MortgageServ History Financial Codes

Code	Transaction/Posting Description	Real Time/Next Day
AA	Administrative Adjustments	RT
AMC	Adjustable Rate, P&I, Subsidy, Term Changes/GPM Changes. AMC appears below the payment transaction that caused the change to the database Field.	ND*
AP	Autopost	ND*
AS	Assumption – the previous owner's name, Principal Balance, and Escrow Balance will be displayed.	RT
B##	Optional product refund. View with OPT filter. Refer to code numbers listed for the E## description.	ND
CRL	Curtailment Reversal posted automatically via Payoffs through Lockbox	RT
CRP	Curtailment Reversal posted automatically via Post/Payoff	RT
CT	Curtailment	RT
CTA	Curtailment posted via Autopost	ND*
CTB	Curtailment Reversal Posted via Investor/Transfer	RT
CTR	Curtailment Reversal posted via the Post/Reverse/En-masse or Post/Curtailment screens	RT
CTT	Reapplication of Curtailment due to Investor Transfer	RT
CWA	Curtailment posted with payment via Autopost.	ND*
CWP	Curtailment posted with payment via Post/Level, Post/Regular, Post/Allocate or Post/Exception where PMT = C.	RT
ED	Escrow disbursement with an unknown escrow type	ND
EI	Interest on Escrow (IOE)	RT
EIL	IOE posted automatically via Payoffs through Lockbox	RT
EIP	IOE posted automatically via the Post Payoff Screen	RT
EIS	IOE posted automatically on Released/Post and Released /Pending screens or a final service release via the Service Release Interest on Escrow Posted Report RP-584.	RT

Codes		Real Time/Next Day
E## and M##	Escrow disbursements: (E) En-masse or (M)-Manual. ## is the escrow type. Payee code is displayed on the transaction line. SUPPL indicates a hazard supplemental bill was paid. (En-masse reports 22/25 and 74/75)	ND

Code	Description	Code	Description
00	Default value (escrow type unknown)	63	Home Owner Warrantee (HOW)
01	(obscured)		(obscured)
05	Escrow disbursement to borrower	70	Misc. escrow (corporate or new servicer checks, funds wired to mtgr or prev svcr)
22	Fire	80	Special Assessment (MUD, Water, Utility)
24	Earthquake	83	Special Assessment (one-time assessment)
30	Accidental Death (AD)	90	County/Parish
32	Accident & Health (AH)	92	City/Town/Village Borough/Township
40	PMI	94	Consolidated
50	FHA	96	(Not used at this time)
61	Disaster Mortgage Protection (DMPT) (Texas Only)	98	Fidelity Research

MortgageServ History Financial Codes

Code	Transaction Description	RealTime/NextDay
FB	Fees Billed – Postings show the Fee Type, Fee Amount, and Fee Description. (Posted with B in R/C/B field.)	RT
FBR	Fees Billed – Recurring fees	RT
FC	Foreclosure with cash	RT
FE	Collection Billed Fee—Billed fee that has been collected (received and paid). Postings show the Fee Type, Fee Amount, and Fee Description. (Positive fee amount with a C in the R/C/B field on the Post/Fee screen.) *Note: FE may also indicate a fee write-off.*	RT
FEA	Billed Fee collected via Autopost (fee was billed).	ND*
FEI	Interest On Fees	RT
FER	Collected Interest On Fees	RT
FP	Collection of a fee that was received, but not billed. (Posted with R in the R/C/B field on the Post/Fee screen.)	RT
FPR	Forced placed refund automatically posted from vendor	RT
FR	Reversal of Fee Transaction. Fee reversal of collections shows the Fee Type, Fee Amount, and Fee Description.	RT
FS	Service Release with Cash	RT
FW	Foreclosure without cash	RT
FWA	Collection of billed fee with payment posted via Autopost.	RT
FWC	Prepayment Penalty Fee with Curtailment	RT
FWF	Refund of forced placed insurance posted to fees (automatically posted through vendor interface).	RT
FWP	Collection of a Billed Fee with Payment posted via Post/Level, Post/Regular, Post/Allocate or Post/Exception where PMT = Y or C.	RT
FWV	Fee billing that was waived. Fee was previously billed, but not paid. This transaction shows the Fee Type, Fee Amount and Fee Description. (Posted with a negative fee amount and B in the R/C/B field on the Post/Fee screen.)	RT

Code	Transaction Description	RealTime/NextDay
GP	Government Payment (FHA 235 subsidy).	RT
IT	Investor Transfer	RT
ITC	Investor Transfer with cash	RT
ITR	Investor Transfer. Displays old Inv/Block, new Inv/Block, Purchased Principal Bal, Escrow Bal, if applicable, the Action Code entered, and % transferred. Action Code is dependent on Removal Code and/or the Action Code entered at the time of the transfer. If the Removal Code is Y, the Investor Style is 2, and Mnemonic is RFCN, the Action Code is automatically set to 10. If the Removal Code is Y, and Investor Style is 2 or 9, the Action Code is set to 65. For all other Removal Codes, the Action Code displayed is the value entered on Investor/Transfer/Loan. *Pending transfers may generate multiple ITR transactions.*	RT
LCW	Late charge waiver. Reason codes are as follows:	RT

Code	Description
01	Negotiated
02	Bankruptcy
03	Assessed in error
04	Repayment agreement / deferment or modification
05	Misapplied payment
06	New loan setup error / acquisition
07	Goodwill / Customer Service / Management
08	Soldiers and Sailors Act
09	Other

Code	Transaction Description	RealTime/NextDay
LD	Loss Draft Disbursements	RT
M##	Manual escrow disbursement via Post/ Miscellaneous or Post/Escrow. ## is the escrow type. The Payee Number is also displayed when the Post/Miscellaneous is used. *Refer to code numbers listed for the E## description.*	RT

Any transaction is available after payment transmission updates are completed.

MortgageServ History Financial Codes

Code	Transaction Description	Real Time (Next Day)
O##	Optional product disbursement. View with OPT filter. *Refer to code numbers listed for the E## description.*	ND
PA	Payment through the Post/Allocate screen	RT
PF	Payoff	RT
PFL	Payoff posted through Lockbox	RT
POA	Bankruptcy Posting Allocate	RT
POS	Post-petition payment via BKR/Post/Single (associated with RP, UF*,SR2, SR, UI, and AA). Indicates receipt of post-petition payment funds. Shows the amount received, shortfall amount, and partial payment shortage amount.	RT
PPP	Reversal of prepaid payment from payoff.	RT
PR and PR#	Payment Reversal. # is the Reversal Reason Code; (see Code Descriptions)	RT

Code Descriptions:

0	Reversed – Misapplied
1	Returned – NSF
2	Reversed – Incorrect Checking Acct Number
3	Returned – Stopped Payment
4	Returned – Irregular Signature
5	Returned – Account Closed
6	Returned – ACH NSF
7	Reversed – Funds Reallocated
8	Reversed – ACH Error/No NSF fee assessed
9	Reversed – Special (Re-used)

NSF Reversals: *The most recent payment is reversed, unless that transaction amount is less than the NSF item. When necessary, additional payments are reversed to remove the NSF amount. Reversals go to unapplied. Then, they are re-applied in the correct sequence.*

Code	Transaction Description	Real Time (Next Day)
PRE	Pre-Petition payment via BKR/Pos/Single. Indicates the receipt of funds for a pre-petition payment. Shows the amount received, the shortfall amount, and the partial payment shortage amount.	RT
PRL	Payment Reversal posted through Lockbox	RT
PRP	Payment Reversal posted automatically via Post/Payoff	RT
PT	Payment reapplication from investor transfer via INV/TRA	RT
R##	Escrow receipt (refund) via Post/Escrow; ## is the type:	RT

Code	Description
00	Default value (escrow type unknown)
10	Forced Placed Insurance
20	Hazard Insurance
30	Optional Insurance
40	Private Mortgage Insurance (PMI)
50	Flood
73	Escrow Deposit (cancel/reissue check to borrower after payoff, stop pay after payoff)
80	Special Assessment (MUD, water utility...)
82	Ground Rent Collection
83	Special Assessment (credit life assessment)
88	Misc. Assessment (Bonds, etc.)
90	Special Assessment (credit life assessment)
91	School
92	City/Town/Village/Borough/Township
93	County/Parish
94	Consolidated Tax
95	Judgment Tax

Saxon Mortgage Services, Inc.
*History transaction is available after payment transmission updates are completed.

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MortgageServ History Financial Codes

Code	Transaction Description	Real Time (R)/Next (N) Day
RC	REO Curtailment processed on REO/Allocate	RT
RCR	REO Curtailment Reversal processed on REO/Allocate	RT
RFE	REO Fee Payment	RT
RO	REO P&I Payment processed on REO/Allocate	RT
RP	Regular Payment	RT
RPR	REO P&I Payment Reversal processed on REO/Reverse	RT
RPY	Repayment Plan Payment or Promise Plan Payment (from Del/Loan/Con screen). **Note:** Ensure that the separate transactions (payment and unapplied funds) are shown on the history. This confirms that cash was posted.	RT
RR#	REO Reverse Payment	RT
RS	REO Single Item Receipt processed on REO/Allocate	RT
RSR	REO Single Item Receipt	RT
RT	Payment reversal due to investor transfer through the Investor/Transfer/Loan Screen (IN-500,620)	RT
SR#	Reversal via Post/Single. # is the Reversal Reason Code:	RT

Code	Description
0	Reversed – Misapplied
1	Returned NSF
2	Reversed – Incorrect Checking Acct Number
3	Returned – Stopped Payment
4	Returned – Irregular Signature
5	Returned – Acct Closed
6	Returned – ACH NSF
7	Reversed – Funds Reallocated
8	Reversed – ACH Error/No NSF fee assessed
9	Special Reversal

Code	Transaction Description	Real Time (R)/Next (N) Day
SR	Single Item Receipt. *Regarding buydowns:* Receipts or disbursements posted on a buydown account reflect the amount applied to or received from the Buydown Balance.	RT
SRA	Single Item Receipt posted via Autopost	ND
SRL	Single Item Receipt posted automatically via Payoffs through Lockbox	RT
SV	Service Release without cash	RT
SVC	Curtailment Reversal posted automatically resulting from Service Release via Released/Post or Released/Pend.	RT
SVP	Payment Reversal posted automatically resulting from Service Release posted via the Rel/Post or Rel/Pend.	RT
SVT	Escrow, Unapplied Funds, & Buydown balance transfer as a result of a Service Release posted via the Released/Post or Released/Pend screens or in "Bulk" via RP-580.	RT
SW	Single Item Receipt	RT
SWA	Single Item Receipt posted with payment via Autopost.	RT
SWP	Single Item Receipt posted w/pmt via Post/Level, Post/Regular, Post/Allocate, or Post/Exception (PMT = Y or C)	ND
TC	Curtailment Involving Prepaid Principal	RT

Saxon Mortgage Services, Inc.
*History transaction is available after payment transmission updates are completed.

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MortgageServ History Financial Codes

Code	Transaction Description	Real-Time/Next Day
UF#	**Unapplied Funds. # indicates the code, as follows:**	RT
U 1	Unapplied (dumping and sweeping bucket for funds received via lockbox funds – short payments**, etc.)	
C 1	Claim money	
G 1	Subsidy 235 HUD funds	
F 2	Forbearance/Promise	
E 3	Attorney fee expense income (from lockbox) Unbilled attorney fees (after conversion)	
T 3	Title claims issues	
A 5	Escrow holdback funds	

The UF transaction line shows the bucket number in parentheses.

Code	Transaction Description	Real-Time/Next Day
UI	Uncollected items, including interest and uncollected late charges, optional products, P&I advances, and escrow shortages.	RT
	Late charge collections are shown as part of the payment transaction.	
	● If part of this payment affected the uncollected late charge balance, the UI transaction line is displayed. The *positive change* (decrease) to the uncollected balance is under the LC column with an asterisk (*).	
	● If a late charge was due but not paid, the UI transaction with the *negative change* (increase) to uncollected balance is displayed.	
UIE	Uncollected late charges collected from escrow overage during analysis.	ND
UN	Unknown	ND
WFB	Write off fees via BKR/LOSS screen	RT
WFF	Write off fees with FCL/Loss screen	RT
WFL	Write off fees via Loss Mitigation	RT
WFR	Write off fees with REO/Loss screen	RT
WRB	Write off balances via BKR/LOSS screen	RT
WRF	Write off balances with FCL/Loss screen	RT
WRL	Write off balances with LOS/Loss screen	RT
WRR	Write off balances with REO/Loss screen.	RT
YTD	Interest/Tax – History displays the total interest paid by the mortgagor for the prior year.	ND

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