

Transaction Codes and Types

The following list of transaction codes and types includes codes you will enter during the payment posting process as well as codes that are used in areas other than payment posting, such as disbursements and reversals. The first list is a general summary of codes; a detailed list of each transaction category follows the summary.

Summary of Transaction Codes

Code	Transaction Type	Where Used
01	Coupon/Installment Payment	Payment Posting
02	Coupon/Installment Payment	Payment Posting
03	Lockbox Procedure; shows in history as 02-83	Payment Posting
04	Automated Application Payment Sequence; does not appear in history	Payment Posting
10	Escrow Interest Payment	Payment Posting
11	Curtailement (Principal only)	Payment Posting
12	Interest Payment	Payment Posting
13	Suspense Payment	Payment Posting
14	Penalty or Fee Payment	Payment Posting
15	Escrow/Pass-Thru Payment	Payment Posting
16	Forbearance Payment	Payment Posting
17	Partial First Payment	Payment Posting
18	Transfer Escrow to Payment Clearing	Payment Posting
19	Escrow Advance or Advance Recovery	Payment Posting
20	Multiple Payment; does not appear in history	Payment Posting
25	Adjustment (Increases balance)	Payment Posting
26	Adjustment (Decreases balance)	Payment Posting
30	Payoff (Cash)	Payment Posting
31	Payoff (Noncash)	Payment Posting
40	Subsidy Payment	Payment Posting
50	Foreclosure (Cash)	Payment Posting
51	Foreclosure (Noncash)	Payment Posting
60	Escrow Disbursement	Disbursement
61	Escrow Refund	Disbursement

Code	Transaction Type	Where Used
62	Suspense Disbursement	Disbursement
70	Remove Unapplied Payment (Pending)	Payment Posting
80	New Loan (Cash)	Payment Posting
81	New Loan (Noncash)	Payment Posting
91	Payment Correction Reversal (Same day)	Payment Posting
92	Payment Reversal (With NSF fee)	Reversals
93	Payment Reversal (No NSF fee)	Reversals
99	Unapplied Payment (Pending)	Payment Posting

Coupon/Monthly Installment Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by System?
00-00	Obtain information about the specified loan: payment status, payment amount, principal balance, etc.	
01-	The payment amount required equals the amount received (and, normally, when no late fee is due); adjustments in the payment elements may be made. If the amount is greater than the amount due, an adjustment to the principal generates a curtailment transaction (Transaction code = 11) along with the normal payment.	
01-01	Use when you want the system to enter the payment amount. The amount entered here must match the amount actually received.	
01-16	Appears when a full payment is made as a result of a forbearance payment (see code 16 below).	Yes
01-40	Appears when a full payment is made as a result of a government subsidy payment (see codes 40- and 40-02 below).	Yes
02-	The payment amount required equals the payment amount received.	
02-80	Appears when transaction code 01 has been used to cancel the current late charge receivable; can also be entered by the operator.	Yes
02-81	Appears when transaction code 01 has been used to cancel the current NSF check charge receivable; can also be entered by the operator.	Yes
02-82	Appears when transaction code 01 has been used to cancel the current late charge and NSF check charge; can also be entered by the operator.	Yes
02-83	Appears when transaction code 01 has been used to defer the current late charge receivable; can also be entered by the operator.	Yes

Code	Where Used	Created by System?
02-84	Appears when transaction code 01 has been used to defer the current late charge and to cancel the NSF check charge; can also be entered by the operator.	Yes
02-85	Appears when transaction code 01 has been used to cancel the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-86	Appears when transaction code 01 has been used to cancel the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-87	Appears when transaction code 01 has been used to cancel the late charge and the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-88	Appears when transaction code 01 has been used to defer the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-89	Appears when transaction code 01 has been used to defer the late charge and cancel the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-90	Appears when transaction code 01 has been used to defer the NSF check charge; can also be entered by the operator.	Yes
02-91	Appears when transaction code 01 has been used to cancel the late charge and defer the NSF check charge; can also be entered by the operator.	Yes
02-92	Appears when transaction code 01 has been used to defer the late charge and the NSF check charge; can also be entered by the operator.	Yes
02-93	Appears when transaction code 01 has been used to defer the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-94	Appears when transaction code 01 has been used to defer the NSF check charge and cancel the late charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-95	Appears when transaction code 01 has been used to defer the late charge and the NSF check charge, and the escrow portion of the payment is used to compensate for any payment shortage or surplus; can also be entered by the operator. See Chapter 14, Collections, Deferred Charges Billing Notices for further information regarding late charges and NSF charges deferred.	Yes

Code	Where Used	Created by System?
02-96	Appears when transaction code 01 has been used to indicate that the escrow portion of the payment should be used to compensate for any payment shortage or surplus; can also be entered by the operator.	Yes
02-99	Appears when transaction code 01 is used to bypass lockout messages.	Yes
04-	Transaction used to define the automated application payment sequence. See the factors TRAN04OP, TR04iii, TR04iiiD, TR04DOP and TR04SEQ for reducing delinquencies. Refer to the factors TRAN04OP, TX04iii, TX04iiiD, TX04DOP and TX04SEQ factors for collecting fees in the Factors File Guide for information.	
16-	Forbearance payment; a forbearance plan must have been set up in the change file before this code may be used.	
17-	Partial first payment; a partial first payment plan must be set up in the change file before this code may be used.	
20-	Multiple payment; see the example later in this chapter. Using this code guides you through posting.	
40-	Subsidy payment; only the correct subsidy amount is will be accepted.	
40-02	Subsidy payment; any subsidy amount will be accepted.	

Principal-Only Payments

Code	Where Used	Impact to Balance
11-	Principal-only payments (curtailment). The system will accept any amount.	
11-11	Principal-only payments (curtailment). The system will only accept the exact amount according to the amortization schedule with this code.	
11-51	Partial settlement or foreclosure. This code is utilized for mobile home lenders, specifically for partial claim settlements.	
25-41	Principal cash debit adjustment.	Increase
25-91	Principal noncash debit adjustment.	Increase
26-41	Principal cash credit adjustment.	Decrease
26-91	Principal noncash credit adjustment.	Decrease

Interest-Only Payments

Code	Where Used
12-	Interest-only payment made and the borrower is credited; the due date is not advanced.
12-01	Interest-only payment made and the borrower is not credited; the due date is not advanced.
12-02	Interest-only payment made; the due date is advanced and the borrower is credited.
25-42	Interest cash credit adjustment. This transaction increases the amount in the "Interest Paid Life of Loan" field (SMA490).
25-92	Interest noncash credit adjustment. This transaction increases the amount in the "Interest Paid Life of Loan" field (SMA490).
26-42	Interest cash debit adjustment. This transaction decreases the amount in the "Interest Paid Life of Loan" field (SMA490).
26-92	Interest noncash debit adjustment. This transaction decreases the "Interest Paid Life of

Escrow and Pass-Thru Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
10-	Payment of interest on escrow.			
15-19	Reflects escrow funds advanced by the investor.	Increases the escrow advance balance by investor		
15-29	Escrow shortage payment. The amount entered will reduce the shortage amount calculated during escrow analysis. When the escrow shortage amount (SME170) is paid in its entirety, the escrow portion of the payment is recalculated and payment coupons are automatically generated by payment posting.			
15-30	Escrow payment.			

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
15-xx	Pass-through payments. The xx may be a value from 31 to 99 for escrow accounts or AA to ZZ for non-escrow accounts (e.g. 15-LI could be used for life insurance payments).			
18-	Transfer escrow funds to payment clearing.			
18-10	Transfer escrow funds to the escrow interest withholding account (for loans subject to backup withholding).			
18-19	Repayment of funds advanced by the investor.	Decreases the escrow advance balance by investor		
18-29	Transfer escrow funds to payment clearing and reduce escrow overage. Escrow overage applied as a payment.			
18-30	Transfer escrow funds to payment clearing.			
19-	Advance paid to borrower's escrow account (entered automatically or manually). See the "Tips and Techniques" section later in the chapter for more information about using transaction codes 19-.			
19-xx	An automatic escrow advance that occurs when an escrow disbursement (60-xx) is made (the xx is replaced by the appropriate escrow type). For a loan in foreclosure, this transaction applies the advance to the mortgagor's escrow account.		Yes	
19-19	Recovery of escrow advance from borrower. If the loan is in foreclosure, this transaction causes the advance to be recovered when the proceeds are received from the investor.			
25-43	Escrow cash credit adjustment.	Increase		
25-93	Escrow noncash credit adjustment.	Increase		
26-43	Escrow cash debit adjustment.	Decrease		
26-93	Escrow noncash debit adjustment.	Decrease		

Code	Where Used	Impact to Balance	Created by System?	Produced Through Disbursements?
60-xx	Appears when an escrow disbursement has been made (the xx will be replaced by the appropriate escrow type).			Yes
61-xx	Appears when an escrow disbursement refund has been made (the xx will be replaced by the appropriate escrow type).			Yes

Fee/Penalty Payments

Code	Where Used	Impact to Balance
14-00	Current late charge payment.	
14-01	Deferred late charge payment.	
14-02	Deferred and current NSF check charge payment.	
14-xx	<p>Fee payment, user-definable.</p> <p>Codes 14-03 through 14-09 and 14-31 through 14-80 are controlled by the factor FEExx; see the Factors File Guide for more information about this factor. (Replace the xx with the digits in the correct FEExx factor.) When posting prepayment penalty payments, the FEExx code can be designated in factor PREPAYFB to allow posting of prepayment penalty amounts greater than \$999.99.</p>	
25-01	Deferred late charge cash debit adjustment.	Increase
25-02	Deferred NSF check charge cash debit adjustment.	Increase
25-51	Deferred late charge noncash debit adjustment.	Increase
25-52	Deferred NSF check charge noncash debit adjustment.	Increase
26-01	Deferred late charge cash credit adjustment.	Decrease
26-02	Deferred NSF check charge cash credit adjustment.	Decrease
26-51	Deferred late charge noncash credit adjustment.	Decrease
26-52	Deferred NSF check charge noncash credit adjustment.	Decrease

Subsidized Borrower Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-21	Payment to subsidized borrower suspense account.		
25-21	Cash credit adjustment.	Increase	
25-71	Noncash credit adjustment.	Increase	
26-21	Cash debit adjustment.	Decrease	
26-71	Noncash debit adjustment.	Decrease	
62-21	Disbursement from subsidized borrower suspense account.		Yes

Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-22	Payment to subsidy suspense account.		
25-22	Cash credit adjustment.	Increase	
25-72	Noncash credit adjustment.	Increase	
26-22	Cash debit adjustment.	Decrease	
26-72	Noncash debit adjustment.	Decrease	
62-22	Disbursement from subsidy suspense account.		Yes

Hazard Loss Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-23	Payment to hazard loss suspense account.		
25-23	Cash credit adjustment.	Increase	
25-73	Noncash credit adjustment.	Increase	
26-23	Cash debit adjustment.	Decrease	
26-73	Noncash debit adjustment.	Decrease	
62-23	Disbursement from hazard loss suspense account.		Yes

Forbearance Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-24	Payment to forbearance suspense account.		
25-24	Cash credit adjustment.	Increase	
25-74	Noncash credit adjustment.	Increase	
26-24	Cash debit adjustment.	Decrease	
26-74	Noncash debit adjustment.	Decrease	
62-24	Disbursement from forbearance suspense account.		Yes

Miscellaneous Suspense Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Impact to Balance	Produced Through Disbursements?
13-25	Payment to miscellaneous suspense account.		
25-25	Cash credit adjustment.	Increase	
25-75	Noncash credit adjustment.	Increase	
26-25	Cash debit adjustment.	Decrease	
26-75	Noncash debit adjustment.	Decrease	
62-25	Disbursement from miscellaneous suspense account.		Yes

Corporate Advance

Code	Where Used	Impact to Balance
13-26	Repayment of corporate advance received.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
25-26	Cash credit adjustment to corporate advance balance.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
26-26	Cash debit adjustment to corporate advance balance.	Transaction amount subtracted from corporate advance balance, increasing any negative balance. A collection comment is created with the debit amount as the beginning target amount. The beginning target amount is reduced by any positive balance from the corresponding sub-account when the debit adjustment is processed.
25-76	Noncash credit adjustment to corporate advance balance.	Transaction amount added to corporate advance balance, reducing any negative balance that resulted from an advance.
26-76	Noncash debit adjustment to corporate advance balance. As for the 26-26 transaction above, a collection comment will be created when a 26-76 transaction is processed.	Transaction amount subtracted from corporate advance balance, increasing any negative balance.

Code	Where Used	Impact to Balance
62-26	Cash disbursements from the corporate advance account.	Transaction amount subtracted from loan level corporate advance balance increasing the negative balance (i.e. increasing the amount owed by the borrower to the corporate account).

Loan Removals

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

When a payoff or foreclosure transaction removes the UPB, all applicable delinquent fields are zeroed.

Code	Where Used	Created by System?
30-	Cash payment of principal made for a payoff.	
30-12	Cash payment of interest made for a payoff.	
30-13	Cash payment of interest made for a payoff and the borrower is not credited.	
30-14	Cash payment of default interest made for a payoff.	
31-	Noncash payment of principal made for a payoff.	
31-03	Noncash payment of principal made on a service-released loan.	Yes
31-12	Noncash payment of interest made for a payoff.	
31-13	Noncash payment of interest made for a payoff and the borrower is not credited.	
31-98	Loan is transferred from one investor to another and the principal balance is removed due to a repurchase.	Yes
31-99	Loan is transferred from one investor to another and the principal balance is removed.	Yes
50-	Cash payment of principal made for a foreclosure.	
50-02	Cash principal adjustment made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
50-12	Cash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	

Code	Where Used	Created by System?
50-12	Cash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
50-13	Cash payment of interest made for a foreclosure and the borrower is not credited.	
51-	Noncash payment of principal made for a foreclosure.	
51-02	Noncash principal adjustment made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
51-12	Noncash payment of interest made for a foreclosure. The loan must have a status of R to have this code accepted. Check the loan status code on screen 52 and change it to R, if necessary.	
51-13	Noncash payment of interest made for a foreclosure and the borrower is not credited.	

New Loan Payments

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

The sub-types for transaction codes **80 and 81** will have the same value as that in the acquisition method field (ML024) when the Acquisition Sub-type factor (ACQSUBTY) is setup with a value of "Y". If this factor has a value of "N", the subtype value will remain blank.

Code	Where Used	Created By System?
80-	Enter to set the principal balance for a new loan when the transaction is posted as cash (investor bank accounts will be affected).	
81-	Enter to set the principal balance for a new loan when the transaction is posted as noncash (investor bank accounts will not be affected).	
81-98	Loan transferred to a new investor and the principal balance is posted to the new investor due to a repurchase.	Yes
81-99	Loan transferred to a new investor and the principal balance is posted to the new investor.	Yes

Loan Payments

Code	Where Used
01-	Post the borrower's payment when the government's subsidy is already in the government suspense account. The government's subsidy will be transferred automatically to apply a full payment.
13-21	Place the borrower's portion of a payment into the borrower's suspense account when the government subsidy has not been posted. Try posting this payment using transaction code 01 first to determine if the government's subsidy has been received.
13-22	Use this code to put the government's subsidy payment into the government suspense account, regardless of the amount of money in the government suspense or borrower's suspense accounts. This transaction type code will not pull money from either suspense account to apply a full payment. If you use this code to post subsidy funds, you must use transaction code 26-22 to move the funds into payment clearing; you can then apply payments to this loan using code 40 or 40-02.
40-	Government subsidy payment made and the amount received is equal to the amount due. With this code, if enough money is in the borrower's suspense account, a full payment is applied. The system automatically changes this code to 01-40 when a full payment is applied.
40-02	Government subsidy payment made and the amount of payment received is not equal to the amount due. This code may be used if the mortgagor's payment has changed because of re-certification. If enough money is in the borrower's suspense account, a full payment will be applied automatically.

Pending Payments

Code	Where Used
70-	Remove an unapplied payment from pending and post it to the correct account.
70-70	Flag an unapplied payment for deletion from pending without posting it to any account.
99-	Place a payment in pending.

Reversals

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by System?
91-xx	Reverse a payment in the current day. Specify 91 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	
92-xx	Reverse a payment made on a previous day, adding a NSF check charge automatically. Specify 92 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	Yes
93-xx	Reverse a payment made on a previous day without adding a NSF check charge. Specify 93 and select the transaction you wish to reverse; the system replaces the xx with the transaction code that was originally used to post the transaction to be reversed.	Yes

Transaction Type Codes

Transaction type codes are also referred to as sub-codes. For example in the transaction code 02-93, 93 is the transaction type. These codes are used to identify miscellaneous amounts within transactions in detailed reports, such as the daily transaction journal or loan histories. The codes 03-09 and 31-80 are user-defined; all the other codes are hard-coded in the system.

Code	Where Used
01	Late charge.
02	NSF check charge.
03-09	User-defined. 03 is often used for prepayment penalty; 04 is often used for satisfaction fee.
31-80	User-defined fees.
11	Servicing fee 1.
12	Servicing fee 2.
13	Yield differential.
21	FHA/235 borrower suspense; adds to the balance.
22	FHA/235 government suspense, adds to the balance.
23	Hazard loss suspense; adds to the balance.
24	Forbearance suspense; adds to the balance.

Code	Where Used
25	Miscellaneous suspense; adds to the balance.
26	Corporate advance; adds to the balance.
AA thru ZZ	Pass-through payments.
B2	Noncash subsidy suspense.
R1	FHA/235 borrower suspense; subtracts from the balance.
R2	FHA/235 government suspense, subtracts from the balance.
R3	Hazard loss suspense; subtracts from the balance.
R4	Forbearance suspense; subtracts from the balance.
R5	Miscellaneous suspense; subtracts from the balance.
R6	Corporate advance; subtracts from the balance.
S1	Subsidized borrower suspense.
S2	Cash subsidy suspense.

Numeric Listing of Transaction Codes

Some of these codes are created automatically by the system or produced automatically through the disbursement process; you cannot enter these codes in the payment posting LSAMS procedure, but you may see them on certain reports.

Code	Where Used	Created by system?	Produced Through Disbursements?
00-00	Provides information about the loan during payment posting.		
01-	Payment equals current amount due. Can only post from screen.		
01-01	Provides information about the loan and allows items to be adjusted.		
01-16	Payment made as result of receipt of forbearance payment.	Yes	
01-40	Payment made as result of receipt of government subsidy payment.	Yes	
02-	Payment equals current amount due. Can be posted from lockbox or screen.		
02-80	Cancel current late charge receivable.	Yes	
02-81	Cancel current NSF check charge receivable.	Yes	

Code	Where Used	Created by system?	Produced Through Disbursements?
02-82	Cancel current late charge and NSF check charge.	Yes	
02-83	Defer current late charge receivable.	Yes	
02-84	Defer current late charge and cancel NSF check charge.	Yes	
02-85	Cancel late charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-86	Cancel NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-87	Cancel late charge and NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-88	Defer late charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-89	Defer late charge, cancel NSF check charge, and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-90	Defer NSF check charge.	Yes	
02-91	Defer NSF check charge and cancel late charge.	Yes	
02-92	Defer late charge and NSF check charge.	Yes	
02-93	Defer NSF check charge and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-94	Defer NSF check charge, Cancel late charge, and escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-95	Defer late charge and NSF check charge, and escrow portion of payment used to compensate for any payment shortage or surplus. See Chapter 14, Collections, Deferred Charges Billing Notices for further information regarding late charges and NSF charges deferred.	Yes	
02-96	Escrow portion of payment used to compensate for any payment shortage or surplus.	Yes	
02-99	Lockout messages bypassed.	Yes	
03-	Automatic late charge deferral. Shows in history as 02-83.		

Code	Where Used	Created by system?	Produced Through Disbursements?
04-	<p>Transaction used to define the automated application payment sequence. Does not appear in history.</p> <p>See the factors TRAN04OP, TR04iii, TR04iiiD, TR04DOP and TR04SEQ for reducing delinquencies. Refer to the factors TRAN04OP, TX04iii, TX04iiiD, TX04DOP and TX04SEQ factors for collecting fees in the Factors File Guide for information.</p>		
10-	Payment of interest on escrow balance.		
11-	Principal-only payment (curtailment), any amount.		
11-11	Principal-only payment (curtailment), amount must follow amortization schedule.		
11-51	Partial settlement on foreclosure.		
12-	Interest-only payment, borrower credited.		
12-01	Interest-only payment, borrower not credited.		
12-02	Interest-only payment, due date is advanced, borrower credited.		
13-21	Payment to subsidized borrower suspense.		
13-22	Payment to subsidy suspense.		
13-23	Payment to hazard loss suspense.		
13-24	Payment to forbearance suspense.		
13-25	Payment to miscellaneous suspense.		
13-26	Repayment of corporate advance, reduces balance.		
14-00	Current late charge penalty payment.		
14-01	Deferred late charge penalty payment.		
14-02	NSF check charge payment (decreases balance).		
14-xx	<p>Fee payment, user-definable.</p> <p>Codes 14-03 through 14-09 and 14-31 through 14-80 are controlled by the factor FEExx; see the Factors File Guide for more information about this factor. (Replace the xx with the digits in the correct FEExx factor.) When posting prepayment penalty payments, the FEExx code can be designated in factor PREPAYFB to allow posting of prepayment penalty amounts greater than \$999.99.</p>		
15-19	Escrow funds advanced by the investor.		
15-29	Escrow shortage payment.		
15-30	Escrow payment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
15-xx	Pass-through payments. The xx may be a value from 31 to 99 for escrow accounts or AA to ZZ for non-escrow accounts (e.g. 15-LI could be used for life insurance payments).		
16-	Forbearance payment.		
17-	Partial first payment (a partial first payment plan must be set up in the change file).		
18-	Transfer escrow funds to payment clearing.		
18-10	Transfer escrow funds to escrow interest withholding account (for loans subject to backup withholding).		
18-19	Repayment of escrow funds advanced by the investor.		
18-29	Transfer escrow funds to payment clearing and reduce escrow overage.		
18-30	Transfer escrow funds to payment clearing.		
19-	Advance to borrower escrow account (automatic or operator-entered).		
19-xx	An automatic escrow advance that occurs when an escrow disbursement (60-xx) is made (the xx is replaced by the appropriate escrow type). For a loan in foreclosure, this transaction applies the advance to the mortgagor's escrow account.	Yes	
19-19	Recovery of escrow advance from borrower (automatic and operator-entered).		
20-	Multiple Payment; does not appear in history.		
25-01	Defer late charge cash debit adjustment.		
25-02	Defer NSF check charge cash debit adjustment.		
25-21	Subsidized borrower suspense cash credit adjustment.		
25-22	Subsidy suspense cash credit adjustment.		
25-23	Hazard loss suspense cash credit adjustment.		
25-24	Forbearance suspense cash credit adjustment.		
25-25	Miscellaneous suspense cash credit adjustment.		
25-26	Cash credit corporate advance that reduces the balance.		
25-41	Principal cash debit adjustment.		
25-42	Interest cash credit adjustment.		
25-43	Escrow cash credit adjustment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
25-51	Defer late charge noncash debit adjustment.		
25-52	Defer NSF check charge noncash debit adjustment.		
25-71	Subsidized borrower suspense noncash credit adjustment.		
25-72	Subsidy suspense noncash credit adjustment.		
25-73	Hazard loss suspense noncash credit adjustment.		
25-74	Forbearance suspense noncash credit adjustment.		
25-75	Miscellaneous suspense noncash credit adjustment.		
25-76	Noncash credit corporate advance that reduces the balance.		
25-91	Principal noncash debit adjustment.		
25-92	Interest noncash credit adjustment.		
25-93	Escrow noncash credit adjustment.		
26-01	Defer late charge cash credit adjustment.		
26-02	Defer NSF check charge cash credit adjustment.		
26-21	Subsidized borrower suspense cash debit adjustment.		
26-22	Subsidy suspense cash debit adjustment.		
26-23	Hazard loss suspense cash debit adjustment.		
26-24	Forbearance suspense cash debit adjustment.		
26-25	Miscellaneous suspense cash debit adjustment.		
26-26	Cash debit corporate advance that increases the balance.		
26-41	Principal cash credit adjustment.		
26-42	Interest cash debit adjustment.		
26-43	Escrow cash debit adjustment.		
26-51	Defer late charge noncash credit adjustment.		
26-52	Defer NSF check charge noncash credit adjustment.		
26-71	Subsidized borrower suspense noncash debit adjustment.		
26-72	Subsidy suspense noncash debit adjustment.		
26-73	Hazard loss suspense noncash debit adjustment.		
26-74	Forbearance suspense noncash debit adjustment.		
26-75	Miscellaneous suspense noncash debit adjustment.		

Code	Where Used	Created by system?	Produced Through Disbursements?
26-76	Noncash debit corporate advance that increases the balance.		
26-91	Principal noncash credit adjustment.		
26-92	Interest noncash debit adjustment.		
26-93	Escrow noncash debit adjustment.		
30-	Payoff principal cash.		
30-12	Payoff interest cash.		
30-13	Payoff interest cash, borrower is not credited.		
30-14	Payoff default interest cash.		
31-	Payoff principal noncash.		
31-03	Payoff principal noncash, service-released loan.	Yes	
31-12	Payoff interest noncash.		
31-13	Payoff interest noncash, borrower is not credited.		
31-98	Loan is transferred from one investor to another and the principal balance is removed due to a repurchase.	Yes	
31-99	Loan is transferred from one investor to another and the principal balance is removed.	Yes	
40-	Subsidy payment, only correct amount accepted.		
40-02	Subsidy payment, any amount accepted.		
50-	Foreclosure principal cash.		
50-02	Foreclosure principal cash adjustment.		
50-12	Foreclosure interest cash.		
50-13	Foreclosure interest cash, borrower is not credited.		
51-	Foreclosure principal noncash.		
51-02	Foreclosure principal noncash adjustment.		
51-12	Foreclosure interest noncash.		
51-13	Foreclosure interest noncash, borrower is not credited.		
60-xx	Escrow disbursement (xx = escrow type).		Yes
61-xx	Escrow disbursement refund (xx = escrow type).		Yes
62-21	Disbursement of subsidized borrower suspense.		Yes
62-22	Disbursement of subsidy suspense.	Yes	
62-23	Disbursement of hazard loss suspense.	Yes	

Code	Where Used	Created by system?	Produced Through Disbursements?
62-24	Disbursement of forbearance suspense.	Yes	
62-25	Disbursement of miscellaneous suspense.	Yes	
62-26	Cash disbursements from the corporate advance account.		
70-	Removal of unapplied amount from pending – allows amount to be posted to correct account.		
70-70	Removal of unapplied amount from pending – does not allow amount to be posted to an account.		
80-	New loan, cash (sets principal balance).		
81-	New loan, noncash (sets principal balance).		
81-98	Loan transferred to a new investor and the principal balance is posted to the new investor due to a repurchase.	Yes	
81-99	Loan transferred to a new investor and the principal balance is posted to the new investor.	Yes	
91-xx	Payment reversal for current day (xx = type of transaction to be reversed).		
92-xx	Payment reversal for previous day, NSF check charge automatically added (xx = type of transaction to be reversed).		
93-xx	Payment reversal for previous day, NSF check charge not added (xx = type of transaction to be reversed).		
99-	Payment put in pending.		