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 B, 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
LGW	Late charge waiver. Reason codes are as follows:	RT
	Code Description	
	01 Negotiated	
	02 [illegible]	
	03 Assessed in error	
	04 [illegible]	
	05 Misapplied payment	
	06 [illegible]	
	07 Goodwill / Customer Service / Management	
	08 [illegible]	
	09 Other	
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

MortgageServ History Financial Codes

Code	Transaction Description	Real Time (RT & 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/Pos/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:	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 – Account Closed
6	Returned – AGH NSF
7	Reversed – Refund Reallocated
8	Reversed – ACH Error/No NSF fee assessed

Code	Transaction Description	Real Time (RT & 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 automatically via payoffs 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)
20	Hazard Insurance
40	Private Mortgage Insurance (PMI)
73	Escrow Deposit (cancel/reissue check to borrower after payoff, stop pay after payoff)
82	Ground Rent Collection
88	Misc. Assessment (Bonds, etc.)
91	School
94	Consolidated Tax

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.

MortgageServ History Financial Codes

Code	Transaction Description	Real Time/Next 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/Loa/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
	Returned – NSF
2	Reversed – Incorrect Checking Acct Number
	Returned – Stopped Payment
4	Returned – Irregular Signature
	Returned – Account Closed
6	Returned – ACH NSF
	Reversed – Funds Reallocated
8	Reversed – ACH Error/No NSF fee assessed
	Manual Reversal

Code	Transaction Description	Real Time/Next 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.	ND
SWP	Single Item Receipt posted w/pmt via Post/Level, Post/Regular, Post/Allocate, or Post/Exception (PMT = Y or C)	RT
TC	Curtailment involving Prepaid Principal	RT

MortgageServ History Financial Codes

Code	Transaction Description	Real Time/Next Day
UF#	Unapplied Funds. # indicates the code, as follows:	RT

Status/Bucket	Description
U 1	Unapplied (dumping and sweeping bucket for funds received via lockbox funds – short payments**, etc.)
▓ ▓	▓▓▓▓▓▓▓▓
C 1	Claim money
▓ ▓	Optional ▓▓▓▓▓ funds
G 1	Subsidy 235 HUD funds
▓ ▓	▓▓▓▓▓▓▓▓
F 2	Forbearance/Promise
▓ ▓	Bankruptcy
E 3	Attorney fee expense income (from lockbox) / Unbilled attorney fees (after conversion)
▓ ▓	Modification
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. 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.	RT
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