

Escrow Type Codes

Escrow Codes	Escrow Description
User-Defined	
01	Escrow analysis/PIF escrow refunds
02	Open
03	Open
04	Miscellaneous
05	Open
06	Open
07	Open
08	Open
09	Hazard refunds - homeowner
Hazard	
20	Fire
21	Flood
22	Earthquake
23	REO fire
24	REO flood
25	Corporate paid flood
26	Land
27	Wind
28	Contents
29	Flood Gap
Optional	
30	Mortgage life
31	Accidental death
32	Complimentary A/D
33	Disability
34	Miscellaneous insurance
35	Unemployment
36	DPP
37	DMP
38	DMP endorsement
39	Unassigned
PMI	
40	Regular PMI
44	Corporate paid
45	Corporate paid - FDIC (declining)
46	Corporate paid - Wells (constant)
47	Corporate paid - Wells (declining)

48	RHS/FMHA
49	Supplemental PMI
FHA	
50	FHA (FH)
51	FHA adjustments
52	FHA final premiums (FH)
55	Corporate paid FHA
56	FHA risk-based (FR)
58	FHA uninsurable
59	FHA upfront (FP)
Optional	
60	Home Warranty
61	Roadside Assistance
62	Health/dental discounts
63	Memberships
64	Unassigned
65	Unassigned
66	Unassigned
67	Unassigned
68	Unassigned
69	Unassigned
Unapplied Disbursement	
70	Open
71	Open
72	Loss draft - third party
73	Miscellaneous mortgage insurance
74	Balloon/ARM conversion
75	Miscellaneous
76	Accounting Recon Team (ART)
77	Open
78	Open
79	Open
Tax	
80	Ground rent
81	Open
82	Open
83	Open
84	Open
85	Open
86	Open
87	Open

88	Open
89	Open
Tax	
90	County
91	City/town/township
92	Village
93	School
94	Special assessment
95	Utility/irrigation/maintenance district
96	Bond/water/sewer/drainage
97	Borough
98	Central Appraisal Agency
99	Open

Fee Type Codes

Fee Type Code	Description
01	Origination fee
02	Discount fee
03	NSF fee
04	Assumption fee
05	Release fee
06	Beneficiary statement fee
07	Trustee fee
08	Insurance substitution fee
09	Additional statement fee
10	Inspection loss fee
11	Inspection-collection fee
12	Miscellaneous fee
13	Bankruptcy attorney fee
14	Legal-miscellaneous fee
15	Loan modification fee
16	Loan extension fee
17	Commitment fee
18	Document duplication fee
19	Prepayment penalty
20	235 fee
21	Credit report fee
22	Photo fee
23	Appraisal fee
24	Title cost fee
25	Deed preparation fee
26	Closing agent fee
27	Termite inspection fee
28	Payoff statement fee
29	Coupon replacement fee
30	Application fee
31	Fax fee
34	Payoff fax fees
37	Payoff recording fee homeowner
40	FC advance on company-owned loan
44	Conversion unknown
47	Loss Mitigation - Waterloo HUD repayment incentive fee; modification fees Iowa

50	Loss Mitigation advance
53	Corporate escrow
57	Loss Mitigation - Shelton incentive fees
58	Loss Mitigation - Iowa incentive fees
59	Interest on bankruptcy - default profile
60	Duplicate coupon fee
61	Amortization schedule fees
62	Name change fee
63	Vendee conversion fee
64	Copy of Entire file fee
65	Assumption statement fee
66	Express mail fee
67	Reset fee
68	Deferred origination fee
69	Recast fees
70	Canceled check copy charge
71	Copy fee
72	Duplicate year-end statement
73	Conversion fee
74	Investment fee
75	Research fee
76	History copy fee
77	Notary fee
78	PIF substitution fee
79	Partial release fee
80	Hazard flood expense
81	Other fees - accrued
82	Short payoff advance; unapplied suspense balance Note: This code is also used for GM-GM refinanced loans when there is a negative escrow balance on the old loan that is rolled over to the new loan as a fee due on the account.
83	Loan Audit advance; FHA overpaid assistance advance
84	Release liability fee
85	Verification of Mortgage
86	Flood certification fee
89	Corporate buydown
91	BiSaver
97	Loan write-off Loan Audit
98	Lender funded buydown reimbursement
99	SpeedPay until 2/18/05, then SpeedPay will be billed

	and assessed as fee type 171
101	Homestretch loan
102	Homestrength loan
103	Escrow analysis write-off
104	Escrow analysis recoverable
105	Mortgage insurance write-off
106	MI/waiver recoverable; insurance advance
107	Corporate paid MI reallocate
108	Corporate paid flood
109	Interest on escrow transactions
110	Corporate principal adjustments
111	Corporate interest
112	Payoff contingency (Pos 306 Bal - write-off)
113	Payoff processing write-off
114	Electronic Payments write-off
115	Payment Processing write-off
116	Payment Research write-off
117	Unclaimed funds processed
118	Interest on escrow receipt of funds
119	Recoverable Insurance Department
120	Insurance Department write-off
121	HELOC maintenance fee
122	HELOC over limit fee
138	Deferred closing costs
161	History letter fee
162	Amortization schedule fees
163	Corporate advance that is recoverable from the customer
164	Default fee
165	Foreclosure sale fee
170	Recurring
171	CSI Console (previously SpeedPay)

Payment Codes

Code	Description
AA	Administrative adjustment
AP	Autopost payment
CR	Construction receipt
CT	Curtailment
CTA	Curtailment posted using autopost
CTB	Curtailment reversal posted via Inv/Transfer screen. This is the reversal off the old investor and will be reapplied to the new investor.
CTR	Curtailment reversal posted using the Post/Allocate or Post Curtailment screens
CTT	Reapplication of curtailment due to investor transfer. This is the re-application of the curtailment reversed from the old investor and is being applied to the new investor.
CWA	Curtailment posted with a payment via autopost
CWP	Curtailment posted with a payment via Posting Level, Posting Regular, Posting Allocate, or Posting Exception where PMT field = Y or C
DB	Deferred billing
FWA	Collection of a billed fee transaction with a payment posted via autopost
FWP	Collection of a billed fee with a payment via Posting Level, Posting Regular, Posting Allocate, or Posting Exception where PMT field = Y or C
GP	Government payment
ITR	Investor transfer
PA	Payment posted on Posting Allocate screen
PF	Payoff
PFL	Payoff posted through lockbox
POST	Post petition payment
PRE	Petition payment
PRN	Payment reversal ('N' = reversal reason code)
PT	Reapplication of payment due to an investor transfer
RO	REO P&I payment posted on the REO Allocate screen
RP	Regular payment posted on Post/Level or Post/Regular
RRN	REO P&I payment reversal from the REO Reverse screen
RS	Single item receipt posted to an REO loan on the REO Allocate screen
RT	Payment reversal due to an investor transfer
SR	Single item receipt made to escrow, unapplied, uncollected

	late charges, closing interest, buydown funds, uncollected credit insurance
SRA	Single item receipt posted using autopost
SRL	Single item receipt posted automatically via a payoff through lockbox
SRN	Reversal using the Post/Single screen ('N' = reversal reason code)
SV	Service release
SVC	Curtailment reversal posted automatically as a result of a service release posted via the Rel Post or Rel Pend screens
SVP	Payment reversal posted automatically as a result of a service release posted via the Rel Post or Rel Pend screens
SWA	Single item receipt posted with a payment via autopost
SWP	Single item receipt posted with a payment via the Posting Level, Posting Regular, Posting Allocate, or Posting Exception screens where the PMT field = Y or C
UFN	Unapplied funds transaction ('N' = unapplied funds code after the transaction)
UI	Uncollected items including interest, credit insurance, and late charges
UIE	Uncollected late charges collected from the escrow overage during analysis

Posting trans codes

TRAN Code	Screen	Activity
FB	Post/Fee	Fee billed
FE	Post/Fee	Fee collected
FE	Post/Reg	Fee collected
FE	Post/Level	Fee collected
FE	Post/Alloc	Fee collected
FEA	Autopost	Fee collected
FEI	Report 228	Fee interest
FEI	Post/Fee	Assessed interest on fees
FER	Post/Fee	Collected interest on fees
FER	Autopost	Collected interest on fees
FP	Post Fee	Fee received never billed
FR	Post/Fee	Fee collected reversed
FWA	Fees	Collection of billed fee transaction with payment posted via autopost
FWP	Fees	Collection of a billed fee with payment posted via Post/Level or Post/Regular
FWV	Post/Fee	Fee waived

Transaction codes

Transaction Code	Description	Financial	Available to EOY Annual Statement
AA	Administrative Adjustments	Y	Y
AAP	Autopost Acceptable Partial Payment		
AAS	Assumption		
ADC	Advance to pay deferred closing costs		
ADI	Itemized initial advance. For HELOCs, this transaction type represents the advance amount that was part of the total initial advance amount.		
ADN	For non-cash transactions on HELOCs. The detail of the transaction can be referenced by viewing the reference number. <u>Reference Numbers</u> Reference #9996 Reference #9997 Reference #9998 Reference #9999		
ADR	Advance Reversal For Home Equity Line of Credit loans, this transaction type represents the reversal of an advance on the line		
ADV	Advance. For Home Equity Line of Credit loans, this transaction type represents an advance that the borrower takes on the line <u>Reference Numbers</u> Reference #9995		
AMC	Adjustable Rate, P&I, Subsidy, Term Changes/GPM Changes (AMC appears below the transaction that caused the change to the database field). Note: Next day availability	N	
ANR	Non-cash draw reversal		
AP	Autopost	Y	Y

	Note: Next day availability		
APB	Autopost Partial Base		
APP	Acceptable Partial Payment	Y	
ARC	Automatic Reset of Codes via Report 97 Note: Next day availability	N	N
ARM	ARM transactions completed on-line for which document entries are created (i. e. event stop for change letters, on-line analysis) Note: for batch analysis, next day availability	N	Y
AS	Assumption	Y	Y
ASB	Autopost Short to Base		
ASD	Autopost Short to Draft		
ASM	Assumption Statement from the New/Statement of Assumption Screen	N	Y
ASP	Autopost Short Payment		
ATP	Autopost Total Payment		
BKR	Bankruptcy Transaction Activity (task tracking)	N	
CA	Construction Loan Administrative Adjustment from the Cnst/Admin Screen	Y	Y
CAN	Repayment Plan Canceled	N	
CBR	Account status reported to credit bureaus via Report 210 (if a loan is reported as current, an entry is not displayed). Note: next day availability	N	Y
CCA	Advance taken via credit card (treated like ADV transaction)		
CCF	Full Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CCP	Partial Cancellation of Credit Reform Subsidy Disbursement (for RHS only)		
CCR	Credit Card Advance Reversal (treated like ADR transaction)		
CD	Construction Disbursement	Y	Y
CGF	Full Cancellation of Grant Disbursement (for RHS only)		

CGP	Partial Cancellation of Grant Disbursement (for RHS only)		
CIT	Customer Inquiry Task	N	Y
CL	Close Disbursement		
CLF	Full Cancellation of Loan Disbursement (for RHS only)		
CLM	Claim transaction activity (task tracking)	N	
CLN	New loan closed	Y	
CLP	Partial Cancellation of Loan Disbursement (for RHS only)		
CLS	Purchased loan closed	Y	
CM	Moratorium Cancelled (for RHS only)		
CO	Carryover (prepaid) interest deductible in future tax year(s) Note: next day availability	N	
CP	CAP of interest from Report 73 Note: Next day availability	Y	Y
CR	Construction Receipt	Y	Y
CRL	Curtailment Reversal posted automatically via Payoffs through Lockbox	Y	
CRP	Curtailment Reversal posted automatically via the Past/Payoff screen	Y	
CST	Credit Statement from the Customer/Credit Information screen	N	Y
CT	Curtailment	Y	Y
CTA	Curtailment posted via autopost Note: Next day availability	Y	Y
CTB	Curtailment reversal posted via Inv/Transfer screen	Y	Y
CTR	Curtailment reversal posted via Post/Reverse/Enmasse or Post/Curtailment	Y	Y
CTT	Reapplication of curtailment due to investor transfer	Y	Y
CWA	Curtailment posted with payment via autopost Note: next day availability	Y	Y
CWP	Curtailment posted with payment via Post/Level, Post/Regular,	Y	Y

	Post/Allocate, or Post/Exception where PMT='C'		
D##	Document Tracking where ## is equal to the report that generated the document		
D14	Billing statement from Report 14 Note: next day availability		Y
D17	Delinquent Notice from Report 17, Uncollected Late Charge Notice from Report 17 Note: next day availability	N	Y
D19	Batch Letter from Report 19 Note: next day availability	N	Y
D20	Insurance Expiration Notice from Report 20, Forced Order Coverage Report from Report 20 Note: next day availability	N	Y
D28	Billing statement from Report R628		
D45	Notice of intent to foreclose letter on VA loans produced by Report 45 Note: next day availability	N	Y
D55	Tax Outsourcer Addition from Report 555		
D65	Mortgage Status Change Letter from Report 65 Note: next day availability	N	Y
D92	MI delinquent notices from Report 92 Note: next day availability	N	Y
DCR	Credit Reform Subsidy Disbursement (RHS only)		
DG*	Grant disbursement (RHS only)		
DL*	Loan disbursement (RHS only)		
DM	Delinquent messages from Delinquent/Loan/Contact	N	Y
DMD	Delinquent messages for dialers Note: next day availability	N	Y
DMR	Delinquent messages for remote systems	N	Y
DT	Document tracking log		
E##	Escrow disbursement where ## indicates the escrow type		
E01	Escrow refund from en masse	Y	Y

	escrow analysis Note: next day availability		
EBR	Escrow balance rollover		
ECN	Endorsement letters from Report 206 Note: next day availability	N	Y
ED	Escrow disbursement with an unknown escrow type Note: next day availability	Y	Y
EDR	Electronic Data Reporting Changes	N	
EI	Interest on Escrow	Y	Y
EIL	Interest on escrow posted automatically via the payoffs through lockbox	Y	Y
EIP	Interest on escrow posted automatically via the Post/Payoff screen	Y	Y
EIS	Interest on escrow posted automatically via the Released/Post and Released/Pending screens or a final service release via the Service Release Interest on Escrow Posted Report 584	Y	Y
ENN	En masse escrow disbursement using Reports 22/25 and 74/75, where 'NN' indicates the escrow type disbursed. Note: next day availability Note: a special descriptor (SUPPL) will appear on ENN transaction code lines to indicate that a supplemental insurance premium was disbursed from escrow through the Hazard Outsourcing Interface. Report series 22, 74, and 75 are the only reports that can be used for the disbursement process.	Y	Y
ET	Event triggered	N	Y
ETS	Event trigger has been stopped	N	Y
EXE	Loan extension		
FB	Fee billed	Y	Y
FBR	Fee billed - Recurring fees		

FC	Foreclosure with cash	Y	Y
FCG	Full cancellation grand (RHS only)		
FCL	Full cancellation loan (RHS only)		
FCS	Full cancellation Credit Reform Subsidy (RHS only)		
FE	Collection of billed fee transaction	Y	Y
FEA	Collection of billed fee transaction through autopost Note: next day availability	Y	Y
FEC	Pay capitalization fees		
FEI	Interest on fees	Y	Y
FER	Collected interest on fees	Y	Y
FIV	Fee invoice on-line Note: next day availability	N	Y
FM	File maintenance	N	
FOR	Foreclosure transaction activity (task tracking)	N	
FP	Collection of fee that was not billed	Y	Y
FPR	Fees paid - recurring		
FR	Reversal of a fee transaction	Y	Y
FS	Service release with cash	Y	Y
FSV	Field service transactions from the Field/Service/Order page 1 and 2 screens, Field/Service/Inspection/Request, or Field/Service/Receipt screens, OR from Report 506 Note: next day availability	N	Y
FW	Foreclosure without cash	Y	Y
FWA	Collection of billed fee transactions with payment posted via autopost		
FWC	prepayment penalty fee on curtailment	Y	Y
FWP	Collection of a billed fee with payment posted via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'	Y	Y
FWV	Billed fee that was waived	Y	Y
GP	government payment	Y	Y

HAZ	Hazard Insurance Item Note: appears only on escrow analysis history		
IR	Interest refund		
IT	Investor transfer		
ITC	Investor transfer with cash		
ITD	Deletes a pending transfer		
ITP	Notes a completed transfer		
ITR	Investor transfer	Y	
IW	interest adjustment due to reamortization		
IWR	Administrative adjustment reversal due to reamortization		
LCW	Late charge waiver using a late charge waiver reason code	Y	Y
LD	Loss draft disbursements	Y	Y
LMT	Loss mitigation transaction activity (task tracking)	N	
LP	Lease payment		
M##	Manual disbursement for escrow type ##		
M00	Used at conversion for Excelis transactions, moving data into MortgageServ		
MAS	assumption		
MDM	Multiple delinquent messages	N	
MFC	MERS notified foreclosure complete Note: next day availability	N	
MFI	MERS notified foreclosure initiated Note: next day availability	N	
MFR	MERS notified foreclosure reinstated Note: next day availability	N	
MIN	Mortgage Insurance Notice of Default (MI NOD) reported status produced by Report 92, option 2 Note: next day availability	N	Y
MNN	Escrow disbursement using the Posting Misc or Posting Escrow screens		
MNT	Multiple notes		
MO	Moratorium established (RHS		

	only)		
MOD	Reamortization agreement		
NT	Notes from the Global/Notes screen	N	Y
OBG	Obligation grant (RHS only)		
OBL	Obligation loan (RHS only)		
OBS	Obligation Credit Reform Subsidy (RHS only)		
OL	On line letter from the Global/Letter screen	N	Y
PA	payment posted on Post/Allocate screen	Y	Y
PAY	Payoff statement from the Payoff/Quote screen Note: next day availability	N	Y
PCG	Partial cancellation grant obligation (RHS only)		
PCL	Partial cancellation loan obligation (RHS only)		
PCO	Partial charge-off taken		
PCS	Partial cancellation credit reform subside obligation (RHS only)		
PF	Payoff	Y	Y
PFL	Payoff through lockbox	Y	Y
POA	Bankruptcy posting allocate		
POC	Proof of claim (BKR/POC screen)	N	Y
POS	Post-petition payment posted via BKR/Pos/Single screen (also associated with RP, UF*, SR2, SR, UI, and AA)	Y	
PP	Partial payment	Y	Y
PPA	Administrative adjustment to payment assistance year-to-date or loan-to-date fields	N	
PPB	Partial payment base		
PPP	Prepaid payoff		
PR	Payment reversal - view Reversal Reason Codes	Y	Y
PRE	Pre-petition payment posted via BKR/Pos/Single screen	Y	
PRL	Payment reversal posted automatically via payoff through lockbox	Y	Y
PRN	Payment reversal where 'N' =	Y	Y

	Reversal Reason Codes		
PRP	Payment reversal posted automatically via the Past/Payoff screen	Y	Y
PT	Reapplication of payments due to investor transfer using the Inv/Transfer screens	Y	Y
R##	Receipt for Escrow Type ##		
R00	Funds going to escrow, separate from the HUD money		
RA#	Reversal accepted partial payment (# - reason for reversal)	Y	
RAF	Reaffirmation agreement		
RB#	Reversed partial base		
RC	REO curtailment posted on REO/Allocate screen	Y	Y
RCR	REO curtailment reversal posted on REO/Allocate screen	Y	Y
RD#	Reversed short to draft		
RE	Reamortization principal (RHS only)		
REO	Real Estate Owned transaction activity (task tracking)	N	Y
RER	Administrative Adjustment		
RES	On-line repayment schedule	N	Y
RFE	REO Fee Payment		
RH#	Reversed Short to Base		
RI	Re-amortization interest previously accrued (RHS only)		
RJ	Re-amortization interest 'odd days' (RHS only)		
RNN	Escrow receipt using the Posting Escrow screen		
RO	REO P&I payment posted via REO/Allocate screen	Y	Y
RP	Regular Payment	Y	Y
RPA	Repayment Plan activated or adjusted - provides teller who established the repayment plan, date, and time.	N	Y
RPR	REO P&I Payment Reversal processed on REO/Reversed screen	Y	

RPY	Repayment Plan payment - provides a history of the repayment installments received and the amounts	Y	
RR	REO reverse payment		
RS	REO single item receipt posted on REO/Allocate	Y	
RS#	Reversed short payment (# = reversal reason)	Y	
RSR	REO single item receipt		
RT	Payment reversal due to investor transfer through the Inv/Transfer screen	Y	Y
RX#	Reversed total payment		
SHB	Short to base		
SHD	Short to draft		
SHP	Short Payment	Y	
SLC	When the account is selected for Report 83.02, and the report flag does not equal 'L' Note: next day availability	N	Y
SLL	When the account is selected for Report 83.02 and the report flag equals 'L' Note: next day availability	N	Y
SPO	Short pay		
SR	Single item receipt (single receipt to escrow for beginning escrow balances)	Y	Y
SRA	Single item receipt via autopost Note: next day availability	Y	Y
SRL	Single item receipt posted automatically via payoff through lockbox	Y	Y
SRN	Reversal using the Post/Single screen where 'N' = the reversal reason code	Y	Y
SR0	Single receipt misapplied reversal		
SUB	Subsidy applied with payment (RHS only)		
SV	Service release	Y	Y
SVC	Curtailment reversal posted automatically as the result of a service release posted via	Y	Y

	Released/Post or Release/Pend		
SVP	Payment reversal posted automatically as a result of a service release posted via Release/Post or Release/Pend	Y	Y
SVT	Escrow, unapplied funds, or buydown balance transfer as a result of a service release posted via Released/Post, Release/Pend, or in bulk via Report 580	Y	
SWA	Single item receipt with payment via autopost Note: next day availability	Y	Y
SWP	Single item receipt posted with payment via Post/Level, Post/Regular, Post/Allocate, or Post/Exception where PMT = 'Y' or 'C'.	Y	Y
TC	Curtailment involving prepaid principal	Y	Y
TIN	W8/W9/B-Notice from Report 649	N	N
TL	An informational line only that is used when one financial transaction is split between multiple payments.		
TLP	Total Payment		
TPP	Third party payment		
TPW	Third party waiver		
TRP	Third party reversal		
TTL	Total cash received		
TX	Tax item (appears only for escrow analysis history)		
UF#	Unapplied transaction for unapplied code #		
UI	Uncollected items which include interest and late charges	Y	
UIE	Uncollected late charges collected from the escrow overage during analysis Note: next day availability	Y	Y
UN	Unknown Note: next day availability		
URF	Unapplied funds refund no allotment (RHS only)		

UXI	Uncollected extension interest	Y	
VAN	VA Notices (Notice of Default, Notice of Intent to Foreclose, and the combined Notice of Default/Intent to Foreclose) produced by Report 45 Note: next day availability	Y	Y
WFB	Write off fees via BKR/Loss screen	Y	
WFF	Write off fees with FCL/Loss screen	Y	
WFL	Write off fees loss mitigation		
WFR	Write off fees with REO/Loss screen	Y	
WRB	Write off balances via BKR/Loss screen	Y	
WRF	Write off balances with FCL/Loss screen	Y	
WRL	Write off balances with Los/Loss screen	Y	
WRR	Write off balances with REO/Loss screen	Y	
YTD	Interest/Tax		

Unapplied bucket codes

Code	Description
1	Sweeping
2	Bankruptcy
3	Research - post or refund
4	Miscellaneous
5	Loss Draft

Code	Sweeps	Main Bucket	2nd Priority	3rd Priority	Description
A	N	4	3	---	Loan Audit
B	Y	1	---	---	Borrow funds for 235
C	N	4	---	---	Postpone rollover
D	N	5	---	---	Optional Insurance Suspense
E	N				Foreclosure
F	Y	2	3	---	Forbearance
G	Y	1	---	---	Government funds for 235
H	N	4	3	---	Assumption Funds
I	N	4	---	---	Insurance Refunds
J	N	4	3	---	Balloon Reset
K	N	4	3	---	Payoff MI Refunds
L	N	5	4	3	Loss Draft
M	N	3	4	---	Miscellaneous Funds
N	N	4	---	---	Loss Mitigation Funds
O	N	4	3	---	FHA Overpaid Assistance
P	N	4	3	---	Paid in Full Suspense
Q	N	3	4	1	Matured Loan Suspense
R	---	---	---	---	Replacement Reserve
S	N	4	---	---	SSCRA
T	N	4	3	---	Government claim funds
U	Y	1	---	---	Auto application for monies that are dumping, which do not meet tolerances. Bisaver/Payroll Drafts --- Funds will post to 1U and allow the sweep to take

					place based on distribution sequence.
V	N	4	3	---	FHA Billing Adjustment
W	N	3	---	---	New Loan Completion
X	N	4	3	---	3rd Party/Redemption Funds
Y	N	4	3	---	REO/Conventional claim funds
Z	N	4	---	---	Default Expense Reimbursement
*	Y	2	---	---	Bankruptcy
%					Interest on insurance loss draft funds