: It’s critical to select the correct liquidation method from the dropdown menu. This will determine the pages that need to be completed as navigating through the loss claim pages are unique to the liquidation method selected.

Click ‘CONTINUE’ button. The delete button will then appear on this page.

Click YES or NO for Deed-in-Lieu or Foreclosure liquidation methods ONLY.
General Information
This page captures general data about the borrower and the holding and/or servicing lender for which the loss claim is being submitted.

General Information Screen Selection

Claim Information
- Date of Claim: 7/4/06

Borrower Information
- Name: Joe, Jd, Jr.
- Property Address: 100 Main St, Springfield, 00001
- City: Boston
- State: MA

Lender Information
- Servicing Lender
  - Tax ID: 111111
  - REO Contact Name: Jane
    - First: Jane
    - Last: Doe
    - Phone: 617-879-8891
    - Fax: 617-879-8892
    - Email: JaneDoe@doe.com
    - REO Contact Number: 9000000000
  - REO Contact Fax: 617-879-8892
  - REO Contact Email Address: JaneDoe@doe.com

- Holding Lender
  - Tax ID: 111111
  - REO Contact Name: John Doe
    - First: John
    - Last: Doe
    - Phone: 617-879-8891
    - Fax: 617-879-8892
    - Email: JohnDoe@doe.com

Additional fields for Claim Contact Name, Claim Contact Phone, and Claim Contact Extension are also present.
Claim Information Detail

Claim Information

| Date of Claim | 7/8/08 | 1 |

Borrower Information Detail

Borrower Information

| SSN | 11111111 |
| Name | Doe, John |
| Property Street Address | 160 Main St. Springfield, 00001 |
| Phone Number |  |  |
| Last Known Mailing Address |  |  |
| City |  |  |
| State |  |  |

Lender Information Detail

Lender Information

| Claim Contact Name |  |  |
| Claim Contact Phone |  |  |
| Servicing Lender |  |  |
| Tax ID |  |  |
| USDA Assigned Branch Number |  |  |
| Name |  |  |
| REO Contact Name |  |  |
| REO Contact Phone |  |  |
| REO Contact Fax |  |  |
| REO Contact Email Address |  |  |
| Servicing Lender Phone Number |  |  |
| Servicing Lender Address |  |  |
| Servicing Lender |  |  |
| Payee |  |  |

Current Payee is the Holding Financial Institution that will receive the loss claim payment.

Date of Claim is system generated only for lenders and will change each day to the current date until the user submits the claim for payment.

SSN, Name and Property Street Address are pre-filled.

Borrower current information must be entered for collection purposes.

NOTE: To include co-borrower information, click ‘ADD CO-BORROWER’, at the end of this section, if applicable. This will prompt user to enter co-borrower’s SSN.

NOTE: No need to enter parenthesis or dashes in phone number field.

Servicing Lender and Holding Lender information is pre-filled.

NOTE: The Holding Lender Tax ID and USDA Assigned Branch Number can be changed, if necessary.

If finished filling this section, click ‘CONTINUE’.

NOTE: Applicable payee address pre-fills based on your selection of Servicing Lender or Holding Lender.
Loan Information
This page allows you to provide loan and escrow information.

Loan Information Selection Screen

Loan Information

- Original Loan Amount *
- Modified Loan Amount (if applicable)
- Unpaid Principal Balance *
- Note Interest Rate (as of 2007) *
- Due Date of Last Payment Made (date interest paid/trough) *
- Escrow Balance as of Last Payment Made *
- Buy Down Balance Remaining in Escrow
- Number of Bankruptcy Filing after Original Default Date *
- Original Default Date (prior to final payment made)
Loan Information Detail

1. Complete the applicable fields.

You can select the date from a calendar pop-up, as shown below, by clicking on the “select” item.

Click ‘CONTINUE’
LIQUIDATION INFORMATION

The Liquidation Information page allows you to enter and calculate data concerning foreclosure and bankruptcy information as applicable.

Liquidation Information Selection Screen

![Liquidation Information Form]

- **Date of Foreclosure Initiation (if applicable)**
- **Total Number of Bankruptcies Filed**
- **Appraisal Date**
- **“As Is” Appraised Value**
- **BPO Date**
- **“As Is” BPO Value**
- **Original List Date**
- **Original List Price**
- **Final List Date**
- **Final List Price**
- **Closing Date**
- **Contract Sales Price**
- **Number of Bankruptcy Days**
- **Number of Delinquency Days**
- **Number of Foreclosure Days**
- **Total Liquidation Days**
- **Discounted Interest Days**
- **Sales Price Percent**

**Calculate** | **Back** | **Continue**
### Liquidation Information Detail

**Liquidation Information**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Foreclosure Initiation (if applicable)</td>
<td><em>(Value will be protected after the Continue button is clicked)</em></td>
</tr>
<tr>
<td>Total Number of Bankruptcies Filed</td>
<td><em>(Values pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Appraisal Date *</td>
<td><em>(Values pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>&quot;As Is&quot; Appraised Value *</td>
<td><em>(Values pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>BPO Date *</td>
<td><em>(Values pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>&quot;As Is&quot; BPO Value *</td>
<td><em>(Values pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Original List Date</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Original List Price</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Final List Date</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Final List Price</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Closing Date *</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Contract Sales Price *</td>
<td><em>(Value pre-fill from Disposition Plan if available)</em></td>
</tr>
<tr>
<td>Number of Bankruptcy Days</td>
<td>0</td>
</tr>
<tr>
<td>Number of Delinquency Days</td>
<td>0</td>
</tr>
<tr>
<td>Number of Foreclosure Days</td>
<td>0</td>
</tr>
<tr>
<td>Total Liquidation Days</td>
<td>0</td>
</tr>
<tr>
<td>Disallowed Interest Days</td>
<td>0</td>
</tr>
<tr>
<td>Sales Price Percent</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

1. **Liquidation method** is displayed in this area.
2. **Values are pre-filled.**
3. Enter information about the initiation and end of the foreclosure period.
4. Information calculated from above fields. Clicking "Calculate" or "Continue" will pre-fill the following fields:
   - Number of Bankruptcy Days
   - Number of Delinquency Days
   - Number of Foreclosure Days
   - Total Liquidation Days
   - Disallowed Interest Days

NOTE:
If you have Co-Borrower(s), click ‘ADD CO-BORROWER’ to enter each Co Borrower’s Information.

Click ‘CONTINUE’

To remove bankruptcies do not complete the applicable fields and click continue.

Four different versions of the Liquidation Information page exist. The *liquidation method* on the Borrower Request page determines which page will be displayed.
REO INFORMATION

REO Information page allows you to input property disposition information that will be used to calculate the loss amount to be paid to the lender.

REO Information Selection Screen

REO Information Detail

NOTE: If the REO is sold, different fields will be displayed as follows:

<table>
<thead>
<tr>
<th>REO = NO</th>
<th>REO = YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>RHS Liquidation Appraised Value</td>
<td>Marketing Period Extension</td>
</tr>
<tr>
<td>Acquisition Management Resale Factor</td>
<td>Contract Sales Price</td>
</tr>
<tr>
<td>Appraised Value Factor</td>
<td>REO Closing Date</td>
</tr>
<tr>
<td>Sales Price Percent</td>
<td></td>
</tr>
</tbody>
</table>
PROTECTIVE ADVANCES

Protective Advances allows you to enter funds advanced to cover expenses during the liquidation process from the due date of the last payment made.

Protective Advances Selection Screen

A maximum of thirty (30) protective advance items may be entered for a loss claim.
### Protective Advances Detail

#### Select Type of Protective Advances

Select type of protective advances shown on the drop down menu. Then, enter date of advance, effective date (only for Insurance and force placed Insurance), and advance amount for each selection.

**NOTE:** See table below for reference on Liquidation Methods and filling Protective Advances conditions.

#### Values of Calculated Protective Advances are Displayed in this Area.

#### Escrow Balance is Pre-Filled from Loan Information Section.

After entering Protective Advances:
1. Click ‘CALCULATE’
2. Click ‘SAVE’
3. Click ‘CONTINUE’

**NOTE:** Cumulative Interest calculates as using debenture rate not loan note rate.

### When the Liquidation Method is... Enter Advance Paid After Due Date of Last Payment and...

<table>
<thead>
<tr>
<th>Short Sale</th>
<th>Prior to Date of Closing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure to 3rd Party</td>
<td>Prior to Foreclosure Sale Date.</td>
</tr>
<tr>
<td>Foreclosure/Deed-in-Lieu Sold REO = YES</td>
<td>Settlement Date (lesser of closing date or market expiration date)</td>
</tr>
<tr>
<td>Deed-in-Lieu Sold REO = NO</td>
<td>Prior to Deed-in-Lieu Executed.</td>
</tr>
<tr>
<td>Foreclosure Sold REO = NO</td>
<td>Prior to Foreclosure Sale Date.</td>
</tr>
</tbody>
</table>

**NOTE:** No accrued interest after Date of Foreclosure Sale or Deed-in-Lieu Executed Date.
LENDER’S LIQUIDATION COSTS

The Lender’s Liquidations Costs page captures the collection of liquidation expenses incurred by the lender prior to the acquisition (Foreclosure and Deed-in-Lieu) or disposal (Short Sale and Foreclosure to 3rd Party) of the property.

Lender’s Liquidation Costs Selection Screen

Lender’s Liquidation Costs Detail

1. Liquidation Method is displayed in this area.
2. Enter the Lender’s Liquidation Costs that applied to the case. Any expense listed must have an invoice corresponding to the expense.
3. Enter the Broker Commission Percent, if applicable.

To proceed to next section, click ‘CALCULATE’, then click ‘CONTINUE’.

Fields may vary depending on Liquidation Method. All Fields are OPTIONAL.
The Property Sales Costs page is used to capture the collection of REO expenses incurred by the lender following the acquisition of the property through Foreclosure and Deed-in-Lieu. This information will be used to calculate the total loss amount to be paid to the lender.

PROPERTY SALES COSTS

Property Sales Costs Selection Screen

Property Sales Costs Detail

<table>
<thead>
<tr>
<th>If Liquidation Method is...</th>
<th>Enter...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure and Deed-in-Lieu sold REO = NO</td>
<td>✓ Eviction Expenses</td>
</tr>
<tr>
<td></td>
<td>✓ Cash for Keys</td>
</tr>
<tr>
<td></td>
<td>✓ Bankruptcy Fees</td>
</tr>
<tr>
<td>Foreclosure and Deed-in-Lieu sold REO = YES</td>
<td>✓ Eviction Expenses</td>
</tr>
<tr>
<td></td>
<td>✓ Cash for Keys</td>
</tr>
<tr>
<td></td>
<td>✓ Bankruptcy Fees</td>
</tr>
<tr>
<td></td>
<td>✓ Bankruptcy Costs</td>
</tr>
<tr>
<td></td>
<td>✓ Property Inspections</td>
</tr>
<tr>
<td></td>
<td>✓ Utility Expenses</td>
</tr>
<tr>
<td></td>
<td>✓ Property Preservation</td>
</tr>
</tbody>
</table>

THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.
RECOVERIES

This page is used to capture monetary information used in calculating the loss. This page allows you to maintain information pertaining to the funds the lender has collected or retained from the borrower. These amounts are used to reduce the amount of the loss that is to be paid to the lender.

Recoveries Selection Screen

Recoveries Detail

1. These values are pre-filled from previous sections.
2. Enter other recoveries and Cost of Recovery Collection. These fields are optional.
3. Net amount of recovery calculated.

Click ‘CALCULATE’

Click ‘CONTINUE’
PAYMENT INFORMATION

The Payment Information page provides information about the loss claim to be paid based on the data entered on the prior loss claim pages.

Payment Information Selection Screen

This section is VIEW ONLY. Changes to the information shown in this section are entered in previous pages.

Effective December 1, 2007: Loss Mitigation Incentive is shown in the Estimated Loss Amount to be Paid Lender area of this screen and may be paid if the approved workout met the program criteria.
### Payment Information Detail

#### Payment Information

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Principal Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Accrued Interest Owed</td>
<td>$0.00</td>
</tr>
<tr>
<td>Additional Interest</td>
<td>$0.00</td>
</tr>
<tr>
<td>Principal Balance Owed on Protective Advances</td>
<td>$0.00</td>
</tr>
<tr>
<td>Accrued Interest on Protective Advances</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total P &amp; I</strong></td>
<td></td>
</tr>
<tr>
<td>Net Proceeds from Short Sale/Foreclosure to Third Party</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Loss Amount</strong></td>
<td>($0.00)</td>
</tr>
<tr>
<td>Net Recovery</td>
<td></td>
</tr>
<tr>
<td><strong>Net Loss Amount</strong></td>
<td>($10.00)</td>
</tr>
<tr>
<td>Loss Up to 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Amount of Loss in Excess of 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>35% Loss Greater Than 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Computed Loss</td>
<td>$0.00</td>
</tr>
<tr>
<td>Maximum Loss Payable (up to 50% of Loan Amount)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Estimated Loss Amount to be Paid Lender</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

#### Notes:
- View total values of Principal and Interest.
- View Loss Amount data.
- View the Net Loss Amount values.
- View Computed Loss data.

**NOTE:**
The system picks the lesser value between Computed Loss and Maximum Loss Payable to pay Estimated Loss Amount to be paid to Lender.

If the Payment Information is accurate, click ‘CONTINUE’.

If the Liquidation Method is Foreclosure or Deed-in-Lieu, instead of Net Proceeds from Short Sale/Foreclosure to Third Party (at Loss Amount section), the page will display Net Proceeds from REO Sale.

Effective December 1, 2007: Loss Mitigation Incentive is shown in the Estimated Loss Amount to be Paid Lender area of this screen and may be paid if the approved workout met the program criteria.
COMMENTS

The Comments page is used to capture any comments regarding the loss claim.

Entry of comments on this page is OPTIONAL. Comments can be used to provide additional information that needs to be communicated to USDA.
**REVIEW LOSS CLAIM**

The Review Loss Claim provides a view of the loss claim information entered on all the prior loss claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.

**Review Loss Claim Selection Screen**

- Claim Information
- Borrower Information
- Lender Information
- Loan Information
- Liquidation Information
- REO Information
- Protective Advances
- Lender’s Liquidation Costs
- Property Sales Costs
- Recoveries
- Payment Information

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.
### Claim Information Detail

<table>
<thead>
<tr>
<th>Claim Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Claim</td>
<td>09/06/2003</td>
</tr>
</tbody>
</table>

1. Review that Date of Claim is correct.

### Borrower Information Detail

<table>
<thead>
<tr>
<th>Borrower Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SSN</td>
<td>111-11-1111</td>
</tr>
<tr>
<td>Name</td>
<td>JOE DOE</td>
</tr>
<tr>
<td>Phone Number</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>Property Address</td>
<td>360 Main St</td>
</tr>
<tr>
<td>Springfield, 00001</td>
<td></td>
</tr>
<tr>
<td>Last Known Mailing Address</td>
<td></td>
</tr>
</tbody>
</table>

2. Review Borrower Information entered in General Information section.

### Lender Information Detail

<table>
<thead>
<tr>
<th>Lender Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Claim Contact Name</td>
<td>DOE, JOE</td>
</tr>
<tr>
<td>Claim Contact Phone</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>Servicing Lender</td>
<td></td>
</tr>
<tr>
<td>Tax ID</td>
<td>123456</td>
</tr>
<tr>
<td>USDA Assigned Branch Number</td>
<td>001</td>
</tr>
<tr>
<td>Name</td>
<td>BANK ABC</td>
</tr>
<tr>
<td>RED Contact Name</td>
<td>DOE, JOE</td>
</tr>
<tr>
<td>RED Contact Phone</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>RED Contact Fax</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>RED Contact Email Address</td>
<td><a href="mailto:joe@abc.com">joe@abc.com</a></td>
</tr>
<tr>
<td>RED Contact Loan Number</td>
<td>1111111</td>
</tr>
<tr>
<td>Holding Lender</td>
<td></td>
</tr>
<tr>
<td>Tax ID</td>
<td>1111111</td>
</tr>
<tr>
<td>USDA Assigned Branch Number</td>
<td>001</td>
</tr>
<tr>
<td>Name</td>
<td>BANK ABC</td>
</tr>
<tr>
<td>RED Contact Name</td>
<td>DOE, JANE</td>
</tr>
<tr>
<td>RED Contact Phone</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>RED Contact Fax</td>
<td>(555) 555-5555</td>
</tr>
<tr>
<td>RED Contact Email Address</td>
<td><a href="mailto:jane@def.com">jane@def.com</a></td>
</tr>
<tr>
<td>Payee</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td>Servicing Lender</td>
</tr>
<tr>
<td></td>
<td>BANK ABC</td>
</tr>
<tr>
<td></td>
<td>100 Main St</td>
</tr>
<tr>
<td></td>
<td>Springfield, 00001</td>
</tr>
</tbody>
</table>

3. Review Lender Information submitted in General Information section.

### Loan Information Detail

<table>
<thead>
<tr>
<th>Loan Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Loan Amount</td>
<td>$86,000.00</td>
</tr>
<tr>
<td>Modified Loan Amount</td>
<td>$100</td>
</tr>
<tr>
<td>Unpaid Principal Balance</td>
<td>$9,392.22</td>
</tr>
<tr>
<td>Note Interest Rate</td>
<td>8.0000%</td>
</tr>
<tr>
<td>Due Date of Last Payment Made</td>
<td>10/01/2004</td>
</tr>
</tbody>
</table>

4. Verify that amounts, rates and dates are accurate to the Loan Information section.
### Liquidation Information

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidation Method</td>
<td>Foreclosure</td>
</tr>
<tr>
<td>Date of Foreclosure Initiation</td>
<td>04/04/2005</td>
</tr>
<tr>
<td>Date of Foreclosure Sale</td>
<td>06/20/2005</td>
</tr>
<tr>
<td>Initial Foreclosure Bid Price</td>
<td>$160</td>
</tr>
<tr>
<td>Final Foreclosure Bid Price</td>
<td>$6,90</td>
</tr>
<tr>
<td>Post Sale Redemption Expiration Date</td>
<td>06/21/2005</td>
</tr>
<tr>
<td>Total Number of Bankruptcies Filed</td>
<td>2 After 1/13/2004</td>
</tr>
</tbody>
</table>

#### Bankruptcy (1)
- Date Bankruptcy Filed: 1/4/2004
- Bankruptcy Chapter Filed: 12
- Bankruptcy Case Number: 24546
- Date of Bankruptcy Release: 01/21/2004

#### Bankruptcy (2)
- Date Bankruptcy Filed: 02/15/2005
- Bankruptcy Chapter Filed: 11
- Bankruptcy Case Number: 45269
- Date of Bankruptcy Release: 06/20/2005
- Date Ejection Started: 06/21/2005
- Date Ejection Completed: 06/21/2005

#### THIS SECTION DISPLAYS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.

### REO Information Detail

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Sold as REO</td>
<td>No</td>
</tr>
<tr>
<td>Appraisal Date</td>
<td>06/23/2003</td>
</tr>
<tr>
<td>&quot;As Is&quot; Appraised Value</td>
<td>$0.00</td>
</tr>
<tr>
<td>BPO Date</td>
<td>06/23/2003</td>
</tr>
<tr>
<td>&quot;As Is&quot; BPO Value</td>
<td>$0.00</td>
</tr>
<tr>
<td>Original List Date</td>
<td>10/14/2004</td>
</tr>
<tr>
<td>Original List Price</td>
<td>$0.00</td>
</tr>
<tr>
<td>Final List Date</td>
<td>06/21/2005</td>
</tr>
<tr>
<td>Final List Price</td>
<td>$0.00</td>
</tr>
<tr>
<td>Marketing Period Expiration</td>
<td>10/14/2005</td>
</tr>
<tr>
<td>PHF Liquidation Appraised Value</td>
<td>$0.00</td>
</tr>
<tr>
<td>Acquisition Management Resale Factor</td>
<td>0.00%</td>
</tr>
<tr>
<td>Appraised Value Factor</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total REO Days</td>
<td>0</td>
</tr>
<tr>
<td>Disallowed REO Days</td>
<td>0</td>
</tr>
</tbody>
</table>

#### REO Information

### Protective Advances Detail

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative Real Estate Tax Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cumulative Insurance Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cumulative Other Advance Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total CUMULATIVE Protective Advances</td>
<td>$0.00</td>
</tr>
<tr>
<td>Escrow Balance as of Last Payment Made</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Advances</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

#### Protective Advances

- Validate Liquidation Information. Make sure that liquidation method, dates, amounts and bankruptcies information are correct.

- Review REO Information. This section will only be displayed for Foreclosure and Deed-in-Lieu.

- Verify CUMULATIVE amounts from recorded Protective Advances and total amounts shown in this section.
### Lender’s Liquidation Costs Detail

<table>
<thead>
<tr>
<th>Lender’s Liquidation Costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure Attorney/Trustee Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Foreclosure Attorney/Trustee Cost</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Inspections</td>
<td>$0.00</td>
</tr>
<tr>
<td>Utility Expenses</td>
<td>$0.20</td>
</tr>
<tr>
<td>Property Presentation</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Maintenance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Appraisal or BPO Expense</td>
<td>$0.00</td>
</tr>
<tr>
<td>Others</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**Verify Lender’s Liquidation Costs are accurate as well as Total Expense at the bottom of the section.**

### Property Sales Costs Detail

<table>
<thead>
<tr>
<th>Property Sale Costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Eviction Expenses</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cash for Keys</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**THIS SECTION DISPLAYS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

### Recoveries Detail

<table>
<thead>
<tr>
<th>Recoveries</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds in Escrow Account</td>
<td>$0.00</td>
</tr>
<tr>
<td>Buy Down Balance Remaining in Escrow</td>
<td>$0.00</td>
</tr>
<tr>
<td>Other Recovery</td>
<td>$0.00</td>
</tr>
<tr>
<td>Estimated Insurance Refund</td>
<td>$269</td>
</tr>
<tr>
<td>Cost of Recovery Collective</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**Review amounts entered for Recoveries.**

### Payment Information Detail

<table>
<thead>
<tr>
<th>Payment Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Principal Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Accrued Interest Owed</td>
<td>$0.00</td>
</tr>
<tr>
<td>Additional Interest</td>
<td>$0.00</td>
</tr>
<tr>
<td>Principal Owed on Protective Advances</td>
<td>$0.00</td>
</tr>
<tr>
<td>Accrued Interest on Protective Advances</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total P &amp; I</strong></td>
<td><strong>$0.00</strong></td>
</tr>
<tr>
<td>Estimated Proceeds From Collateral</td>
<td>$0.00</td>
</tr>
<tr>
<td>Loss Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Net Recovery</td>
<td>$0.00</td>
</tr>
<tr>
<td>Net Loss Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Loss Up to 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Amount of Loss in Excess of 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>60% of Loss Greater Than 35% of Loan Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Computed Loss</td>
<td>$0.00</td>
</tr>
<tr>
<td>Maximum Loss Payable (up to 50% of Loan Amount)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Estimated Loss Amount to be Paid Lender</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Review information provided from Payment section. Make sure that subtotals and totals are correct.**

After reviewing and verifying that all the information in these sections is correct, click ‘PRINT’, to keep a hard copy for your records.

If you need to make any corrections in any section, go back to the appropriate page and make changes.

Click ‘SUBMIT’

Verify all information is accurate before clicking **SUBMIT**.

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.
The Loss Claim Confirmation Page displays very basic information on the loss claim submitted along with a listing of documents required to be submitted to CSC or the State Office.

**Loss Claim Confirmation Selection Screen**

**Loss Claim Confirmation Detail**

1. Pre-filled data on Date of Transmission, Borrower and Lender are displayed in this section.

2. Pre-filled list of Required Documentation that needs to be submitted to CSC or State Office. This list will be customized according to the case and liquidation method.

Click ‘PRINT’ as a receipt of submission as well as a guideline for gathering the requested documents.

Click ‘MAIN MENU’

The Confirmation page is VIEW ONLY. This is the last page in the Add/Update Loss Claim section.
PAYMENT PROCESS INFORMATION – MANUAL PROCESS

The purpose of this section is to briefly explain the payment process and how the lender will receive his/her payment. Since this process is not automated, this section doesn't show any navigation screens.

The payment process begins once the loss claim has been successfully submitted to USDA. This section can be divided into two different processes: Loss Claim Payments and Recoveries.

- Loss Claim Payments are applicable to all types of loss reports.
- Future Recoveries are applicable to ENR loss claims.
- Other Recoveries applicable to all loss claims.

Loss Claim Payments

Loss Claim Payments can be sent via Electronic Funds Transfer (EFT) or paper check and are dated two business days from the date the loss claim is submitted for payment (Note: If the loss claim suspends then the submission for payment is done by the agency). The payment goes electronically via Automated Clearing Housing (ACH) if the payee lender branch has given DCFO their ACH information. If the system does not find ACH information for the payee lender branch, then a paper check is mailed to the payee lender branch address displayed in the loss claim.

Recoveries

Recoveries are currently sent via paper check by the lender to either the local office or CSC. CSC will be implementing an electronic submission process in the future. However, you need to complete the Recovery Calculator first in order to get this payment processed.
Section V

Loss Claim Administration
Reviewing Loss Claim
Throughout this section you will be given step-by-step directions on how to review loss claims that have been already submitted into the system. This section is divided into two major segments: the first one is for Lenders, and the second is for USDA employees only.

Below is an example of the GLS Lender Loss Claim Administration screen format. It will help you recognize and navigate the features for all categories within Reviewing Loss Claim Administration. Each screen requires different actions and refers to different categories. Therefore, be aware that for each screen you need to return to the main menu to enter the desired page where you want to navigate.

Lender Loss Claim Administration Home Page
View Submitted Loss Claim Selection Screen

- Claim Information
- Borrower Information
- Lender Information
- Loan Information
- Liquidation Information
- REO Information
- Protective Advances
- Lender's Liquidation Costs
- Property Sales Costs
- Recoveries
- Claim Status Information
- Payment Information
- Adjusted/Denied Claim
- Computed Loss Claim Info
- Additional Payment Info
- Comments
**VIEW SUBMITTED LOSS CLAIM**

- The View Submitted Loss Claim page is broken down in 16 sections.
- Links are provided in a navigational frame to allow easier access to each section.
- Data displayed under the **Lender** column reflects data values provided by the lender upon the initial submission of the claim. These values cannot be changed.
- The **New** column is filled with adjusted amounts provided by Rural Development based on documentation submitted by the lender. These adjusted amounts can be a result of adjustments made to the primary claim, additional payments resulting from an additional submission of expenses by the lender, or for denied expenses resulting from winning of the appeal process by the lender.
- **Only DCFO can submit an additional claim.**

### Claim Information Detail

<table>
<thead>
<tr>
<th>Claim Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Claim</td>
<td>07/05/2005</td>
<td></td>
</tr>
<tr>
<td>Servicing Office</td>
<td>11-040</td>
<td></td>
</tr>
<tr>
<td>Agency Loan Number</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Fiscal Year of Obligation</td>
<td>2000</td>
<td></td>
</tr>
<tr>
<td>Created Claim E-auth User ID</td>
<td>JOHNDOE</td>
<td></td>
</tr>
<tr>
<td>Created Claim Date</td>
<td>07/05/2005</td>
<td></td>
</tr>
<tr>
<td>Last Update E-auth User ID</td>
<td>JOHNDOE</td>
<td></td>
</tr>
<tr>
<td>Last Update Date</td>
<td>07/05/2005</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Tax Id</td>
<td>3104116</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Branch Number</td>
<td>005</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Name</td>
<td>US BANK HOME MORTGAGE</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Type</td>
<td>MORTGAGE LOAN</td>
<td></td>
</tr>
<tr>
<td>Threshold Edit Referral</td>
<td>PROGRAM</td>
<td></td>
</tr>
<tr>
<td>CSC Indicator</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Review Claim Information in this section.

Indicates if CSC or the State Office is responsible for monitoring the claim.

### Borrower Information Detail

<table>
<thead>
<tr>
<th>Borrower Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower</td>
<td>18-094</td>
</tr>
<tr>
<td>GEO State/County</td>
<td>234567</td>
</tr>
<tr>
<td>SSN</td>
<td>Smith, Jane</td>
</tr>
<tr>
<td>Name</td>
<td>111 MAIN ST. SPRINGFIELD, VA 00010</td>
</tr>
<tr>
<td>Property Address</td>
<td>(316) 477-4019</td>
</tr>
<tr>
<td>Phone Number</td>
<td>111 MAIN ST. SPRINGFIELD, VA 00010</td>
</tr>
</tbody>
</table>

Review Borrower Information and make sure the information is accurate.

**Note:** Co-borrowers' information would appear in this section, if applicable.

Only USDA employees can update information on this section. Lenders may view information and must call Rural Development staff to revise information, if necessary.
**Lender Information Detail**

Review Lender Information and make sure the information is accurate.

Check Edit Codes and descriptions associated with the Lender Information section, if applicable.

**Loan Information Detail**

Review Loan Information and make sure the information is accurate.
### Liquidation Information

<table>
<thead>
<tr>
<th>Liquidation Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidation Method</td>
<td>Foreclosure</td>
<td></td>
</tr>
<tr>
<td>Date of Foreclosure Initiation</td>
<td>01/01/2005</td>
<td></td>
</tr>
<tr>
<td>Date of Foreclosure Sale</td>
<td>08/02/2005</td>
<td></td>
</tr>
<tr>
<td>Date Deed In Lieu Executed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initial Foreclosure Bid Price</td>
<td>$85,000.00</td>
<td></td>
</tr>
<tr>
<td>Final Foreclosure Bid Price</td>
<td>$96,000.00</td>
<td></td>
</tr>
<tr>
<td>Post Sale Redemption Expiration Date</td>
<td>04/15/2005</td>
<td></td>
</tr>
<tr>
<td>Original Default Date</td>
<td>10/15/2004</td>
<td></td>
</tr>
<tr>
<td>Total Bankruptcies (filed after original default date)</td>
<td>02</td>
<td></td>
</tr>
<tr>
<td><strong>Bankruptcy (1)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Bankruptcy Filed</td>
<td>11/01/2004</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Chapter Filed</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Case Number</td>
<td>2458</td>
<td></td>
</tr>
<tr>
<td>Date of Bankruptcy Release</td>
<td>01/01/2005</td>
<td></td>
</tr>
<tr>
<td><strong>Bankruptcy (2)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Bankruptcy Filed</td>
<td>08/15/2003</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Chapter Filed</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Case Number</td>
<td>456879</td>
<td></td>
</tr>
<tr>
<td>Date of Bankruptcy Release</td>
<td>06/01/2005</td>
<td></td>
</tr>
<tr>
<td>Date Evasion Started</td>
<td>08/01/2005</td>
<td></td>
</tr>
<tr>
<td>Date Evasion Completed</td>
<td>06/17/2005</td>
<td></td>
</tr>
<tr>
<td>Number of Bankruptcy Days</td>
<td>229</td>
<td></td>
</tr>
<tr>
<td>Number of Delinquency Days</td>
<td>-43</td>
<td></td>
</tr>
<tr>
<td>Number of Foreclosure Days</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Total Liquidation Days</td>
<td>220</td>
<td></td>
</tr>
<tr>
<td>Allowable Delinquency Days</td>
<td>210</td>
<td></td>
</tr>
<tr>
<td>Allowable Foreclosure Days</td>
<td>180</td>
<td></td>
</tr>
<tr>
<td>Disallowed Interest Days</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Review Liquidation Information and make sure the information is accurate.

Liquidation Method selected
REO Information Detail

REO Information

<table>
<thead>
<tr>
<th>Edit Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>NRE0997</td>
</tr>
</tbody>
</table>

Submit original listing agreement supporting Original List Price...

<table>
<thead>
<tr>
<th>Property Sold as REO</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal Date</td>
<td>06/23/2005</td>
</tr>
<tr>
<td>&quot;As Is&quot; Appraised Value</td>
<td>$96,000.00</td>
</tr>
<tr>
<td>BPO Date</td>
<td>06/25/2005</td>
</tr>
<tr>
<td>&quot;As Is&quot; BPO Value</td>
<td>$99,000.00</td>
</tr>
<tr>
<td>Date Proceeds Received</td>
<td>$0.00</td>
</tr>
<tr>
<td>Third Party Proceeds</td>
<td>$0.00</td>
</tr>
<tr>
<td>Original List Date</td>
<td>10/15/2004</td>
</tr>
<tr>
<td>Original List Price</td>
<td>$95,000.00</td>
</tr>
<tr>
<td>Final List Date</td>
<td>06/15/2003</td>
</tr>
<tr>
<td>Final List Price</td>
<td>$95,000.00</td>
</tr>
<tr>
<td>Marketing Period Expiration</td>
<td>11/20/2003</td>
</tr>
<tr>
<td>Marketing Period Extension</td>
<td></td>
</tr>
<tr>
<td>RHS Liquidation Appraised Value</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>Contract Sales Price</td>
<td>$0.00</td>
</tr>
<tr>
<td>Closing Date</td>
<td></td>
</tr>
<tr>
<td>Total REO Days</td>
<td>24</td>
</tr>
<tr>
<td>Disallowed REO Days</td>
<td>0</td>
</tr>
<tr>
<td>Sales Price Percent</td>
<td>0.002%</td>
</tr>
<tr>
<td>Acquisition Management Resale Factor</td>
<td>11.87%</td>
</tr>
<tr>
<td>Appraised Value Factor</td>
<td>511,070.00</td>
</tr>
</tbody>
</table>

Check Edit Codes and descriptions associated with the REO Information section, if applicable.

Protective Advances Detail

<table>
<thead>
<tr>
<th>Type</th>
<th>Date Of Advance</th>
<th>Effective Date</th>
<th>Amount</th>
<th>Excluded Amount</th>
<th>New Excluded Amount</th>
<th>Interest</th>
<th>New Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>03/01/2005</td>
<td>06/01/2005</td>
<td>$2,300.00</td>
<td>$2,300.00</td>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>03/01/2005</td>
<td>06/01/2005</td>
<td>$5,600.00</td>
<td>$5,600.00</td>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Forclosely Insurance</td>
<td>04/15/2005</td>
<td>06/01/2005</td>
<td>$5,500.00</td>
<td>$5,500.00</td>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

Check Edit Codes and descriptions associated with Protective Advances section, if applicable.

THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.
**Lender's Liquidation Costs Detail**

<table>
<thead>
<tr>
<th>Edit Codes</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ML900001X</td>
<td>Submit final invoice supporting Lender Lqd Costs - Eviction Expenses.</td>
</tr>
<tr>
<td>ML900002X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Bankruptcy Costs.</td>
</tr>
<tr>
<td>ML900003X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.</td>
</tr>
<tr>
<td>ML900004X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Utility Expenses.</td>
</tr>
<tr>
<td>ML900005X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Prep. Possession Expenses.</td>
</tr>
<tr>
<td>ML900006X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.</td>
</tr>
<tr>
<td>ML900007X</td>
<td>Submit itemized invoice(s) supporting Lender Lqd Costs - Appraisal or BPO Expense.</td>
</tr>
</tbody>
</table>

Review Lender’s Liquidation Costs and make sure the information is accurate.

Check Edit Codes and descriptions associated with Lender’s Liquidation Costs section, if applicable.

<table>
<thead>
<tr>
<th>Field</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure Attorney/Trustee Fee</td>
<td>$150.00</td>
</tr>
<tr>
<td>Foreclosure Attorney/Trustee Cost</td>
<td>$7,000.00</td>
</tr>
<tr>
<td>Eviction Expenses</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cash for Keys</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$75.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$750.00</td>
</tr>
<tr>
<td>Property Inspections</td>
<td>$20.00</td>
</tr>
<tr>
<td>Utility Expenses</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Property Preservation</td>
<td>$2,300.00</td>
</tr>
<tr>
<td>Property Maintenance</td>
<td>$1,400.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$75.00</td>
</tr>
<tr>
<td>Lender Paid Closing Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Appraisal or BPO Expense</td>
<td>$150.00</td>
</tr>
<tr>
<td>Others</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$15,445.00</td>
</tr>
<tr>
<td><strong>Broker Commission Percent</strong></td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Property Sales Costs Detail**

<table>
<thead>
<tr>
<th>Edit Codes</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ML900001X</td>
<td>Submit itemized invoice(s) supporting Property Sale Costs - Eviction Expenses.</td>
</tr>
<tr>
<td>ML900002X</td>
<td>Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Costs.</td>
</tr>
<tr>
<td>ML900003X</td>
<td>Submit itemized invoice(s) supporting Property Sale Costs - Cash for Keys Expense.</td>
</tr>
</tbody>
</table>

Review Property Sales Costs and make sure the information is accurate.

Check Edit Codes and descriptions associated with Property Sales Costs section, if applicable.

**NOTE:**
The only fields shown when REO NOT SOLD are:
- Eviction Expenses
- Cash for Keys
- Bankruptcy Fees
- Bankruptcy Costs
- Pre-authorized Repairs

<table>
<thead>
<tr>
<th>Field</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eviction Expenses</td>
<td>$750.00</td>
</tr>
<tr>
<td>Cash for Keys</td>
<td>$75.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$1,700.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$2,700.00</td>
</tr>
<tr>
<td>Property Inspections</td>
<td>$0.00</td>
</tr>
<tr>
<td>Utility Expenses</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Preservation</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Maintenance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Lender Paid Closing Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Appraisal or BPO Expense</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$4,825.00</td>
</tr>
<tr>
<td><strong>Broker Commission Percent</strong></td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Recoveries Detail

<table>
<thead>
<tr>
<th>Recoveries</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds in Escrow Account</td>
<td>$66,600.00</td>
<td></td>
</tr>
<tr>
<td>Buy Down Balance Remaining in Escrow</td>
<td>$55,000.00</td>
<td></td>
</tr>
<tr>
<td>Estimated Insurance Refund</td>
<td>$4,400.00</td>
<td></td>
</tr>
<tr>
<td>Other Recovery</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Cost of Recovery Collection</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Net Recovery</td>
<td>$126,000.00</td>
<td></td>
</tr>
</tbody>
</table>

Review Recoveries and make sure the information is accurate.

Note: Edit codes and descriptions associated with the Recoveries section will be shown if applicable.

Claim Status Information Detail

<table>
<thead>
<tr>
<th>Claim Status Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Claim Status</td>
</tr>
<tr>
<td>Claim Withdrawn</td>
</tr>
</tbody>
</table>

Status of the claim displayed.

Check mark and flag indicates the claim has been withdrawn.

Payment Information Detail

<table>
<thead>
<tr>
<th>Payment Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Principal Balance</td>
<td>$91,392.22</td>
<td>$91,392.22</td>
</tr>
<tr>
<td>Accrued Interest Owed</td>
<td>$4,907.73</td>
<td>$4,907.73</td>
</tr>
<tr>
<td>Number of Days of Additional Interest Past Settlement Date</td>
<td>2</td>
<td>35</td>
</tr>
<tr>
<td>Approved Days of Additional Interest Past Settlement Date</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Additional Interest</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Principal Balance Owed on Protective Advances</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Accrued Interest on Protective Advances</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Paid</td>
<td>$96,359.95</td>
<td>$96,359.95</td>
</tr>
<tr>
<td>Net Proceeds from Short Sale/Foreclosure to Third Party</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Net Proceeds from REO Sale</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Estimated Proceeds from Collateral</td>
<td>$67,800.00</td>
<td>$67,800.00</td>
</tr>
<tr>
<td>Loss Amount</td>
<td>$28,199.95</td>
<td>$28,199.95</td>
</tr>
<tr>
<td>Net Recovery</td>
<td>$126,000.00</td>
<td>$126,000.00</td>
</tr>
<tr>
<td>Net Loss Amount</td>
<td>($97,500.05)</td>
<td>($97,500.05)</td>
</tr>
</tbody>
</table>

Review Payment Information and make sure the information is accurate.

Note: Edit codes and descriptions associated with the Payment Information section will be shown if applicable.

Adjusted/Denied Claim Information Detail

<table>
<thead>
<tr>
<th>Adjusted/Denied Claim Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Adjusted Amount</td>
</tr>
<tr>
<td>Entire Claim Denied</td>
</tr>
<tr>
<td>Does lender have appeal rights?</td>
</tr>
<tr>
<td>Appeal Expiration Date</td>
</tr>
<tr>
<td>Notes</td>
</tr>
</tbody>
</table>

Review Adjusted/Denied Claim Information and make sure the information is accurate.

This field is used to capture any notes that describe why the claim was adjusted or paid with no adjustments.
Computed Loss Information Detail

Review Computed Loss Information and make sure the information is accurate.

Note: Edit codes and descriptions associated with the Computed Loss Information section will be shown if applicable.

<table>
<thead>
<tr>
<th>Computed Loss Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Up to 35% of Loan Amount</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Amount of Loss in Excess of 35% of Loan Amount</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>85% of Loss Greater Than 35% of Loan Amount</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Computed Loss</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Maximum Loss Payable (up to 90% of Loan Amount)</td>
<td>$86,150.00</td>
<td></td>
</tr>
<tr>
<td>Estimated Loss Amount to be Paid Lender</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Reduction Due to Negligence</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Loss Amount to be Paid Lender</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Primary Loss Amount Paid</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Primary Loss Reissue Date</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Additional Payment Information Detail

A flag indicating the reason for the additional payment information would appear in this section, if applicable.

<table>
<thead>
<tr>
<th>Additional Payment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional Payment Reasons</td>
</tr>
<tr>
<td>Lender Won Appeal</td>
</tr>
<tr>
<td>Additional Documentation Received</td>
</tr>
<tr>
<td>Correct Mistakes</td>
</tr>
<tr>
<td>Audit</td>
</tr>
</tbody>
</table>

Comments Detail

If you have entered any comments, they will appear in this section.

After reviewing Comments section and having revised the previous sections:
✓ Click ‘PRINT’ for a hard copy of this information.
✓ Click ‘CANCEL’ to return to main menu.

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.
The Claim Status List page allows you to quickly search for claims in a particular status. It also provides a set of search criteria by which you can specify a list of Loss Claims to display.

Claim Status List Selection Screen

Claim Status List Detail Detail

1. Identify the primary search criteria. Borrower SSN is the default for this option.

2. Optional fields that can be completed to narrow the list of loss claim records displayed.

Click ‘SUBMIT’ to execute the lookup query.

Click ‘RESET’ to clear all data entered.
Search results are shown below. If more than 50 claim records are displayed, you may use the Next button to scroll between the lists of records.

**Note:** Records are sorted by state abbreviation, then borrower name.

<table>
<thead>
<tr>
<th>Lender Loan Number</th>
<th>Agency Loan Number</th>
<th>Borrower SSN</th>
<th>Borrower Name</th>
<th>Date of Claim</th>
<th>Date of Payment</th>
<th>Payment Type</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>60030630613.</td>
<td>50</td>
<td>2345678901</td>
<td>DOE, JOHN</td>
<td>07/06/2008</td>
<td></td>
<td></td>
<td>SUSPENDED</td>
</tr>
</tbody>
</table>

**Search results.**
The Threshold Edit Code List page is a list of system edits built into the GLS Automated Loss Claims application. Threshold edits are messages displayed once the claim has been submitted indicating that a claim has been suspended for review prior to claim payment.

<table>
<thead>
<tr>
<th>Threshold Edit Code List</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start #:</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>VA 004417</td>
</tr>
<tr>
<td>VA 004417</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
<tr>
<td>VA 004421</td>
</tr>
</tbody>
</table>

Loss Claim User Guide
December 2007

Section V
Reviewing Loss Claim
The Advice for Payment page provides the Lender a view of payment information for the loss claim. In order to be able to view the advice of payment, you have to be the holding/servicing lender or holding/servicing lender branch of the claim.

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.
The Loss Claim Confirmation page displays very basic information on the loss claim submitted along with the required documentation for submission to CSC or the State Office. If you have already printed a copy of this page when you submitted your loss claim, you don't need to print a copy.
The following section is for USDA Rural Housing, DCFO and CSC employees use only.

This section helps you recognize and navigate the features for all categories within Reviewing Loss Claim Administration. Each screen requires different actions and refers to different categories. Therefore, be aware that for each screen you have to return to the main menu to enter the desired page where you want to navigate. Some of the pages require the user to update or submit new information to the system, and others are view only pages.

Below is the SFH Loss Claim Administration home page, which will help you to identify the different categories where you can review the loss claims and/or create/update information.

USDA Employee SFH Loss Claim Administration Home Page
CLAIM STATUS LIST

The Claim Status List page allows you to quickly search for claims in a particular status. It also provides a set of search criteria by which you can specify a list of Loss Claims to display.

### Claim Status List Selection Screen

![Image of Claim Status List Selection Screen]

#### Claim Status List Detail

1. Identify the primary search criteria. Borrower SSN is the default for this option.

2. Optional fields that can be completed to narrow the list of loss claim records displayed.

Click ‘SUBMIT’ to execute the lookup query.

Click ‘RESET’ to clear all data entered.

Click ‘CANCEL’ to return to Main Page.

State Office users will be able to read Claim Status List records if they are authorized for the state(s) to which the borrower(s) is associated.
### Claim Status List Detail

#### Search Criteria

- **Search by:**
  - Borrower SSN
  - Date of Claim

- **Include:**
  - Claim Status
  - Lender ID
  - State

#### Total Claims Found: 30

<table>
<thead>
<tr>
<th>Lender Loan Number</th>
<th>Agency Loan Number</th>
<th>Borrower SSN</th>
<th>Borrower Name</th>
<th>Date of Claim</th>
<th>Date of Payment</th>
<th>Payment Type</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012496</td>
<td>50</td>
<td>234657091</td>
<td>JOE</td>
<td>06/01/2005</td>
<td>06/15/2005</td>
<td>EFT</td>
<td>SUSPENDED/PMD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Additional Information
- Search results are shown under **Total Claims Found**. If more than 50 claim records are displayed, you may use the **Next** button at the bottom of the screen to scroll between the lists of records.

- Loss Claims are sorted by state abbreviation and then borrower name.

- **Select “Lender Loan Number”** for more detailed information on a specific Loss Claim.

---

**Section V**
**December 2007**

**Loss Claim User Guide**

**Reviewing Loss Claim**

Page 78
### Borrower Claim Status Summary

#### General Information
- **Borrower Information**
  - SSN: 234-07-8901
  - Name: Doe, J. O.
- **Servicing Lender Information**
  - Tax ID: 123-45-6789
  - Branch Number: 123
  - Name: ABC Bank
  - Lender Loan Number: 00000000

#### Claim Information
- Date of Claim: 06/01/2005
- Last Update User ID: Doe
- Last Update Date: 08/05/2005
- Liquidation Method: Foreclosure
- Property Sold as REO: Yes

#### Payment Information

<table>
<thead>
<tr>
<th>Loss Type</th>
<th>Loss Status</th>
<th>Date of Payment</th>
<th>Amount of Payment</th>
<th>Date of Reissue</th>
<th>Payment Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Suspended/Paid</td>
<td>08/15/2005</td>
<td>$32,459.66</td>
<td></td>
<td>EFT</td>
</tr>
</tbody>
</table>

#### Cash Collection

No Collections have been made for this Claim

---

If you add/change comments on this page, you need to click ‘SUBMIT’ to make changes effective. Otherwise, click ‘CANCEL’ to return to previous page.
The View Suspended Loss Claims page takes you to the Claim Status Query page which provides a list of all records with an assigned status code of SUSPENDED.

Search results are shown in groups of 50 and you may use the Next button at the bottom of the screen to scroll between the lists of records.

Select “Lender Loan Number” for more detailed information on a specific Loss Claim.
**VIEW PAID LOSS CLAIMS**

The View Paid Loss Claims page takes you to the Claim Status Query page which provides a list of all records with an assigned status code of Paid, Suspended/Paid, or Denied/Paid for those claims corresponding to the geographical state for which the user is assigned. Only 90 days of data will be displayed based on the effective date of payments.

Select “Lender Loan Number” for more detailed information on a specific Loss Claim.
The Cash Collection/Recoveries List page is used to provide the Guaranteed Rural Housing users a set of search criteria by which they can specify a specific list of cash collection transactions to display.

### Cash Collection/Recoveries List Selection Screen

#### Search Criteria

- **Search by:**
  - Borrower SSN
  - Finance Office Cash Collections
  - CSC Recoveries
  - State Recoveries

- **Include:**
  - Cash Collection Status: UNPROCESSED
  - Recovery Approval: All
  - State: All Authorized States

Click 'Submit' to begin search.

### Cash Collection/Recoveries List Detail

#### Search Criteria

- **Search by:**
  - Borrower SSN
  - Finance Office Cash Collections
  - CSC Recoveries
  - State Recoveries

- **Include:**
  - Cash Collection Status: UNPROCESSED
  - Recovery Approval: All
  - State: All Authorized States

1. Identify the primary search criteria *

2. These fields will help to narrow the search criteria.

Click ‘SUBMIT’ to begin search.

<table>
<thead>
<tr>
<th>*Search By</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower SSN</td>
<td>Display only information for a SSN.</td>
</tr>
<tr>
<td>Finance Office Cash Collections</td>
<td>Display a list of cash collections without a recovery record.</td>
</tr>
<tr>
<td>CSC Recoveries</td>
<td>Display recoveries where CSC is responsible for the recovery.</td>
</tr>
<tr>
<td>State Recoveries</td>
<td>Display recoveries where the State is responsible for the recovery.</td>
</tr>
</tbody>
</table>
## Cash Collection/Recoveries List Detail

### Search Criteria

- **Search by:**
  - Borrower SSN
  - CSC Office Cash Collections
  - CSC Recoveries
  - State Recoveries

- **Include:**
  - Cash Collection Status: UNPROCESSED
  - Recovery Approval: All
  - State: All Authorized States

### Action

- **Cash Collection**

### Total Cash Found: 19

<table>
<thead>
<tr>
<th>Borrower SSN</th>
<th>Borrower Name</th>
<th>Processed Date</th>
<th>Agency Loan Number</th>
<th>Source of Collection</th>
<th>Date of Deposit</th>
<th>Total Amount of Collection</th>
<th>Approved Date</th>
<th>Approved</th>
<th>CSC Ind</th>
</tr>
</thead>
</table>
| **AK - ALASKA**
| 23467890 | DOE, JOE | 08/12/2005 | 50 | LENDER | $500.00 | Y | 01/31/2005 | Y |
| **AR - ARKANSAS**
| 23467891 | DOE, JOE | 07/12/2005 | 50 | LENDER | $256.00 | Y | 07/12/2005 | Y |
| **GA - GEORGIA**
| 23467892 | DOE, JOE | 09/01/2005 | 50 | LENDER | $1,250.00 | Y | 09/01/2005 | Y |
| **ID - IDAHO**
| 23467893 | DOE, JOE | 08/01/2005 | 50 | LENDER | $1,000.00 | Y | 08/01/2005 | Y |
| **IL - ILLINOIS**
| 23467894 | DOE, JOE | 07/12/2005 | 50 | LENDER | $7,000.00 | Y | 07/12/2005 | Y |
| **IN - INDIANA**
| 23467895 | DOE, JOE | 07/12/2005 | 50 | LENDER | $6,150.00 | Y | 07/12/2005 | Y |
| **KS - KANSAS**
| 23467896 | DOE, JOE | 06/01/2005 | 50 | LENDER | $1,250.00 | Y | 06/01/2005 | Y |
| **KY - KENTUCKY**
| 23467897 | DOE, JOE | 05/01/2005 | 50 | LENDER | $0.00 | Y | 05/01/2005 | Y |
| **LA - LOUISIANA**
| 23467898 | DOE, JOE | 05/01/2005 | 50 | LENDER | $3,257.50 | N | Y |
| **MI - MICHIGAN**
| 23467899 | DOE, JOE | 05/01/2005 | 50 | LENDER | $100.00 | N | Y |
| **MN - MINNESOTA**
| 23467900 | DOE, JOE | 05/01/2005 | 50 | LENDER | $3,500.00 | Y | 05/01/2005 | Y |
| **MO - MISSOURI**
| 23467901 | DOE, JOE | 05/01/2005 | 50 | LENDER | $4,100.00 | Y | 05/01/2005 | Y |
| **MS - MISSISSIPPI**
| 23467902 | DOE, JOE | 05/01/2005 | 50 | LENDER | $3,750.00 | Y | 05/01/2005 | Y |
| **NC - NORTH CAROLINA**
| 23467903 | DOE, JOE | 05/01/2005 | 50 | LENDER | $0.00 | N | Y |
| **NE - NEBRASKA**
| 23467904 | DOE, JOE | 05/01/2005 | 50 | LENDER | $0.00 | Y | 05/01/2005 | Y |
| **OH - OHIO**
| 23467905 | DOE, JOE | 05/01/2005 | 50 | LENDER | $0.00 | Y | 05/01/2005 | Y |

Search results are shown under **Total Cash Found**. If more than 50 claim records are displayed, you may use the **Next** button to scroll between the lists of records.

Loss Claim Cash Collections are shown by state in alphabetical order.

Select “SSN” for more detailed information on a specific Loss Claim Cash Collection case.
### Loss Claim Cash Collection

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower SSN</td>
<td>234567891</td>
</tr>
<tr>
<td>Borrower Name</td>
<td>DOE, JOE</td>
</tr>
<tr>
<td>Agency Loan Number</td>
<td>123</td>
</tr>
<tr>
<td>Source of Collection</td>
<td>LENDER</td>
</tr>
<tr>
<td>Date of Deposit</td>
<td></td>
</tr>
<tr>
<td>Total Amount of Collection</td>
<td>$1,234,560</td>
</tr>
<tr>
<td>Processed As</td>
<td></td>
</tr>
<tr>
<td>Processed Date</td>
<td></td>
</tr>
<tr>
<td>Lender Recovery Approved</td>
<td>Yes</td>
</tr>
<tr>
<td>Approved Date</td>
<td>07/21/2005</td>
</tr>
<tr>
<td>CSC Indicator</td>
<td>Y</td>
</tr>
<tr>
<td>Comments</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** To update information on this section go to "FUTURE RECOVERIES" – Section VI of this User Guide.

Click ‘CANCEL’ to return to Cash Collection/Recoveries List.
The Threshold Edit Code List page is a list of system edits built into the GLS Automated Loss Claims application. Threshold edits are messages displayed once the claim has been submitted indicating that a claim has been suspended for review prior to claim payment.
CSC LENDER LIST

CSC Lender List page provides a list of Lenders that are designated to the CSC. This list provides the dates that the lenders were transitioned to the CSC from the State for loss claim functions.

CSC Lender List Selection Screen

CSC Lender List Detail

Enter “a” in Lender Name for a complete listing of CSC Lenders.
### CSC Lender List Detail

#### SFH Loss Claim CSC Lender List

**Search Criteria**

- **Search by:**
  - [ ] Lender Name
  - [ ] Lender Tax ID

- **Include:**
  - State

<table>
<thead>
<tr>
<th>Lender Name</th>
<th>Lender Tax Id</th>
<th>Lender Effective Date</th>
<th>Lender Expiration Date</th>
<th>State</th>
<th>State Effective Date</th>
<th>State Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Siuslaw Valley Bank</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Valley Bank and Trust</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sterling Savings Bank</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Dime Bank</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Umpqua Bank</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union State Bank</td>
<td>123456</td>
<td>06/01/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>US Bank</td>
<td>123456</td>
<td>12/01/2004</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USDA Rural Development</td>
<td>123456</td>
<td>06/01/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Washington Mutual Bank, F.A.</td>
<td>123456</td>
<td>01/01/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Coast Bank</td>
<td>123456</td>
<td>05/02/2005</td>
<td>12/31/2009</td>
<td>ALL</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Results of CSC Lender List search criteria.
The View/Update Loss Claim page provides State Offices, the Finance Office and the Centralized Servicing Center the ability to update loss claim information that has been submitted for payment. It also provides the ability to add additional payments to a loss claim. (For functional details on this section go to next page.)

View/Update Loss Claim Selection Screen

* Screen print continues next page.

Effective December 2007: Users may see enhancements in “Total Bankruptcies” and be able to “Add Bankruptcy”, when needed.
**Effective December 2007: Users will see enhancements in the Liquidation and Payment Information sections.**
VIEW/UPDATE LOSS CLAIM

- The page will be displayed in view or update mode depending on which claim payment (primary, additional or withdrawn) is being displayed, the status of the claim, the referral indicator on errors for suspended claims and the authority of the user.
- State Office and CSC users will be able to update the primary claim payment if the status is suspended and the claim has not been referred to the Finance Office.
- State Office users will only be able to update loss claim payments for their state where CSC has not been specified as having responsibility for the lender.
- CSC users will only be able to update claims for specified lenders.
- Finance Office GLB General and special users will be able to update the primary claim payment if it is in suspended status and they have been designated as the current referral group.
- Finance Office GLB Special and Finance Office GLB General will be able to add additional claim payments if the claim payment that is displayed is the latest claim payment.
- All other Finance Office users will only be able to view claim payment information.

Claim Information Detail

<table>
<thead>
<tr>
<th>Claim Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Claim</td>
<td>07/06/2005</td>
<td></td>
</tr>
<tr>
<td>Servicing Office</td>
<td>L1 040</td>
<td></td>
</tr>
<tr>
<td>Agency Loan Number</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Fiscal Year of Obligation</td>
<td>999</td>
<td></td>
</tr>
<tr>
<td>Created Claim E- with User ID</td>
<td>JOEINDO8</td>
<td></td>
</tr>
<tr>
<td>Created Claim Date</td>
<td>07/06/2005</td>
<td></td>
</tr>
<tr>
<td>Last Update E- with User ID</td>
<td>JOEINDO8</td>
<td></td>
</tr>
<tr>
<td>Last Update Date</td>
<td>07/06/2005</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Tax Id</td>
<td>225476347</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Branch Number</td>
<td>605</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Name</td>
<td>US BANK HOME MORTGAGE</td>
<td></td>
</tr>
<tr>
<td>Submitting Organization Type</td>
<td>MORTGAGE COMPANY</td>
<td></td>
</tr>
<tr>
<td>Threshold Exit Referral</td>
<td>PROGRAM</td>
<td></td>
</tr>
<tr>
<td>CSC Indicator</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Enter NEW Date of Claim, if applicable.
Review Claim Information and make appropriate updates, if applicable.
Indicates if CSC or the State Office is responsible for monitoring the claim.

Borrower Information Detail

<table>
<thead>
<tr>
<th>Borrower Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower</td>
<td>GEO State/County: 12 894</td>
</tr>
<tr>
<td>SSN</td>
<td>234567894</td>
</tr>
<tr>
<td>Name</td>
<td>SMITH JANE</td>
</tr>
<tr>
<td>Property Address</td>
<td>111 MAIN ST. SPRINGFIELD, VA 20010</td>
</tr>
<tr>
<td>Phone Number</td>
<td>(316) 777-4019</td>
</tr>
<tr>
<td>Last Known Mailing Address</td>
<td>111 MAIN ST. SPRINGFIELD, VA 20010</td>
</tr>
</tbody>
</table>

Review Borrower Information and make sure that the information is accurate.

Note: Co-borrowers' information would appear in this section, if applicable.
Lender Information Detail

Enter NEW Claim Contact Name and Phone Number, if applicable

Loan Information Detail

Enter NEW Unpaid Principal Balance, Note Interest Rate and/or Due Date of Last Payment Made, if applicable.
### Liquidation Information Detail

<table>
<thead>
<tr>
<th>Liquidation Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidation Method</td>
<td>Foreclosure</td>
<td></td>
</tr>
<tr>
<td>Date of Foreclosure Initiation</td>
<td>01/01/2005</td>
<td></td>
</tr>
<tr>
<td>Date of Foreclosure Sale</td>
<td>06/02/2005</td>
<td></td>
</tr>
<tr>
<td>Date Deed In Lieu Executed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initial Foreclosure Bid Price</td>
<td>$83,000.00</td>
<td></td>
</tr>
<tr>
<td>Final Foreclosure Bid Price</td>
<td>$86,000.00</td>
<td></td>
</tr>
<tr>
<td>Post Sale Redemption Expiration Date</td>
<td>04/21/2005</td>
<td></td>
</tr>
<tr>
<td>Original Default Date</td>
<td>10/13/2004</td>
<td></td>
</tr>
<tr>
<td>Total Bankruptcies (net after original default date)</td>
<td>02</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy (1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Bankruptcy Filed</td>
<td>11/02/2004</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Chapter Filed</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Case Number</td>
<td>12356</td>
<td></td>
</tr>
<tr>
<td>Date of Bankruptcy Release</td>
<td>01/01/2005</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy (2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Bankruptcy Filed</td>
<td>02/12/2005</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Chapter Filed</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Bankruptcy Case Number</td>
<td>456789</td>
<td></td>
</tr>
<tr>
<td>Date of Bankruptcy Release</td>
<td>06/02/2005</td>
<td></td>
</tr>
<tr>
<td>Date Eviction Started</td>
<td>06/02/2005</td>
<td></td>
</tr>
<tr>
<td>Date Eviction Completed</td>
<td>06/17/2005</td>
<td></td>
</tr>
<tr>
<td>Number of Bankruptcy Days</td>
<td>259</td>
<td></td>
</tr>
<tr>
<td>Number of Delinquency Days</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Number of Foreclosure Days</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Total Liquidation Days</td>
<td>210</td>
<td></td>
</tr>
<tr>
<td>Allowable Delinquency Days</td>
<td>210</td>
<td></td>
</tr>
<tr>
<td>Allowable Foreclosure Days</td>
<td>180</td>
<td></td>
</tr>
<tr>
<td>Disallowed Interest Days</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Review Liquidation Information and make sure that the information is accurate.

Liquidation Method selected

Enter changes on Liquidation Information under New Column.
REO Information Detail

Review REO Information and make sure that the information is accurate.

Check Edit Codes and descriptions associated with the REO Information section, if applicable.

Enter changes on REO Information under New Column, if applicable.

<table>
<thead>
<tr>
<th>REO Information</th>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Sold as REO</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Appraisal Date</td>
<td>06/23/2003</td>
<td></td>
</tr>
<tr>
<td>&quot;As Is&quot; Appraised Value</td>
<td>$96,000.00</td>
<td></td>
</tr>
<tr>
<td>BPO Date</td>
<td>06/25/2003</td>
<td></td>
</tr>
<tr>
<td>&quot;As Is&quot; BPO Value</td>
<td>$99,000.00</td>
<td></td>
</tr>
<tr>
<td>Date Proceeds Received</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Party Proceeds</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Original List Date</td>
<td>10/15/2004</td>
<td></td>
</tr>
<tr>
<td>Original List Price</td>
<td>$96,000.00</td>
<td></td>
</tr>
<tr>
<td>Final List Date</td>
<td>06/15/2003</td>
<td></td>
</tr>
<tr>
<td>Final List Price</td>
<td>$95,000.00</td>
<td></td>
</tr>
<tr>
<td>Marketing Period Expiration</td>
<td>11/20/2003</td>
<td></td>
</tr>
<tr>
<td>Marketing Period Extension</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RHS Liquidation Appraised Value</td>
<td>$100,000.00</td>
<td></td>
</tr>
<tr>
<td>Contract Sales Price</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Closing Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total REO Days</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Disallowed REO Days</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Sales Price Percent</td>
<td>0.000%</td>
<td></td>
</tr>
<tr>
<td>Acquisition Management Resale Factor</td>
<td>11.87%</td>
<td></td>
</tr>
<tr>
<td>Appraised Value Factor</td>
<td>$111,970.00</td>
<td></td>
</tr>
</tbody>
</table>
### Protective Advances

<table>
<thead>
<tr>
<th>Type</th>
<th>Date Of Advance</th>
<th>Effective Date</th>
<th>Amount</th>
<th>Excluded Amount</th>
<th>New Excluded Amount</th>
<th>Interest</th>
<th>New Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>03/01/2005</td>
<td>06/30/2005</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>05/01/2005</td>
<td></td>
<td>$3,000.00</td>
<td></td>
<td>$0.03</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreclosed Insurance</td>
<td>04/15/2005</td>
<td>06/30/2005</td>
<td>$1,000.00</td>
<td>$5,000.00</td>
<td>$0.09</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Select [ ]

Check Edit Codes and descriptions associated with the Protective Advances Information section.

Enter **CHANGES** on already existing Protective Advances, if applicable.

Enter **NEW** Protective Advances information in this section, if applicable.

Enter **NEW** Escrow Balance as of Last Payment Made, if applicable.
**Lender’s Liquidation Costs Detail**

Review Lenders’ Liquidation Costs and make sure that the information is accurate.

Check Edit Codes and descriptions associated with Lender’s Liquidation Costs section, if applicable.

Enter changes on Lender’s Liquidation Costs Information under **New** Column.

<table>
<thead>
<tr>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure Attorney/Trustee Fee</td>
<td>$150.00</td>
</tr>
<tr>
<td>Foreclosure Attorney/Trustee Cost</td>
<td>$7,500.00</td>
</tr>
<tr>
<td>Eviction Expenses</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cash for Keys</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$575.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$750.00</td>
</tr>
<tr>
<td>Property Inspections</td>
<td>$920.00</td>
</tr>
<tr>
<td>Utility Expenses</td>
<td>$1,220.00</td>
</tr>
<tr>
<td>Property Preservation</td>
<td>$2,300.00</td>
</tr>
<tr>
<td>Property Maintenance</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$750.00</td>
</tr>
<tr>
<td>Lender Paid Closing Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Approval or BPO Expense</td>
<td>$120.00</td>
</tr>
<tr>
<td>Others</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$15,615.00</td>
</tr>
</tbody>
</table>

**NOTE:**
The only fields shown when REO NOT SOLD are:
- Eviction Expenses
- Cash for Keys
- Bankruptcy Fees
- Bankruptcy Costs
- Pre-authorized Repairs

**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

**Property Sales Costs Detail**

Review Property Sales Costs and make sure that the information is accurate.

Check Edit Codes and descriptions associated with Property Sales Costs section, if applicable.

Enter changes on Property Sales Costs Information under **New** Column.

<table>
<thead>
<tr>
<th>Lender</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eviction Expenses</td>
<td>$200.00</td>
</tr>
<tr>
<td>Cash for Keys</td>
<td>$75.00</td>
</tr>
<tr>
<td>Bankruptcy Fees</td>
<td>$1,300.00</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>$2,700.00</td>
</tr>
<tr>
<td>Property Inspections</td>
<td>$0.00</td>
</tr>
<tr>
<td>Utility Expenses</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Preservation</td>
<td>$0.00</td>
</tr>
<tr>
<td>Property Maintenance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pre-Authorized Repairs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Lender Paid Closing Costs</td>
<td>$0.00</td>
</tr>
<tr>
<td>Approval or BPO Expense</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$4,825.00</td>
</tr>
</tbody>
</table>

**NOTE:**
The only fields shown when REO NOT SOLD are:
- Eviction Expenses
- Cash for Keys
- Bankruptcy Fees
- Bankruptcy Costs
- Pre-authorized Repairs
Recoveries Detail

Review Recoveries and make sure that the information is accurate.

Enter changes on Recoveries Information under New Column.

Note: Edit codes and descriptions associated with the Recoveries section will be shown if applicable.

Claim Status Information Detail

Status of the claim displayed.

Flag indicating that the claim has been withdrawn.

Payment Information Detail

Review Payment Information and make sure that the information is accurate.

Enter changes on Payment Information under New Column.

Note: Edit codes and descriptions associated with the Payment Information section will be shown if applicable.

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.
Adjusted/Denied Claim Information Detail

Adjusted/Denied Claim Information

- Net Adjusted Amount: $0.00
- Entire Claim Denied: Yes
- Does lender have appeal rights? Yes
- Appeal Expiration Date
- Notes

Select if Entire Claim is denied and Lender has appeal rights.
Enter or Select the Appeal Expiration Date, if applicable.
Enter NOTES to capture any explanation that describe why the claim was adjusted or paid with no adjustments.

Computed Loss Information Detail

Computed Loss Information

- Loss Up to 35% of Loan Amount: $0.00
- Amount of Loss in Excess of 35% of Loan Amount: $0.00
- 85% of Loss Greater Than 35% of Loan Amount: $0.00
- Computed Loss: $0.00
- Maximum Loss Payable (up to 90% of Loan Amount): $0.00
- Estimated Loss Amount to be Paid Lender: $0.00
- Reduction Due to Negligence: $0.00
- Loss Amount to be Paid Lender: $0.00
- Primary Loss Amount Paid: $0.00
- Primary Loss Reserve Date

Review Computed Loss Information and make sure that the information is accurate.
Enter changes on Computed Loss Information under New Column.

Note: Edit codes and descriptions associated with the Computed Loss Information section will be shown if applicable.

Additional Payment Information Detail

Additional Payment Information

- Additional Payment Reasons
  - Lender Won Appeal
  - Additional Documentation Received
  - Correct Mistakes
  - Audit

Enter flag indicating the reasons for the additional payment information, if applicable.

Finance Office Use Only

Loss Claim User Guide
December 2007
Section V
Reviewing Loss Claim
If there are new comments to add or to change the existing ones, enter the information in the Comments box.

Check Edit Codes and descriptions associated with Loss Monitoring Information, if applicable.

Effective December 2007: Users will see enhancements in the Payment Information section and the buttons available while reviewing losses.
The Advice of Payment page provides the Lender a view of payment information for the loss claim.

### GLS Loss Claim View

<table>
<thead>
<tr>
<th>Lender Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender Name</td>
</tr>
<tr>
<td>Lender Address</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Lender ID/Branch</td>
</tr>
<tr>
<td>Lender Loan Number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Borrower Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower Name</td>
</tr>
<tr>
<td>State/County Code</td>
</tr>
<tr>
<td>Borrower SSN</td>
</tr>
<tr>
<td>Agency Loan Number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Date of Loan</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Principal Balance</td>
</tr>
<tr>
<td>Accrued Interest Owed</td>
</tr>
<tr>
<td>Additional Interest</td>
</tr>
<tr>
<td>Principal Owed on Pretech Advances</td>
</tr>
<tr>
<td>Accrued Interest on Pretech Advances</td>
</tr>
<tr>
<td>Total P &amp; I</td>
</tr>
<tr>
<td>Net Proceeds from REO Sale</td>
</tr>
<tr>
<td>Loss Amount</td>
</tr>
<tr>
<td>Net Recovery</td>
</tr>
<tr>
<td>Net Loss Amount</td>
</tr>
<tr>
<td>Loss up to 35% of Loan Amount</td>
</tr>
<tr>
<td>Amount of Loss in Excess of 35% of Loan Amount</td>
</tr>
<tr>
<td>95% of Loss Greater Than 35% of Loan Amount</td>
</tr>
<tr>
<td>Computed Loss</td>
</tr>
<tr>
<td>Maximum Loss Payable</td>
</tr>
<tr>
<td>Estimated Loss Amount to be Paid Lender</td>
</tr>
<tr>
<td>Reduction Due to Negligence</td>
</tr>
<tr>
<td>Amount Due Lender</td>
</tr>
<tr>
<td>Primary Loan Amount Paid Lender</td>
</tr>
<tr>
<td>Balance Due Lender</td>
</tr>
</tbody>
</table>

Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.

- Click ‘PRINT’ for a hard copy of this information.
- Click ‘BACK’ to return to Main Menu.
The Loss Claim Confirmation page displays very basic information on the loss claim submitted along with the required documentation for submission to CSC or the State Office. If you have already printed a copy of this page when you submitted the loss claim, you don’t need to print a copy again.
**ADD THRESHOLD EDIT CODE**

Add Threshold Edit Code page is used to include new Threshold Edits. The Threshold edits inform the user of data that has hit an edit threshold. An edit message will then appear on the claim that directs the user to provide additional information or to note that the claim requires monitoring.

**Add Threshold Edit Code Selection Screen**

![Add Threshold Edit Code Selection Screen](image)

**Add Threshold Edit Code Detail**

![Add Threshold Edit Code Detail](image)

1. **Enter new threshold edit code information in this section.**

2. **Select Loss Claim Threshold Section and Threshold Edit Referral.**

   Click ‘SUBMIT’ to save and enter information into the system.

**Thresholds Edits are ADDED or UPDATED only by the National Office.**
Update Threshold Edit Code page is used to update Threshold Edit information. The Threshold edits inform the user of data that has hit an edit threshold. An edit message will then appear on the claim that directs the user to provide additional information or to note that the claim requires monitoring.

**Update Threshold Edit Code Selection Screen**

**Update Threshold Edit Code Detail**

1. Enter Edit Code and click ‘GO’
2. Enter updated threshold edit code information in this section.
3. Select Loss Claim Threshold Section and Threshold Edit Referral.
Section VI

Loss Claim Administration
Future Recoveries - Other Recoveries
FUTURE RECOVERIES

This section is divided into two segments: Update Loss Claim Cash Collection and Add/Update Recovery Calculator. The Update Loss Claim Cash Collection segment is used by DCFO to record overpayments to the lender. Lenders, CSC and State Offices, use the Add/Update Recovery Calculator. This documents the sale of property for loss claims that were paid based on appraised value (REO not sold when claim paid), to document other recoveries (such as insurance claim proceeds) and to calculate how much, if any, money the lender owes to USDA based on the recovery.

UPDATE LOSS CLAIM CASH COLLECTION

The Update Loss Claim Cash Collection page is used to enter cash claim transactions for overpayments once they have been identified on the ADPS System. Upon recognition of the 4043 transaction on the ADPS System, the user will access the GLS Loss Claim Administration menu page and select the Update Loss Claim Cash Collection Link.

The information on this page will be matched to the ADPS transaction by a batch process. When the record is matched, the batch process will update the status, transaction code, transaction function, processed date, processed type code, and date of deposit. In addition, the batch process will update the borrower register and the ADPS file.

Update Loss Claim Cash Collection

Select Source of Collection

Enter Total Amount of Collection

Note: The Processed As field is based upon comparison of the Process Date of the Cash Collection (4043) to the original check date of the loss.

- If the cash collection transaction occurs in the same fiscal year as the loss, the value is referred to as an Adjustment.
- If the cash collection transaction occurs in a fiscal year after the loss was paid, the value is referred to as a Recovery.
ADD/UPDATE RECOVERY CALCULATOR

The Recovery Calculator page is used by lenders to capture money recovered as a result of the sale of the property or other lender recoveries. It is also used to report the sale of REO with no recoveries for tracking purposes. The page will be used by the lender to add new recoveries as well as update recoveries for which the cash has not been received and matched to an ADPS cash entry.

Add/Update Recovery Calculator Selection Screen
Borrower Detail

<table>
<thead>
<tr>
<th>Borrower</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SSN</td>
<td>23456789</td>
</tr>
<tr>
<td>Name</td>
<td>DOE, JORR</td>
</tr>
</tbody>
</table>

Pre-filled information of borrower who has defaulted on a loan.

Lender Information Detail

1. Enter required Lender Information. Fax Number and e-mail address are optional fields.

2. Pre-filled information on Servicing and Holding Lender.

Loss Claim Information Detail

Pre-filled information on Loss Claim.
### Recovery Information

<table>
<thead>
<tr>
<th>Recovery Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Sales Date</td>
</tr>
<tr>
<td>Contract Sales Price</td>
</tr>
<tr>
<td>Broker Commission Amount</td>
</tr>
<tr>
<td>Broker Commission Percent</td>
</tr>
<tr>
<td>Allowance for Additional Commission</td>
</tr>
<tr>
<td>Capital Improvement Costs</td>
</tr>
<tr>
<td>Approved Seller Concessions</td>
</tr>
<tr>
<td>Adjusted Sales Price</td>
</tr>
<tr>
<td>Net Difference (between Liquidation Appraised Value and Adjusted Sales Price)</td>
</tr>
<tr>
<td>Other Recovery (not in original claim)</td>
</tr>
<tr>
<td>Previously Reported Recovery Paid to Rural Development</td>
</tr>
<tr>
<td>35% of Original Loan Amount</td>
</tr>
<tr>
<td>Net Loss Amount exceeding 35% of Original Loan Amount</td>
</tr>
<tr>
<td>Total Recovery</td>
</tr>
</tbody>
</table>

### Conditional

- ✓ Contract Sales Date
- ✓ Contract Sales Price
- ✓ Broker Commission Amount
- ✓ Broker Commission Percent
- ✓ Capital Improvement Costs
- ✓ Approved Seller Concessions
- ✓ Other Recovery (not in Original Claim)

### Pre-Filled

- ✓ Allowance for Additional Commission

### Calculated

- ✓ Adjusted Sales Price
- ✓ Net Difference (between Liquidation Appraised Value and Adjusted Sales Price)
- ✓ Previously Reported Recovery Paid to Rural Development
- ✓ 35% of Original Loan Amount
- ✓ Net Loss Amount exceeding 35% of Original Loan Amount
- ✓ Total Recovery

### Allocation of Recovery Detail

#### Allocation of Recovery

- Rural Development Allocation (35% of Total Recovery exceeding 35% of Original Loan Amount) $0.00
- Lender Allocation (15% of Total Recovery exceeding 35% of Original Loan Amount) $0.00

### Summary of Amount Due Rural Development Detail

#### Summary of Amount Due Rural Development

- 100% of Difference Between Total Recovery & Loss Over 35% $0.00
- Rural Development Allocation (65% of Total Recovery exceeding 35% of Original Loan Amount) $0.00
- Recovery Amount Lender to Pay Rural Development $0.00

---

Enter Broker Commission Amount OR Broker Commission Percent, not both.

---

Recovery Amount Lender to Pay Rural Development within 30 days of notification by Agency.
Agency Information Detail

**Agency Information**

- Recovery Created User Id
- Recovery Created Date
- Last Update User Id
- Last Update Date
- Submitting Organization Tax Id
- Submitting Branch Number
- Submitting Organization Name
- Submitting Organization Type
- CSC Indicator
- Lender Recovery Approved
- Approved User Id
- Approved Date

Click ‘Yes’ or ‘No’, to continue processing claim.

Comments Detail

**Comments**

Enter comments associated with the recovery.

After adding information in the Recovery Calculator section and having revised the information:

- Click ‘CALCULATE’ to invoke edits, calculate values and redisplay the page.
- Click ‘SUBMIT’ to invoke edits, calculate values and enter the new changes to the system.
- Click ‘DELETE’ to invoke edits and delete recovery and cash collection records.
- Click ‘CANCEL’ to return to previous page.

Once the Lender hits Submit the Agency will review and notify Lender of any future recovery due.

Recovery Calculator Submission Detail

When you click ‘SUBMIT’, a pop-up will appear confirming that the Future Recovery has been successfully submitted.

**Lender Recovery Approved**

✓ Click ‘Yes’ or ‘No’, to continue processing claim.
Section VII

Loss Claim Administration
Payment Process
The Payment Process section applies to USDA employees. This section provides the procedures for processing Guaranteed Loss Claims and it is not automated. However, the information provided here will help you to better understand the procedures for successfully completing the payment process for any loss claim.

Throughout this section, you will be given descriptions on capacities to process a loss claim, and step-by-step directions on how to process payments for the different liquidation methods.

### Capacities

Loss Claims are received and processed by the Agency in two different capacities: Non-ALC (Automated Loss Claim) approved lenders and ALC Lenders. The following information is a breakdown of the process.

<table>
<thead>
<tr>
<th>Non-ALC Approved Lenders</th>
<th>ALC Approved Lenders</th>
</tr>
</thead>
<tbody>
<tr>
<td>The loss claim package is received via regular or express mail. The loss claim is submitted to the Agency for a 100% pre-payment review. The lender is responsible for submitting a complete package, including all supporting documentation, so the Agency can make an informed decision.</td>
<td>The loss claim is submitted electronically by the lender inputting the claim in the “Add/Update Loss Claim” – Section IV of this guide – selection in GLS. Based upon lenders approved status, the claim will be paid in one of the methods described in the table below*.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>*100% Pre-Payment Review</th>
<th>*Post Payment Review</th>
</tr>
</thead>
</table>
| This method is utilized for newly ALC approved lenders, or existing ALC approved lenders and paper method lenders that have been put on a 100% pre-payment review, due to compliance concerns. In either case, when the lender inputs a claim into GLS (applicable to those lenders on automated ALC), threshold edit code (ML99065T) will be invoked that requires the lender to submit a complete package for review prior to payment. | This method is utilized for existing ALC approved lenders that have been released from the 100% pre-payment review process. Based upon established threshold edits, a claim can either be paid as submitted or suspended.  
- If no threshold edits are identified at the time the lender submits the claim for payment, it will pay without prior Agency review or approval, and will be subject to post payment audit review standards.  
- If any threshold edit is identified at the time the lender submits the claim for payment, it will suspend electronically and the lender must fax, mail overnight or e-mail supporting documentation to the Agency that corresponds with the established threshold edits. The Agency will review the documentation and submit the claim for payment. |
CSC PAYMENT PROCESS

Payment process varies according to the liquidation method chosen to submit a loss claim. Therefore, this segment will be divided in: Foreclosure to 3rd Party and Short Sale, and Foreclosure or Deed-in-Lieu – REO Sold/Not Sold. This section will provide step-by-step directions for paying a loss claim.

Foreclosure to 3rd Party and Short Sale

If USDA has received the required information, the claim can be submitted for payment. Then, in order to successfully fulfill the payment process you will need to complete the Loss Claim Approval Record according to the case, as describe below:

☑ If a claim is not within the processor or Specialist approval authority or has been approved by Supervisor, Section Head or Branch Chief, will review and approve the claim. Supervisor will return the claim to processor or Specialist for payment.

☑ If a claim is within the processor or Specialist approval authority or has been approved by Supervisor, Section or Head Branch Chief, the following steps apply:
  1. Payment – submit claim for payment and send Final Loss Payment letter to Field Office.
  2. Payment with Modification – submit claim for payment, send Final Loss Payment letter to Field Office. (*See table below for more detailed information)

☑ If the claim is not being accepted for payment, the claim must be denied/reduced in accordance with Rural Development Instructions 1980.176(b) and send appeal letter to the lender.

☑ Processor/Specialist will follow the procedures for updating the loss claim database.

*Payment with Modification

☑ If a payment modification is for more than lender’s request and no reductions were made, an appeal letter is not needed.

☑ If a payment modification is for more/less than lender’s request and reductions were made, an appeal letter must be sent to the lender.

☑ Payment will be made by the Finance Office two business days from the date claim was submitted for payment.

☑ Any problems with payments should be referred to Supervisor to contact the Finance Office. If claim is paid for the maximum amount, be sure to include reasons in the comment section.
Foreclosure or Deed-in-Lieu – REO Sold/Not Sold

1. When the loss claim package is complete, the following steps apply:

- Submit claim for suspense for Non-ALC approved lenders only. For ALC approved lenders, claim has already been suspended, proceed with next bullet point.
- Review “Submit Confirmation” – Section IV of this guide – for errors on the web based GLS. If Non-ALC lender, print this screen.
- Enter correction or changes on the “View/Update Loss Claim” – Section V – on the web based GLS. Review the printed version of the “Submit Confirmation” – Section V – verifying you made the corrections.
- Attach initialed copy of the “Submit Confirmation” – Section IV to GLS Running Record.

2. Once package is complete and errors have been corrected, determine if claim is ready for payment. If claim is for the maximum amount, be sure to include reasons in the comment section.

3. If the claim is ready for payment, complete the Loss Claim Approval Record according to the case, as described below:

- If a claim is not within the processor or Specialist approval authority, the Supervisor, Section Head or Branch Chief, will review and approve the claim. Supervisor will then return the claim to processor or Specialist for payment/submittal.
- If a claim is within the processor or Specialist approval authority or has been approved by Supervisor, Section Head or Branch Chief, the steps describes in the table below applies. (*See table for more detailed information.)
- If the claim is not being accepted for payment, the claim must be denied/reduced in accordance with Rural Development Instructions 1980.376(b) and send appeal letter to the lender.

4. Processor specialist will follow the procedures for updating the loss claim database.

<table>
<thead>
<tr>
<th>*Claim within the Processor or Specialist Approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
</tr>
<tr>
<td>Submit claim for payment and send final loss payment letter to Field Office.</td>
</tr>
<tr>
<td><strong>Claim paid based on Liquidation Value</strong></td>
</tr>
<tr>
<td>Send Final Loss Payment letter based on Liquidation Value to Field Office and send Final Loss Payment letter based on Liquidation Value to lender.</td>
</tr>
<tr>
<td><strong>Payment with modification</strong></td>
</tr>
<tr>
<td>Submit claim for payment, send Final Loss Payment letter to Field Office. (**Exceptions apply, see list below for detailed information)</td>
</tr>
</tbody>
</table>

**Payment with Modification**

- If a payment modification is for more than lender’s request and no reductions were made, an appeal letter is not needed.
- If a payment modification is for more/less than lender’s request and reductions were made, an appeal letter must be sent to the lender.
- Payment will be made by the Finance Office at Goodfellow within two business days from the date claim was submitted for payment.
Section VIII

Appendix
APPENDIX

This section of the User Guide is intended to provide you with supplemental system help including system messages, frequently asked questions, definition of terms and fields for the “Loss Claim Administration” – Section IV, a copy of Addendum E, contacts for further assistance, ready reference and flow charts. The information supplied in this section helps you to better understand the automated Loss Claim Administration system and successfully submit a loss claim.

As a guide for this section, the ruler on top of a page (as shown above) identifies the beginning of each section. Please note that ready reference and flow charts are included in the last section titled “Flow Charts.”

System Message Tables

Loss Claim Administration System provides a number of system messages to alert you to the condition of the loss data on that particular page or to alert you to problems with saving or processing data. In addition, system messages can be Error Messages, which usually require contacting USDA for further information.

<table>
<thead>
<tr>
<th>Error Message Received</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the servicing lender Tax ID or USDA Assigned Branch Number needs to be changed.</td>
<td>Finance Office at 1-877-636-3789</td>
</tr>
<tr>
<td>HN00451E: Lender not authorized to update loss claim information.</td>
<td>Finance Office at 1-877-636-3789</td>
</tr>
<tr>
<td>ML00203E: Loss Claim has been previously submitted for borrower/loan.</td>
<td>Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.</td>
</tr>
<tr>
<td>ML00210E: Contact Local State Office with Liquidation Appraised Value.</td>
<td>Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.</td>
</tr>
<tr>
<td>ML00243E: Property Disposition Summary must be completed prior to loss claim.</td>
<td>Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.</td>
</tr>
<tr>
<td>ML00303E: Contract Sales Price is required on Property Disposition.</td>
<td>Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.</td>
</tr>
</tbody>
</table>
Frequently Asked Questions

The purpose of the Frequently Asked Questions section is to answer questions that you may have while completing the automated process and provide you with hints and useful information on different areas. Under this section, you can find answers to common questions on topics such as security, user access, reporting and application/procedure.

Security

Q: Who do I contact for Security help?
A: Contact USDA Rural Development Guaranteed Loan Branch via email at: RD.DCFO/GLB@stl.usda.gov or call toll free: 1-877-636-3789.

Q: What if I have problems with my ID and/or password?
A: All Security ID’s and Passwords are handled by eAuthentication. Go to site at: http://www.eauth.egov.usda.gov and click on Help or email: eAuthHelpDesk@usda.gov

Q: How do I add a user?
A: The User must have a Level 2 eAuth ID. (See getting Level 2 access in “Security System” – Section II). Then the Administrator can go to the web page under User Authorization, Maintain Lender/Branch Representative. At the External Lender User List, click Add User. Input information. Click Save.

Q: Do I need to complete both the User Agreement and Addendum E?
A: Yes, you need to complete the User Agreement to get Level 1 access, and then you need to complete Addendum E to get Level 2 access.

Q: How does a user get eAuthentication Level 2 access?
A: Go to eAuth website http://www.eauth.egov.usda.gov and click on Create an Account. Select Level 2 access and follow the directions.

User Access

Q: When can I access the Rural Development Guaranteed Loan System?
A: Monday through Saturday 6 am to 6 pm CST/CDT, Sunday 8am to 4 pm CST/CDT

Q: How do I change the phone number attached to my ID?
A: Administrator – Contact the USDA-Rural Development Guaranteed Loan Branch via e-mail at RD.DCFO.GLB@stl.usda.gov or toll free at 1-877-636-3789.
✓ All Others – Administrator will go to web page under User Authorization, Maintain Lender/Branch Representative Authorization. At External User List, type in eAuth User ID. Click Search. Click on eAuth User ID. At Maintain/Lender Branch Representative web page, change Phone Number. Click Save.

Q: How do I change information other than my phone number attached to my ID?
A: Go to http://www.eauth.egov.usda.gov click on Update your account. Change information and click Save.
Q: How do I delete a user ID from the Loss Claim System?

✓ To inactivate an Administrator contact Rural Development Guaranteed Loan Branch at RD.DCFO.GLB@stl.usda.gov or call toll free: 1-877-636-3789.
✓ To inactivate all other users the Administrator will go to the web page under User Authorization, Maintain Lender/Branch Representative. At External Lender User List, type in eAuth User ID. Click Search. Click on eAuth User ID. At Maintain Lender/Branch Representative web page, change Status to “Inactive.” Click Save.

 Reporting

Q: Are there reports available for the lender?

A: No, not at this time. Lenders, however, may use the system’s view mode in order to see claims in progress and paid claims. For specific needs and further assistance, please contact your rural development specialist.

 Application/Procedure

Q: What are system messages?

A: Messages generated by the system in order to provide directions and guidance regarding a loss claim application.

Q: How do I get payees on EFT (Electronic Funds Transfer)?

A: Call the Rural Development Guaranteed Loan Branch at 877-636-3789.

Q: How do I order a Liquidation Value Appraisal?

A: Send an email to guarantee.svc@stl.usda.gov, subject “Lender Request to Order” or “Liquidation Value Appraisal.” Include full name of borrower, Borrower ID (SSN) and property state. You will receive an email in return when the Liquidation Value has been entered on the PDP so you may proceed.

Q: How do I get the short sale amount on the PDP (Property Disposition Plan) so I can input the loss claim?

A: Send an email to guarantee.svc@stl.usda.gov; subject “Short Sale Value for PDP.” Include full name of borrower, Borrower ID (SSN), gross amount of sale, and property state. You will receive an email in return when the short sale amount has been entered on the PDP so you may proceed.

 Appraisal and Claim Procedures

Q: What does “Redemption” mean, what States have it and how does it apply?

A: A state-specific period of time in which the borrower(s) may redeem the property. (Refer to state parameters for loss claims.)

Q: What is the difference between an “Appraisal” and a “BPO”?

A: An appraisal is the written opinion of a licensed, certified appraiser, of a property’s market value. Residential appraisals are commonly referred to as a “Uniform Residential Appraisal Report,” or URAR. A BPO, Broker Price Opinion, is the opinion of a licensed Real Estate Broker of a property’s market value.

Q: What is an “Addendum” on an appraisal and where do you find it?

A: An “Addendum” is additional narrative comments prepared by the appraiser. Addendums typically address issues surrounding the property, which need more explanation and provide rationale for the appraiser’s opinion. Addendums are typically located at the back of the appraisal.

Q: If you accidentally hit the “Submit” button, how can you correct the mistake?

A: Make a printout of the claim and contact USDA.

Q: What is a “Lift of Stay”?

A: During a bankruptcy, the lender can file a motion for “Lift of Stay” which enables the lender to initiate servicing the delinquent loan. This motion is typically filed if the borrower is not following the bankruptcy plan as outlined by the bankruptcy trustee. This protects the lender from borrower recourse.
Definition of Terms and Fields

The purpose of this section is to help you understand some field definitions and concepts used in the “Loss Claim Administration” – Section IV of this user guide. The Definition of Terms and Fields is organized by sequential topics consistent with Section IV and not in alphabetical order.

Claim Information

Date of Claim
Date of Claim is system generated only for lenders and will change each day to the current date until the user submits the claim for payment. Agency users must enter the appropriate claim submission date.

Lender Information

Difference between Holding Lender and Servicing Lender
The Holding lender is the Financial Organization that currently holds the loan. The Servicing lender is the Financial Organization that currently services the loan.

Current Payee
The Current Payee is the Financial Institution that will receive the loss claim proceeds.

Loan Information

Original Loan Amount
The Original Loan Amount is the amount of the original principal advance as listed on the promissory note.

Modified Loan Amount
The Modified Loan Amount is the loan amount after re-amortization.

Unpaid Principal Balance
The remaining unpaid principal balance as of the last payment made.

Note Interest Rate
The Note Interest Rate is the lender’s interest rate as listed on the promissory note or modification agreement.

Due Date of Last Payment
The due date of the last payment paid by the borrower.

Liquidation Information

Deed-in-Lieu
Deed-in-Lieu of Foreclosure is a disposition in which a borrower voluntarily deeds the collateral property to the lender in lieu of Foreclosure.

Foreclosure
When the servicing lender has taken deed to a collateral property under default, through legal action at the foreclosure sale.

Foreclosure to 3rd Party
When foreclosure property is sold to a third party at the foreclosure sale.
Short Sale
An approved sale on a distressed property that has experienced depreciation due to circumstances not by the borrower.

Foreclosure Initiation Date
Date of first public action required by state law to initiate foreclosure, i.e. (date of complaint filed, publication date, filing of foreclosure documents).

Date of Foreclosure Sale
Date on which foreclosure sale was held. (must be later than or equal to date of foreclosure initiation date.)

Initial and Final Foreclosure Bid Price
Initial Bid: the initial foreclosure bid submitted by the lender at the foreclosure sale.
Final Bid: the final bid is the price the property reverted to the lender at the foreclosure sale. The lender may enter a foreclosure sale bid of 85% of the current fair market value of the property.

Post Sale Redemption Expiration Date
The post sale redemption expiration date is the end of post-foreclosure sale redemption as prescribed by state statute. (Required for states that allow post sale redemption periods) There could also be a Pre-Foreclosure redemption period in some states.

Original Default Date
The date of the last payment made by the borrower prior to the Original filing date.

Number of Bankruptcy Days
Total number of calendar days between date of bankruptcy filed and date of bankruptcy release, plus an automatic 60-day extension.

Number of Delinquency Days
Total number of calendar days the loan was delinquent prior to foreclosure initiation. If “Date Bankruptcy Filed” is prior to “Date of Foreclosure Initiation,” the number of bankruptcy days will be subtracted.

Number of Foreclosure Days
Total number of calendar days between “Date of Foreclosure Initiation” and “Date of Foreclosure Sale”. If “Date Bankruptcy Filed” is after “Date of Foreclosure Initiation,” the “Number of Bankruptcy Days” will be subtracted.

Total Liquidation Days
Number of liquidation days between the date of liquidation and the Original Default Date.

Allowable Foreclosure Days
Total number of Foreclosure days allowed.

REO Information

REO Appraisal Date
The date the REO appraisal was performed.

As-is Appraised Value
The value of the property as shown in the “As-Is” field on the appraisal report.

REO BPO Date
The date the REO BPO was performed.

As-is BPO Value
The value of the property as shown in the “As-Is” field on the BPO report.
Date of Proceeds Received
The date proceeds received from the Foreclosure to 3rd Party sale.

Third Party Proceeds
The Foreclosure 3rd party sale amount (gross proceeds).

Original List Date and Price
The date and amount property listed for sale with a realtor.

Marketing Period Expiration Date
The marketing period expiration date is based on FCL sale date, post sale redemption expiration date, or date deed in lieu executed plus 180 days.

Marketing Period Extension
If approved, the marketing period extension is marketing period expiration date, plus 30 days.

RHS Liquidation Appraised Value
The RHS liquidation appraised value is the 30 day quick sale (liquidation) value on the appraisal report. *This field should only be filled in if REO = No*

Contract Sale Price
The price the property sold for (Indicated on the HUD-1 on line #401.)

Acquisition Management Resale Factor
The acquisition management resale factor is a predetermined percentage that is credited towards REO disposition costs. (Currently, 11.87% of liquidation appraised amount). This factor covers all of the Property Sales costs **except:** Eviction expenses, Bankruptcy Fee's & Cost's, and Pre-Authorized Repairs.

Protective Advances Information

Protective Advances
Protective advances are funds advanced to cover expenses during the liquidation process. Expenses must be incurred between the due date of last payment and a date that varies by liquidation method.

Excluded Amount
The excluded amount is the positive escrow balance subtracted from the earliest advances until depleted to determine the total amount for each advance.

Total Amount
The amount used to calculate the interest owed the lender for each advance entered minus the excluded amount.

Interest
The interest is the calculated accrued interest on the protective advance, (amount * debenture interest rate)/ 365 * number of days. Debenture rates set up every 6 months by Treasury. (Debenture rates can be found at: http://www.publicdebt.treas.gov/opd/opdirsemi.htm )

Lenders Liquidation Costs and Property Sales Cost

Liquidation Costs vs. Property Sales Expenses
The lender’s liquidation costs are expensed incurred by the lender prior to the acquisition (Foreclosure, Deed in Lieu) or disposal (Short Sale, Foreclosure to 3rd Party) of the property.

The lender’s property sales expenses are incurred after REO/FCL sale date.

(The definitions for the Lenders Liquidation costs fields are the same for the Property Sales cost fields, the date cost occurred will determine if it is a liquidation cost or a property sales cost)
Field Definition Table for Lenders Liquidation Costs and Property Sales Costs.
The following table provides descriptions and examples for all the fields that will need to be completed (as applicable) in the Lenders Liquidation Cost and Property Sales Costs sections.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Examples Included in this Category</th>
</tr>
</thead>
</table>
| Foreclosure Attorney/Trustee Fee| The fee that is paid to the attorney or trustee for the foreclosure of the mortgage or other acquisition of title | • Attorney Fees  
• Trustee Fees                                                                                   |
| Foreclosure Attorney/Trustee Cost| Costs associated with foreclosure or other acquisition of title, excluding overhead expenses | • Title Search/Title Abstract  
• Document Stamps  
• Certified Mail required by statute  
• Publications  
• Service of Process  
• Sheriff’s Fees/Commissions  
• Auctioneer, Referee, or Commissioner’s Fees  
• Postings (Notice of Sales, etc.) |
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Examples Included in this Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bankruptcy Fees</td>
<td>Fees associated with obtaining bankruptcy relief, excluding in-house attorney fees</td>
<td>RHS maximum bankruptcy fee limit covers the entry of an appearance, request for service, preparation and filing of the proof of claim, objections to the proof of claim, detailed review and analysis of the bankruptcy plan, objections to confirmation of the plan, reaffirmation of the debt, attendance at meeting of creditors, motions for relief or to dismiss, and other customary services performed in a bankruptcy case.</td>
</tr>
<tr>
<td>Bankruptcy Costs</td>
<td>Costs associated with obtaining bankruptcy relief, excluding overhead</td>
<td>• Bankruptcy Filling Fees</td>
</tr>
</tbody>
</table>
| Property Inspections       | Fees charged for physical inspection of properties                           | • Physical inspections performed by a property preservation company  
• Note: Property inspection charges to in-house staff and realtors are not reimbursable |
| Utility Expenses           | Costs incurred to pay the utilities                                          | • Water  
• Sewer  
• Gas  
• Electric |
| Property Preservation      | Typical one-time fees associated with securing the property                  | • Lock change/property securing (boarding, pool drainage)  
• Debris removal/trash out  
• Winterization |
| Property Maintenance       | Recurring fees associated with maintaining the property                      | • Yard maintenance  
• Snow removal |
| Pre-Authorized Repairs     | Cosmetic and structural repair costs approved by RHS                         | • Carpet cleaning  
• Window repair  
• Painting |
| Appraisal or BPO expense   | Cost of property valuations                                                 | • Appraisal  
• Broker’s Price Opinion |
| Eviction Expenses          | Fees associated with evictions                                              | • Attorney Fees  
• Eviction costs (process of service) |
| Cash for Keys              | Fees associated with the release of keys for the property                   | See description |
| Short-Sale Closing Costs   | Costs incurred at closing                                                   | • Item #602 on HUD-1 |
| Broker commission Percentage| Percentage of Sales commission paid to the real estate broker. (Applicable to short sale only) | See description |

### Recoveries

**Funds in Escrow Account**
Funds that are remaining in escrow at the Due date of the last payment made. This amount is used to reduce the amount of the claim due to the lender.

**Buy Down Balance Remaining in Escrow**
This field is pre-filled from the Loan Information.

**Estimated Insurance Refund**
These are the funds calculated by “GLS” that will be refunded on the unused portion of the property insurance.
Other Recovery
Hazard insurance refunds, as well as any funds collected from insurance claims, deficiency judgments, interest credits from FCL Sales to 3rd party, etc. These funds will lower the amount of claim paid.

Costs of Recovery Collection
These are cost incurred during collection of recovery funds. This amount will reduce the amount of recovery and increases the claim amount.

Net Recovery
This is the net amount of recovery for the claim.

Claim Status Information

Claim Withdraw Field
This field will withdraw a suspended claim from the “GLS” system and allow a new claim to be entered.

Payment Information

Unpaid Principal Balance under the Payment information section
The remaining principal balance as of the date of the last payment made.

Accrued Interest Owed
This is the Accrued interest that will be paid on the claim. The interest is calculated from Due Date of Last Payment Made to the settlement date minus any disallowed days.

Number of Days of Additional Interest Past Settlement Date
This is the number of days of interest (past settlement through the check date) that could be paid to the lender if the claim was received in a timely manner. Settlement date is defined by the closing date, marketing expiration period, DIL date, FCL Sale, or Marketing period extension date. System automatically pays up to 30 days past settlement date to check date.

Approved Days of Additional Interest Past Settlement Date
This is the number of additional days of interest that will be paid to the lender. 90 days is the maximum days paid without Agency approval.

Additional Interest
This is based on the number of additional days of interest Rural Development allowed on the claim.

Principal Balance Owed on Protective Advances
These are the Protective Advances in excess of the Escrow Balance.

Interest on Protective Advances
Interest owed on protective advances in excess of a positive Escrow Balance.

Net Proceeds from Short Sale/Foreclosure to 3rd Party
Proceeds received from the sale of the property through Short-Sale or Third-Party purchase.

Net Proceeds from REO Sale
Proceeds received from the REO sale of the Property.

Estimated Proceeds from Collateral
Estimated proceeds based on the liquidation appraised value of the property. This field will display only for Foreclosure and Deed-In-Lieu liquidation methods where “Sold as REO” = No. This field does not display for Short Sale and FCL to 3rd Party Liquidation methods. This field does not display for FCL and DIL Liquidation methods where “Sold as REO” = Yes.
Loss Amount
✓ The total P & I minus Net Proceeds or estimated Proceeds from Collateral.
✓ For **Short sale or Foreclosure to 3rd party Liquidation method**, the calculation is Total P & I field minus Net Proceeds from Short sale/FCL to 3rd party field.
✓ For **Foreclosure and Deed-in-Lieu liquidation methods where Sold as REO = Yes**, the calculation is Total P & I field minus Net Proceeds from REO Sale field.
✓ For **Foreclosure and Deed-in-Lieu liquidation methods where Sold as REO = No**, the calculation is Total P&I field minus Estimated Proceeds from Collateral field.

Net Recovery
Cumulative total of all recovery amounts that will offset the loss amount.

Net Loss Amount
Loss amount field minus Net Recovery field.

**Adjusted/Denied Claim Information**

Entire Claim Denied
This field is used when Rural Development has determined that a lender has been negligent in following the policies and procedures of Rural Development and has made the decision to deny the claim.

Lender’s Appeal Rights
When the loss claim amount paid is less than amount requested by the lender.

Appeal Expiration Date
30 days from the loss claim paid date.

**Computed Loss Information**

Computed Loss
Loss payment calculated at 100% of first 35% of Loan amount. Amounts greater than 35% of original loan amount are calculated at 85% payable to lender.

Maximum Loss Payable
Up to 90% of the original Loan Amount.

Estimated Loss Amount to be Paid to Lender
If the Net Loss Amount is “Negative” a zero will be shown. Otherwise, the lesser of “Computed Loss” or “Maximum Loss Payable” field will be shown.

Reduction Due to Negligence
This is the amount determined by Rural Development by which the loss claim amount will be reduced due to Negligence.
Addendum E to the Basic Trading Partner Agreement

APPLICATION FOR MORTGAGE LOAN BENEFITS
WEB SUBMISSION

1.0 PURPOSE

This attachment to the Basic Trading Partner Agreement provides additional detail on the use of electronic data interchange (EDI) by Rural Development (RD) and the Trading Partner in lieu of paper Form 1980-20, Rural Housing Guarantee Report of Loss.

2.0 IMPLEMENTATION

Trading Partner will electronically transmit mortgage loss claims to RD using the Guaranteed Rural Housing Lender Interactive Network Connection (GRH LINC) input screen in accordance with specifications provided in RD’s Lender User Guide beginning on the date provided by RD when a copy of the completed Addendum E is received and processed by RD. Unless otherwise notified by RD, after this beginning date Trading Partner may cease the general practice of mailing Form 1980-20 to RD field offices. Claim payments will be based on information present in the electronic claim and may be required to be supplemented by paper documentation.

3.0 TERMS AND CONDITIONS

3.1 Trading Partner will comply with all RD filing requirements specified in the current version of RD Lender User Guide and related guidance, especially with regard to information accuracy, completeness and filing time requirements.

3.2 Warning: Section 1001 of Title 18, United States Code provides: “Whoever, in any matter within the jurisdiction of any Department or Agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both.”

3.3 Access to the mortgage loss claim input screen is dependent upon an eAuthentication account with Level 2 Access. Level 2 Access requires specific employees of the Trading Partner to prove their identity in person with a current State Driver’s License, State Photo ID, US Passport or US Military ID. Trading Partner agrees to immediately notify RD if the specific employees terminate employment or in the event of any loss, theft or unauthorized disclosure or use of any user identification number or password. Individual user identification numbers and passwords may not be transferred between employees and Trading Partner shall ensure that such transfers do not occur.
3.4 Claims are considered received on the date they are submitted.

3.5 This Agreement authorizes RD to pay approved claims electronically, provided that the holder of the mortgage submits all information required by Standard Form 3881, ACH Vendor/Miscellaneous Payment Enrollment Form, to an address stipulated by RD within a sufficient time span to establish the Automated Clearing House (ACH) payment mechanism. Claims payments will be based on accurate information present in the electronic claim, supplemented by paper documentation when requested.

3.6 Trading Partner agrees to maintain documentation that substantiates the claim for six years. Trading Partner agrees to provide supporting documentation when notified a claim has been selected for review or is suspended for review. Supporting documentation must be made available in the timeframes requested. If Trading Partner does not comply timely with a request for documents, then the loss claim may be denied or reduced according to RD regulations and RD will no longer accept electronically filed loss claims from the Trading Partner upon notice by RD.

4.0 FORCE MAJEURE

None of the parties in this agreement will be liable for failure to properly conduct EDI in the event of war, accident, riot, fire, flood, epidemic, power outage, labor dispute, act of God, act of public enemy, malfunction or inappropriate design of hardware or software, or any other cause beyond such party’s control. If, in RD’s judgment, standard business cannot be conducted by EDI, RD will, at its discretion and upon notice to the Trading Partner, return to paper-based systems for processing mortgage loss claims.

Representing: (Trading Partner)    Representing: Rural Development

Signature: ___________________________    Title: ____________________________
Printed Name: ___________________________    Chief, Guaranteed Loan Branch
Date: ___________________________    Date: ___________________________
Trading Partner:

Complete Legal Name ___________________________
Security Administrator: ___________________________
Name ___________________________
E-mail ___________________________
Telephone ___________________________
Fax ___________________________
EAuthentication ID ___________________________

Rural Development Contact:

Guaranteed Loan Branch
Rural Development
ATTN: FC-350
P.O. Box 200011
St. Louis, Missouri 63120-0011

Telephone: 877-636-3789
E-mail: guaranteed.loan@stl.rural.usda.gov
Single Family Housing Guaranteed Loan Program - Servicing Contact Information

Refer to the USDA Linc Training & Resource Library for the most recent contacts.

- Loss Mitigation Servicing Plans
- REO Property Disposition Plans
- Guaranteed Loss Claim Processing
- Future and Other Recoveries

Rural Development Instructions (1980-D) and Administrative Notices (ANs)

http://www.rurdev.usda.gov/regs

USDA Electronic Data Interchange (EDI) Implementation Guide

https://usdalinc.sc.egov.usda.gov/ediguide2.pdf

USDA REO Properties for Sale

http://www.homesales.gov

USDA Income and Property Eligibility

http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

Rural Development Servicing News and More

http://www.rdlist.sc.egov.usda.gov

USDA LINC Training and Resource Library

The flow charts found in this section of the Appendix illustrate the Loss Claim Administration Process from three perspectives:

**Chart A** provides a high level overview of the Loss Claim process, from the initial lender approval and loan note guarantee issuance to the payment of claim and future recoveries.

**Chart B-1** provides an overview of the Loss Claim system navigation, beginning with the USDA in-house steps, illustrating the lender's processing steps, and ending with the paid claim and future recoveries.

**Chart B-2** offers a more detailed view of navigation in the Loss Claim system, focusing on the Loss Claim Administration process; this tool offers step-by-step guidance from the beginning to end of the lender’s process.

The Ready Reference guide provides a summary of the purpose, participants, actions and documentation associated with the major steps involved in implementing automated loss claims processing.

These flow charts are available as freestanding desk references or training guides. Please contact National Office for PDF versions of these reference guides.
PDP in GLS

Lender with State or CSC
Lender works with Rural Development Staff to set PDP in GLS

Lender, CSC or State
Lender logs in if automated, if not claim would be entered by CSC or State

DCFO
Claim paid

Future Recoveries

KEY AND ABBREVIATIONS
- DCFO: Deputy Chief Financial Officer
- CSC: Centralized Servicing Center
- EFT: Electronic Funds Transfer
- GLS: Guaranteed Loan System
- PDP: Property Disposition Plan

State
State issues loan note guarantee

Lender
Monthly default/quarterly status reporting

Lender
Trading Partner Agreement. Addendum E

Lender
Create an account, user ID and password

DCFO
Grant access to Lender

Loss Claim Administration

Lender, CSC or State
Enter information and submit Loss Claim
CHART B-1  USDA Rural Development
OVERVIEW NAVIGATIONAL LOSS CLAIM SYSTEM

USDA In-House Process Begins

Property Disposition Plan (PDP) provided by Lender

Add/Update PDP Information in GLS

Submit PDP in GLS

Lender needs PDP (except for Foreclosure to 3rd Party)

Provided by USDA Support System
This step is done only once

USDA In-House Process Ends

Login - Password

Loss Claim Administration

Rural Housing Service

Create Account

Security System

Lender Processing Loss Claim Begins

View Submitted Loss Claim

Loss Claim Administration

Add/Update Loss Claim Information

Submission for Payment

Claim Paid

Lender Processing Loss Claim Ends

Future Recoveries

KEY

Start Process

End Process

Input required

Variable Procedure

Input Required

One Time Process

View Only

SEE DETAIL IN CHART 2
Start Lender Process after USDA submits the Property Disposition Plan in GLS

Loss Claim Administration ➔ Add/Update Loss Claim ➔ Borrower Request ➔ Foreclosure
- Deed-in-Lieu
- Foreclosure to 3rd. Party
- Short Sale

General Information ➔ Loan Information ➔ Liquidation Information

Submission for Payment ➔ Print Required ➔ Review Loss Claim ➔ Comments ➔ Payment Information

KEY
- Start Process
- End Process
- Input required
- Variable Procedure
- Variable Input Required
- Required Action
- View Only
- Other process ends/begins

Foreclosure to 3rd. Party ➔ Short Sale ➔ Foreclosure ➔ Deed-in-Lieu
- Protective Advances
- Lender's Liquidation Costs
- Recoveries

REO Information ➔ Protective Advances ➔ Lender's Liquidation Costs ➔ Property Sales Costs
Purpose
Allows the lender and RD to gain access to process loss claim and future recoveries in Guaranteed Loan System (GLS), via USDA LINC.

Players
Lender and DCFO (Deputy Chief Financial Officer)

How to access the system?

- First time in the system:
  1. Lender creates an account (request level 2 access)
  2. Agency validates level 2 access
  3. Agency submits branch administrator in GLS
  4. Branch administrator access USDA LINC

- Regular Access to system: lender uses his/her login and password.

Required Documentation
- Initial PDP Worksheet
- Additional documents (if applicable)
- Corrected or revised PDP worksheet (if applicable)

Property Disposition Plan (PDP)

Purpose
Ensure that both Rural Development and the lender have a mutual understanding of how a property will be marketed and what factor might influence the net proceeds of the sale.

Players
Lender and CSC (Centralized Servicing Center) or State

When is the PDP required?
When the property is taken into inventory by lender. Not required when sold to 3rd party at the foreclosure sale.

When needs to be submitted?
Within 30 days of acquiring title to the security. Rural Development approves or reviews within 5 business days.

Loss Claim Administration

Purpose
Electronic submission of the loss claim to settle the Rural Development guarantee when the lender liquidates the property at a loss.

Players
Lender and CSC

When is the loss claim required?
Within 30 calendar days of settlement, acquisition or marketing period expiration.

Submission Timing
Electronically through the “Add/Update Loss Claim” selection in GLS.
1. New User or Approved Lender: subject to 100% pre-payment review. Submission of complete package, including all supporting documentation according to the case.
2. Approved Lenders released from 100% pre-payment review process are subject to post-payment review and need to send supporting documentation.

When is it made?
Within 60 days of Lender’s properly filed claim.

If claim payment is denied
The lender will receive an appeal letter according to RD Instructions 1980-D.

Future and Other Recoveries
Lender and CSC will complete the Future and Other Recovery Calculator.

Information Required
- PDP
- Borrower
- Co-borrower (if applicable)
- Lender
- Loan
- Liquidation
- REO (if applicable)
- Protective Advances
- Lender’s liquidation costs
- Property Sales Costs (if applicable)
- Recoveries and comments