



Servicer Expense Reimbursement Job Aid

Effective February 1, 2021

To simplify communication with servicers, Fannie Mae has updated the Servicer Expense Reimbursement Job Aid, providing additional guidance on completing requests for expense reimbursements. To the extent this job aid may conflict with the *Guides*, the terms of the *Guides* will govern.

This Servicer Expense Reimbursement Job Aid supplements the *Servicing Guide*. Servicers remain responsible for following the *Selling* and *Servicing Guides*, *Servicing Guide* Procedures, Announcements, Lender Letters, and Delegations of Authority, collectively, the “*Guides*.”

NOTE: *The information contained in this document is not applicable to expenses incurred for Reverse Mortgages.*



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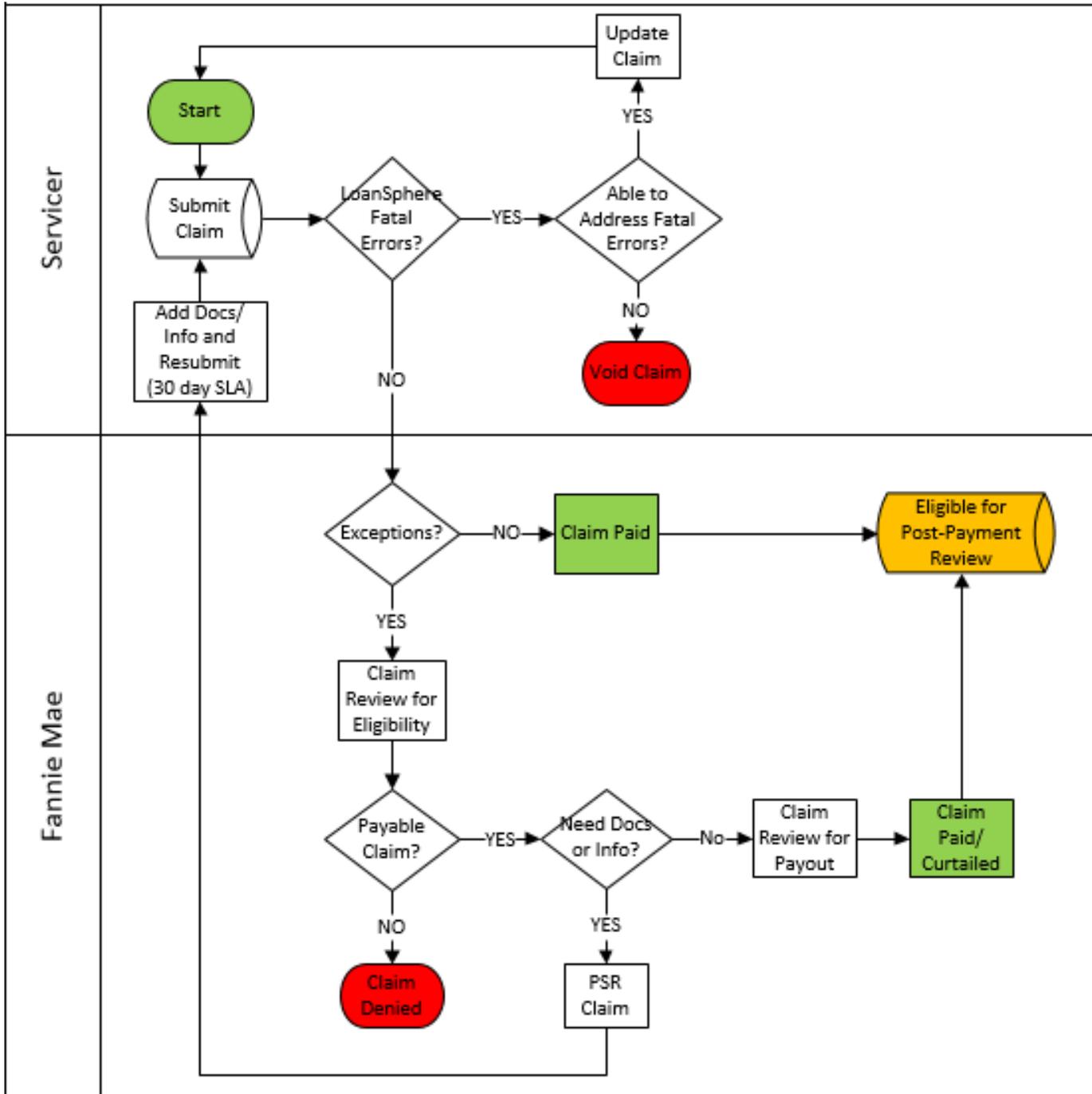


General Information

General information about the submission process for servicer expense reimbursement claims is provided in the section below.

Servicer Expense Process Flow

The flowchart below represents the process flow for servicer expense claims submitted in Black Knight, Inc. (BKI) LoanSphere Invoicing™.





When to Submit an Expense Reimbursement Claim

Servicers must be familiar with Fannie Mae's policies found in the *Guides* ([Fannie Mae Servicing Guide E-5-01: Requesting Reimbursement for Expenses](#)) before submitting requests for expense reimbursement.

Initial and Supplemental Claims

Fannie Mae will allow the servicer to submit requests for expense reimbursement as soon as the expense is incurred and does not limit the number of supplemental claims.

Final Claim

For conventional mortgage loans, all expense reimbursement claims must be filed within 60 days of the applicable milestone:

- The completion of a workout option (including a mortgage loan modification or short sale),
- A third-party sale is completed in accordance with [E-3.5-02, Handling Third-Party Sales](#),
- The date the mortgage loan is reinstated or paid off (see [E-5-05, Prorated Attorney Fees/Reimbursement of Uncollected Fees, Costs or Advances](#)), or
- Fannie Mae disposes of a property acquired through foreclosure sale or a Fannie Mae Mortgage Release (deed-in-lieu of foreclosure).

For government mortgage loans, the applicable milestone is 60 days after the date the final FHA, VA or RD claim proceeds are submitted to Fannie Mae.

Servicers are responsible for monitoring the status of properties using the web-based application called the Asset Management Network (AMN) system for each milestone and ensuring all claims are submitted timely. The Asset Management Network (AMN) system is a web-based application which allows servicers to monitor the status of properties. The REO Sale Date or Disposition Event Date is the date a property was sold via a direct sale, third party sale or short sale.

NOTE: *All claims submitted more than 60 days after the above described milestones may be denied for late claim filing.*

Where to Submit an Expense Reimbursement Claim

LoanSphere Invoicing is a web-based expense reimbursement system that allows servicers to consolidate invoice processing and expense reimbursement claims into one application, creating a more seamless expense reimbursement experience. It is also the system Fannie Mae uses to decision claims.

A servicer may request reimbursement for advances made on behalf of Fannie Mae by submitting a request for reimbursement in the [LoanSphere Invoicing](#) system. LoanSphere Invoicing validates claims against specific loan and expense data and will [generate exceptions](#) for Fannie Mae processors to review. The validation process only runs between 8 AM ET and 10 PM ET. Claims submitted outside of these time frames will have a claim tag of *Pending Validation*.

Claim reimbursement submissions are limited to 100 line items per claim, for both manual and bulk submissions. When a submitter attempts to add a line item and the limit has already been reached, the submitter will see an error message and the line item will not be created. If a claim has reached the limit and is in a hold or submitted status, the "Add a line item" option will not be available. For bulk submissions, if the file exceeds the limit, the claim will not process and appear as rejected on the import process report.

Servicers have the ability to copy claim and loan information for a previously submitted claim that has been *Denied, Submitter Voided, Void, or Paid with Curtailed Line Items*. Other information, such as chronology and history, will be displayed as a new claim.

NOTE: *Claims are only allowed to be copied once. Detailed information can be found in the [LoanSphere Update - Copy and Resubmit Claims Procedure Document](#).*



Fannie Mae also has the ability to copy and resubmit claims escalated via the Inquiry Response Tool (IRT) and resubmit claims on the servicer’s behalf. No changes or modifications will be made to claims copied by Fannie Mae.

For more details on the [LoanSphere Invoicing](#) system, reference the online Help section within the application (LoanSphere Home Page > Help > Claims). There are other support modules within the Help section that may also be beneficial to review.

Reference the [Expense Reimbursement Line Item Search Tool \(LIST\)](#) for a list of expense categories and subcategories available for a claim in LoanSphere Invoicing.

Fannie Mae Expense Reimbursement Reviews

Fannie Mae has updated the methodology used for reviewing expenses incurred during loss mitigation and foreclosure activities. Expenses may be reviewed prior to the decisioning of a claim ([pre-payment review](#)), or after the decisioning of the claim ([post-payment review](#)). A servicer is required to maintain all invoices, and provide invoices at any point if requested by Fannie Mae as outlined in [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

Pre-Payment Review

Claims not eligible for automatic approval are selected for a pre-payment review; however, not all pre-payment reviews require supporting documentation. If Fannie Mae requires additional information, the expense will be marked for review and the claim will be changed to **Pending Submitter Review** status.

If the claim is returned without the requested information, the expense will be denied or curtailed.

Pending Submitter Review (PSR) Status

Pending Submitter Review (PSR) is a status within LoanSphere Invoicing used to request additional information from the servicer when necessary. Claims in PSR must follow the guidelines below:

- Servicers can only adjust a line item if it has been marked for review.
- Claims in this status are **only** editable by servicers.
- Servicers are expected to review this queue regularly.

Servicers are expected to provide the requested information and return the claim within 30 days of when the claim was put into PSR.

- Claims remaining in PSR for 60 days that are not locked and do not have a Pending Validation or a Failed to Validate tag, will be auto-denied.
- When the 60-day threshold is reached, all line items set to pay on the claim will be changed to zero. The denial comment and reason will be “Denied - Failure to respond within Fannie Mae Guide timelines.”

Supporting Documentation for Pre-Payment Review Requests

Fannie Mae will request supporting documentation when expenses are selected for a pre-payment review. The expenses that require an additional review against documentation will be clearly indicated in the Investor Comments. Below are commonly reviewed expenses and examples of Fannie Mae’s preferred documentation:

Expense Type	Supporting Documentation Examples
Homeowners Association/Condo Association Assessments (COA/HOA) Assessments, Dues and/or Other COA/HOA Related Expenses	Include one of the following: <ul style="list-style-type: none"> ▪ Detailed COA/HOA invoice ▪ COA/HOA payment coupon or itemized statement for late fees showing time period ▪ Ledger statement (with payment history) ▪ Invoice from attorney or property management firm ▪ Copy of recorded lien and release of lien
Legal Fees and Costs	Attorneys’ Invoices
Liens	Recorded lien



Mortgage Insurance (MI)	Mortgage Insurance Certificate
Municipal Violations	Violation from municipality or third-party vendor
Property Insurance (Flood, Hazard, Wind)	<p>Supporting documentation is considered sufficient when it comes from the insurance company and contains the following data:</p> <ul style="list-style-type: none">Insurance Company NameProperty Address or servicer loan numberCoverage PeriodPremium Amount <p>Examples include, but are not limited to, the following:</p> <ul style="list-style-type: none">Declaration pagesEvidence of InsuranceNotice of InsuranceEDI (Electronic Data Interchange)
Recurring (Ongoing) Property Inspections	Invoice from property inspection vendor
Sheriff Fees and Costs	<p>Itemized Sheriff Cost Sheet</p> <p>If the servicer cannot provide a Sheriff's Cost Sheet, a comment on the claim is needed. The servicer must provide alternate documentation as referenced in Servicing Notice announcement: https://www.fanniemae.com/content/announcement/ntce010913.pdf</p>
Taxes, Tax Penalties and Interest	<p>Supporting documentation is considered sufficient when it contains the following data:</p> <ul style="list-style-type: none">Tax amount itemized to list tax penalties and interest, if applicable.Type of tax or municipality (city, county, school, etc.).Due date, service dates or coverage dates.If applicable, the date the tax discount expires and/or the tax payment date. <p>NOTE: A screen print from the servicer's system is not acceptable supporting documentation.</p>
Utility Bills	Invoices showing utility company name, dates of service, address of property.
Vacant Property Registration	Vacant Property Registration on official form from municipality or third-party invoice showing property address.



Post-Payment Review

All claims are eligible for a post-payment review. If additional information is necessary to complete the review, Fannie Mae will request additional information or supporting documentation through the Post-Payment Documentation Request Portal. If supporting documentation cannot be provided, the servicer may be required to reimburse Fannie Mae for the amount that was paid.

Post Payment Documentation Request Portal

Servicers will receive an email request from the Post-Payment Documentation Request Portal.



The request should be acknowledged within 10 days of receiving the request for documentation. Detailed information about the Post-Payment Documentation Request Portal can be found on the Fannie Mae Servicer Expense Reimbursement site: https://www.fanniemae.com/content/job_aid/servicer-expense-reimbursement-post-payment-documentation-request.pdf

If you have any questions or concerns about the post-payment review process, send an email to: disbursements_research@fanniemae.com.

Payment Information

Automated Clearinghouse (ACH) is the primary method by which expense reimbursement funds are disbursed.

To confirm that a check or an ACH notification has been sent, access the AMN system to view the check number, check amount, and the date it was issued.

If the check or ACH payment has not been received, send an email to the Fannie Mae Accounting Department (FannieMae_REO_Disbursements@fanniemae.com) and include the following information:

- Amount of check
- Check date
- Check number (ACH disbursements begin with a 6)
- Fannie Mae 10-digit loan number
- Purpose of inquiry

If the bank account information or ACH email address requires an update, send an email to the Fannie Mae REO Vendor Department (REO_vendors@fanniemae.com) and include the following information:

- ACH# (should start with a 6)
- Additional information as appropriate
- Vendor ID number



Expense Types

Expenses for FHA, VA or Rural HUD Reimbursement

Expenses associated with FHA, VA or Rural HUD loans must be pre-approved by the Fannie Mae Government Claims team. Fannie Mae will reimburse up to the pre-approval amount. If expenses are not pre-approved, the claim will be denied until pre-approval has been provided. Contact the [Fannie Mae Government Claims Team](#) for any questions or additional details.

Pre-approved expenses associated with these loans should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
20	General Services	159	FHA/VA/Rural HUD Reimbursement

Expenses for Third Party Sales

Expenses for third party sales may be pre-approved by Fannie Mae. If expenses are not pre-approved, they will be reimbursed to the standard reimbursement guidelines for conventional foreclosed loans. Contact the [Fannie Mae Third Party Sales Team](#) for any questions or additional details.

Expenses associated with a third-party sale that are pre-approved by Fannie Mae should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
20	General Services	161	Third Party Sales Reimbursement

Attorney's Fees and Costs

Attorney's Fees associated with bankruptcy or foreclosure are paid up to the Fannie Mae published allowable. Additional fees may be pre-approved using the Investor Pre-Approval (IPA) approval process. Servicers needing access to the Attorney Authorization Approval (AAA) Matrix must contact their Fannie Mae Technology Manager and request Legal Document access to the Fannie Mae business portal. Attorney's costs associated with a bankruptcy, foreclosure or other legal proceedings are requested on separate line items from attorney's fees. Additional information about these expenses is provided below.

Attorney Transfers

When Fannie Mae instructs servicers to transfer any legal matter from one attorney to another, an attorney file review fee is reimbursable. The servicer should clearly indicate the specific firms involved in the transfer within the expense details. All other attorney transfers require excess fee approval to be reimbursed by Fannie Mae.

Attorney Transfer File Reviews should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
1	Attorney Fees	838	FC – Transfer File Review Fee



Bankruptcy Fees

The current Fannie Mae bankruptcy attorney’s fee schedule is available at:

https://www.fanniemae.com/content/guide_exhibit/allowable-bankruptcy-attorney-fees.pdf.

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable bankruptcy attorney’s fees not covered by an allowable bankruptcy fee. Attorneys must follow Fannie Mae’s established excess fee request process using the LoanSphere Invoicing System Investor Pre-Approval (IPA) module. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

All bankruptcy claims must include the following information in the line item **Detail**:

- Case Number
- Chapter Number
- Filing Date

NOTE: *If these fields are not populated or if the service from date is prior to the bankruptcy filing date, the claim is placed into a **Hold** status upon submission. The exception tab will show which fatal exceptions are holding the claim from being submitted.*

Court Costs

Court costs may include a court-appointed representative as well as court transcripts or hearings. Documentation may be requested to support the expense.

Deed-in-Lieu (DIL) Doc Prep Fees

An attorney may charge an additional cost to prepare documentation specifically for Deed-in-Lieu of Foreclosures. This cost is reimbursable once during the life of the loan and only if there is a closed Deed-in-Lieu.

Deed-in-Lieu Documentation Preparation Fees should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
22	Default Services Fee	1647	Deed-in-Lieu Doc Prep Fee

Filing Costs

Filing costs may be required for both bankruptcy and foreclosure filings. Documentation may be requested to support the expense.

Foreclosure Fees

Fannie Mae posts the current life of loan allowable foreclosure attorney’s fees at:

https://www.fanniemae.com/content/guide_exhibit/allowable-attorney-trustee-foreclosure-fees.pdf.

The allowable foreclosure attorney’s fees are dependent on the date the loan was referred to foreclosure and/or the actual foreclosure date. To ensure the accurate reimbursement of foreclosure attorney’s fees, servicers must populate the foreclosure referral date within the **Referral Date** field in the expense line item details.

NOTE: *If the referral date field is not populated or if the service from date is prior to the referral date, the claim is placed into a **Hold** status upon submission. The exception tab will show which fatal exceptions are holding the claim from being submitted.*

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable foreclosure attorney’s fees not covered by an allowable foreclosure fee. Attorneys must follow Fannie Mae’s established excess fee request process using the LoanSphere Invoicing System Investor Pre-Approval (IPA) module. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.



Reimbursement of the fees required to dismiss a foreclosure action before or after entering a judgment should be submitted using the LoanSphere Invoicing Foreclosure Dismissal Fee line item below. Hearing attendance is also included in the fee, when required.

Line item information:

Category	Category ID	Subcategory	Subcategory ID
Attorney Fees	1	FC – Foreclosure Dismissal Fee	1565

Mediation

The current Fannie Mae mediation fees are available in the Attorney Authorization Approval (AAA) Matrix. Servicers needing access to the AAA Matrix must contact their Fannie Mae Technology Manager and request Legal Document access to the Fannie Mae business portal.

Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable mediation fees not covered by the allowable amount. Attorneys must follow Fannie Mae’s established excess fee request process using the LoanSphere Invoicing System Investor Pre-Approval (IPA) module. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

Payment Deferrals

When a loan enters into a payment deferral, the servicer must identify the deferred amount within the HSSN case and pay any necessary out-of-pocket expenses. Refer to the [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#) to learn about expenses eligible for reimbursement. Any advances collected at time of pay off which have not already been reimbursed by Fannie Mae should be requested on the line item below.

Effective February 1, 2021, Post Payoff Payment Deferral Reimbursements should be requested using the line item below:

Category ID	Category	Subcategory ID	Subcategory
20	General Services	249	Post Payoff PD Reimbursement

NOTE: Claim filing deadlines still apply. Payoff proceeds must have been received by Fannie Mae prior to servicer requesting reimbursement under the above-mentioned line item.

Please review Lender Letters (LL-2020-05), (LL-2020-07) and (LL-2020-11) for additional payment deferral information.

Publication Costs

In accordance with [Servicing Guide Announcement SVC-2017-09](#), Fannie Mae will reimburse one publication sale cost per delinquency. If multiple publication costs are incurred for the same foreclosure sale, servicers should aggregate the expenses into one request for reimbursement. In the event a foreclosure sale is rescheduled, or the foreclosure is restarted, excess costs approval is required for expenses associated with additional foreclosure sale publication costs. Servicers should send inquiries about the excess costs process via the Inquiry Response Tool (IRT) or directly to their Servicing Management representative.

Documentation may be requested to support the expense.

Recording Costs

Recording costs may include discharges/dismissals, foreclosure registrations, notices of default or sale, deed-in-lieu (DIL) or foreclosure deed recordings, and e-recordings. Documentation may be requested to support the expense.

Recording costs may also include transfer taxes, also known as document stamps, and mortgage taxes. Transfer taxes are always reimbursable if there is a closed DIL for the loan. If there is no closed DIL, transfer taxes are reimbursed on a case-by-case basis. Documentation may be requested to support the expense. Mortgage taxes may be required in some states as part of a modification. They are only reimbursable in Alabama, Florida, Kansas, Oklahoma, Minnesota, New York and Tennessee. Documentation may be requested to support these expenses.



Recording Costs for Charge Off – Lien Release

Recording costs associated with a Lien Release are reimbursable on Fannie Mae pre-approved Charge-off loans via a completed HSSN case. Refer to Requesting Approval for a Charge-off of a First Lien Mortgage Loan within [Fannie Mae Servicing Guide F 1-05](#) for guidelines. Charge off – Lien Release expenses should be requested through LoanSphere Invoicing using the line item below. Documentation may be requested to support the expense.

Effective Oct.1, 2020, the Charge off – Lien Release should be requested through LoanSphere Invoicing using the line item below.

Category ID	Category	Subcategory ID	Subcategory
3	Recording Cost	3064	Lien Release – Recording Fee

Recording Fees for Paid Off Loans

Servicers unable to legally charge the borrower for recording fees in connection with a paid-off loan currently request reimbursement quarterly by emailing recording_fees@fanniemae.com. Effective Oct. 1, 2020, Recording Fees for Paid Off Loans can be requested through LoanSphere Invoicing using the line item below. Documentation may be requested to support the expense.

Category ID	Category	Subcategory ID	Subcategory
3	Recording Cost	3064	Lien Release – Recording Fee

Sales Tax on Legal Fees

Sales tax on legal fees is reimbursable only for the sales tax incurred on the attorney’s general excise taxes in Hawaii and attorney’s gross receipts tax in New Mexico. Sales taxes incurred on other costs (legal or otherwise) are not reimbursable under this line item. Documentation may be requested to support this expense.

Legal Sales Tax should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
1	Attorney Fees	991	Legal Sales Tax

Service Costs

Service costs may include mailing expenses, notary costs, service of process costs and borrower locating services such as skip traces or private investigator services. Notary costs are only reimbursable when related to a modification or if they were incurred in Puerto Rico. Documentation may be requested to support the expense.

Sheriff Fees & Costs

Sheriff fees and costs are expenses incurred by the sheriff’s department as part of a foreclosure sale. Sheriff deposits are not reimbursable unless the cost sheet clearly indicates that the deposit has been credited to the outstanding balance. If the Sheriff’s cost sheet includes taxes, the taxes should be filed using tax line items. Documentation may be requested to support the expense.

Title Costs

In accordance with [Servicing Guide Announcement SVC-2016-05](#), foreclosure title costs are reimbursable up to the published allowable amount. Attorneys are responsible for seeking approval from the Fannie Mae Excess Fees and Costs Team for any reimbursable title costs not covered by an allowable title costs. Attorneys must follow Fannie Mae’s established excess fee request process using the LoanSphere Invoicing System Investor Pre-Approval (IPA) module. Servicers should submit inquiries related to the excess fee process via the Inquiry Response Tool (IRT) or contact their Servicing Management representative.

The allowable foreclosure title costs are dependent on the date the loan was referred to foreclosure and/or the actual foreclosure date. To ensure the accurate reimbursement of foreclosure title costs, servicers must populate the foreclosure referral date within the **Referral Date** field in the expense line item details.

NOTE: *If the referral date field is not populated, the claim is placed into a **Hold** status upon submission.*

Title costs associated with bankruptcy, deed-in-lieu, or modifications are also eligible for reimbursement. Documentation may be requested to support the expense.



Cash for Keys / DIL Relocation Expense

Cash for Keys is a way for homeowners to receive cash in exchange for turning in their keys and vacating the property. Fannie Mae will reimburse this expense up to the pre-authorized amount found in AMN once the DIL is closed.

This expense should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
13	Eviction Costs	30	FNMA DIL Relocation Expense

Condominium Owner’s Association (COA) / Homeowner’s Association (HOA) Dues and Other Expenses

Fannie Mae is responsible for the payment of HOA and COA fees and assessments for all acquired properties regardless of foreclosure sale or Mortgage Release date. Servicers are not required to keep HOA/COAs current on Fannie Mae properties, unless specifically instructed to do so.

Reimbursement of COA/HOA will be decisioned per the applicable state’s statute. State statutes also govern when other COA/HOA expenses such as attorney fees and other fees (interest, late fees, and fines/penalties) should be reimbursed. If the other expenses are permitted by the applicable state, Fannie Mae will reimburse these expenses with supporting documentation. If COA/HOA dues are paid annually, bi-annually, or quarterly, the servicer must indicate how often the dues are paid in the **LoanSphere Invoicing Detail**.

To ensure the accurate reimbursement of COA/HOA fees and assessments, servicers must populate the paid date within the Paid Date field in the expense line item details. If the paid date field is not populated, the claim is placed into a **Hold** status upon submission.

Late fees, attorney fees, penalties and interest, or any other COA/HOA-related fees should not be included in the dues amount. These expenses are reimbursable per each state statute but must be submitted separately. For information regarding guidelines per state statute, contact the attorney handling the foreclosure.

Estoppel Fees are fees charged for an Estoppel Certification. Estoppel Fees are reimbursable. Documentation may be requested to support the expense.

Cooperative Corporation (Co-Op) Expenses

Fannie Mae is responsible for the payment of Co-Op corporation fees and assessments for all acquired properties regardless of foreclosure sale or Mortgage release date. Servicers are not required to keep Co-Op dues current on Fannie Mae properties, unless specifically instructed to do so.

For pre-foreclosure timeframes, Fannie Mae will reimburse Co-op dues as well as other associated legal fees and costs. Documentation may be requested to support the expense.

To ensure the accurate reimbursement of Co-Op fees and assessments, servicers must populate the paid date within the Paid Date field in the expense line item details. If the paid date field is not populated, the claim is placed into a **Hold** status upon submission.

Escrow Expenses

Fannie Mae will reimburse real estate taxes, flood and property insurance premiums that the servicer advances to protect our interest in the property when funds in the escrow account are not sufficient to cover these payments. This also applies to non-escrowed mortgage loans. These advances will be eligible for reimbursement without regard to when it was paid in conjunction with the last paid installment.

Escrow advances are reimbursable even if the expenses were incurred prior to the mortgage loan becoming delinquent. However, for the servicer to request reimbursement for these expenses, the mortgage loan must have subsequently become delinquent. For more information, reference the [Servicing Guide Announcement SVC-2018-04](#).



If a loan is escrowed, the last positive **escrow balance** must be credited to Fannie Mae before taxes and/or insurance will be reimbursed. This credit should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
101	Deductible	1	Escrow Balance (280)

If an escrow was provided to Fannie Mae in error, the servicer may request for it to be returned using the following line item:

Category ID	Category	Subcategory ID	Subcategory
20	General Services	160	Escrow/Refund Provided in Error

Property insurance premiums and their associated **refunds** are reimbursable until 14 days after the property is reported vacant. Documentation may be requested to support the expense. The servicer should indicate if the loan was escrowed or non-escrowed in the **Detail** section of LoanSphere Invoicing, when submitting expenses for insurance premiums. The servicer should also indicate whether the policy is homeowner placed or lender placed.

Effective Feb. 1, 2020, the servicer must cancel any property insurance policy and flood insurance policy, if applicable, within 14 days of the foreclosure sale or the acceptance of an executed Mortgage Release™, regardless of whether there is an applicable waiting period, such as a redemption or court confirmation or ratification. Refer to [Servicing Guide Announcement SVC-2019-07](#). For properties foreclosed prior to February 2020, policies must be cancelled within 14 days after the property appears on the Vacancy Report in HomeTracker®.

All lender placed policies must be cancelled or expired prior to requesting reimbursement. A refund credit is required for all lender placed policies cancelled prior to the expiration date. If no refund is provided, the insurance premium is not reimbursable.

If the cancellation date is after the claim submission date, the claim is placed into **Hold** status upon submission. The exception tab will show which fatal exceptions are holding the claim from being submitted.

Fannie Mae generally requires flood insurance for any property that is located in a Special Flood Zone. Lender placed flood premiums will only be reimbursed if the property is located in a Special Flood Zone. A flood certificate is required to validate the property is in a Special Flood Zone.

If insurance types such as wind, hurricane, earthquake, etc. are requested, servicers should document the type of insurance being requested in the **Detail** section of the claim line item in LoanSphere Invoicing.

If an insurance refund was provided to Fannie Mae in error, the servicer may request for it to be returned using the following line item:

Category ID	Category	Subcategory ID	Subcategory
20	General Services	160	Escrow/Refund Provided in Error

Taxes are reimbursable post-origination as long as the property was reported delinquent. Documentation may be requested to support the expense. The servicer should indicate if the loan was escrowed or non-escrowed in the **Detail** section of LoanSphere Invoicing when submitting expenses for taxes.

In some instances, taxing authorities will require pro-rated taxes to be paid through liquidation in order to record the foreclosure deed. To be eligible for reimbursement, supporting documentation may be requested and the expense must be submitted using the LoanSphere Invoicing line item below:

Category ID	Category	Subcategory ID	Subcategory
106	Taxes	709	Property Tax – Deed Recording

Ground Rent

Ground Rents are not the responsibility of the servicer for any Fannie Mae acquired properties.



Liens

Liens are reimbursable on a case-by-case basis depending on the type of lien. Liens will often require supporting documentation to support the expense. Fannie Mae may also require a copy of the recorded lien and a copy of the release of the lien. Fannie Mae will not reimburse liens that are a result of servicer negligence. Additional information about specific lien types are outlined below.

COA/HOA Liens are reimbursable based on the state statute or Fannie Mae's pre-approval. For information regarding guidelines per state statute, contact the attorney handling the foreclosure.

Property Preservation Code Violations/Liens, Municipality Lien's and **Mechanic's Liens** are reimbursable as long as the code violation or lien was not due to servicer negligence. For additional guidelines regarding property preservation, refer to the [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

DIL Lien and **Second Lien Considerations** are reimbursed to a pre-authorized amount included in the closed HSSN case.

Tax Liens can be placed due to unpaid taxes or unpaid utilities eventually added to the tax bill. The Tax Lien line item should only be used if the lien is related to unpaid taxes. Unpaid utilities should be requested to be reimbursed using the **Delinquent Utility** line item.

Mortgage Insurance

Mortgage Insurance (MI) is reimbursable from last paid installment through the foreclosure month. Future dated MI is not reimbursable. Documentation may be requested to support the expense.

Non-Recoverable Advances

Expenses incurred in connection with a reinstatement, payoff, or modification should be paid by the borrower or third-party purchaser. Fannie Mae will only reimburse servicers if the expense is determined to be legally non-recoverable. Fannie Mae does not reimburse servicers for recoverable advances a servicer fails to collect. Documentation may be requested to support the expense.

LoanSphere Invoicing includes a **Non-Recoverable** drop-down option on every line item. Servicers must select **Non-Recoverable** from the drop-down when requesting reimbursement for any legally non-recoverable expense. Fannie Mae technology fees, disaster inspections on current properties, and administrative costs associated with modifications, are all non-recoverable and the **Non-Recoverable** drop-down should be selected.

LoanSphere Invoicing also includes a **Not Yet Recovered** drop-down option for applicable line items. Servicers must select **Not Yet Recovered** from the drop-down when requesting reimbursement for any advance that is recoverable at any applicable milestone.

See screenshot below.

The screenshot shows a software interface titled "Add Claim Line Item". It features several input fields and dropdown menus. The "Line Item Search" field is populated with "Property Services [19] - Boarding - Boarded Doors (UI) [13]". Below it, "Department" is set to "Property Pres.", "Category" to "Property Services", and "Subcategory" to "Boarding - Boarded Doors (UI)". A dropdown menu for "Recoverable" is open, showing two options: "Non-Recoverable" (which is highlighted) and "Not Yet Recovered". Below this, there are fields for "Service From Date", "Date", "Paid Date", "Qty" (set to 0), and "Unit Price" (set to 0.00). At the bottom, there is a "Description" field and "OK" and "Cancel" buttons.



Property Inspections

Recurring property inspections are required for all delinquent properties. The line items require a **Service From** and **Service To date** and require the total cost of all property inspections performed within the time frame.

For example: If three (3) exterior inspections were performed for \$15.00 each between January and March of 2016, servicers should submit a claim using the Subcategory *Exterior Property Inspections*, with a Service From Date of 01/01/2016 and a Service To Date of 03/31/2016. The requested expense should have a quantity of three (3) for \$15 equaling a total requested amount of \$45.00.

NOTE: *Quantity should always be a whole number.*

The applicable interior/exterior property inspection line item(s) should be utilized for court-ordered inspections in the territory of Puerto Rico.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8029	Exterior Property Inspection
19	Property Services	8030	Interior Property Inspection

In addition to the recurring (ongoing) property inspections, a one-time reimbursement will be allowed for **Attorney Initiated Property Inspections** for expedited foreclosure actions in the State of New Jersey, provided the inspection was conducted to confirm a property is vacant or abandoned. All of the following are or may be required for reimbursement of Attorney Initiated Property Inspections:

- The expense was incurred on or after April 1, 2013.
- The property is in the State of New Jersey.
- The invoice for the inspection must be provided to support the dollar amount.
- A copy of the vacancy certification or a copy of the inspection report must be provided.
- Explanation and/or documentation that the inspection was conducted in connection with an expedited foreclosure.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8043	Attorney Initiated Property Inspection

NOTE: *Court ordered inspections in the territory of Puerto Rico should be requested using the Recurring (Ongoing) Property Inspection line items.*

Disaster Inspections are performed to verify the integrity of the property after a disaster event. Disaster inspections are only eligible for reimbursement consideration when:

- The expense was incurred on or after August 25, 2017.
- If the expense was incurred on a current mortgage loan, the expense must be submitted for reimbursement within one year of the invoice date.

NOTE: *Claim filing deadlines still apply.*

- The disaster inspection was performed using the property inspection report ([Form 30](#)) or the equivalent.
- If performed on a current loan, the non-recoverable indicator should be flagged.

This property inspection expense should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8044	Disaster Inspection



Hazard Loss Repair Inspections are performed to verify the completion of repair work due to a hazard loss and are only eligible for reimbursement consideration when:

- A comment is included if the hazard loss inspection is related to a loss from the 2017 hurricane season and the inspection was incurred on or after August 25, 2017.
- All other hazard loss inspections are only reimbursable if incurred on or after December 13, 2017.
- If the expense was incurred on a current mortgage loan, the expense must be submitted for reimbursement within one year of the invoice date.

NOTE: Claim filing deadlines still apply.

This property inspection expense should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8045	Hazard Loss Repair Inspection

Specialty Inspections may include electrical inspections, plumbing inspections and/or system checks. Fannie Mae HomeTracker® approval is required for reimbursement of all Specialty Inspections.

This property inspection expense should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8021	Specialty Inspection

Property Preservation

Property Preservation expenses are paid up to the published Fannie Mae allowable. If the available allowable will not be sufficient, pre-approval for the total requested amount is required and must be submitted in HomeTracker. Claims submitted for property preservation expenses, such as cleaning, landscaping, and maintenance, must have a completion date that represents the date the expense was incurred. Recurring expenses should not be aggregated without using the **Quantity** field. If reimbursement is requested for recurring or frequent expenses within similar time frames, supporting invoices may be required to validate the expense.

Property preservation expenses, with the exception of property inspections, will not be reimbursed until the property is confirmed to be vacant. Servicers must populate the **First Time Vacancy (FTV)** Date field with the property's vacancy date.

For additional guidelines regarding property preservation, refer to the [Fannie Mae Servicing Guide E-3.2-12: Performing Property Preservation During Foreclosure Proceedings](#), as well as, [Fannie Mae Servicing Guide F-1-05: Expense Reimbursement](#).

Technology Fees

Technology Fees include the BK and FC Electronic Invoice Submissions and the Process Management Technology Usage Fee. The BK and FC Electronic Invoice Submissions are reimbursable up to \$10 for the life of the loan. The Process Management Technology Usage Fee is reimbursable up to \$25 per each reported delinquency. Use the **Non-Recoverable** indicator when requesting reimbursement for any of these expenses.

Utilities

There are three expense types that may be associated with the reimbursement of utilities.

Delinquent Utilities are the utilities that were not paid by the homeowner prior to vacating the property. These are expenses inherited by the servicer that need to be paid in order to prevent liens on the property and include the expenses incurred prior to foreclosure action and before the property is vacant. Unpaid utilities may eventually be added to the tax bill. The Tax Lien line item should only be used if the lien is related to unpaid taxes. Unpaid utilities should be requested to be reimbursed using the **Delinquent Utility** line item.



This expense is paid up to the allowable outlined in the Property Preservation matrix, but documentation may also be requested to support the expense.

This type of expense should be submitted using the LoanSphere Invoicing line items below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8038	Delinquent Utilities – Electricity
19	Property Services	8039	Delinquent Utilities – Gas
19	Property Services	8040	Delinquent Utilities - Water

Monthly Utilities are the recurring utility expenses necessary to maintain the property during delinquency. These expenses are incurred after the property is vacant through the foreclosure month. This expense is paid up to the allowable outlined in the Property Preservation matrix, but documentation may also be requested to support the expense.

Utility expenses incurred more than 30 days after the foreclosure date are the responsibility of the REO vendor. If the REO vendor has not assumed the responsibility of these expenses, send the utility bills to: servicing_solutions@fanniemae.com. The sales representative will request payment from the REO vendor.

Servicers may be asked to reimburse pre-foreclosure expenses by title/closing department on claims submitted post foreclosure. The Title/Closing department may request the servicer to pay a utility bill of an excessive amount. In these instances, the servicer can be reimbursed, if the servicer submits the following two documentation requirements:

- The Title/Closing department’s written request to the servicer requesting they pay the bill, **AND**
- A copy of the original bill where the statement amount matches the amount paid by the servicer.

This type of expense should be submitted using the LoanSphere Invoicing line items below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	8031	Utilities – Electric
19	Property Services	8032	Utilities – Gas
19	Property Services	8033	Utilities - Water

Utility Transfer/Shut-off expenses are incurred when cancelling a utility or transitioning the responsibility of this expense to the REO vendor. This expense is paid up to the allowable outlined in the Property Preservation matrix.

This type of expense should be submitted using the LoanSphere Invoicing line item below.

Category ID	Category	Subcategory ID	Subcategory
19	Property Services	2079	Utility Transfer/Shut-off

Vacant Property Registration (VPR)

Vacant Property Registrations may require documentation to support the expense. Servicers may be required to pay a refundable bond to the city in addition to the registration. Since the bond is refundable by the city, Fannie Mae will not reimburse bond funds.

VPR Administration Fees are required by some cities and municipalities to ensure an asset is maintained if the property is vacated by the owner. VPR Administration Fees are separate from VPR Bonds and are reimbursable. Documentation may be requested to support the expense.



Valuations

Valuation expenses include **Appraisals**, **Automated Valuation Models (AVMs)**, and **Broker Price Opinions (BPOs)**. Valuations for liquidations are ordered through Fannie Mae directly. See Announcement [SVC-2013-06](#). Valuation expenses related to workout attempts, or court-ordered by a judge during foreclosure, are reimbursable on expense reimbursement claims submitted via LoanSphere. Since each valuation is valid for up to 90 days, valuation costs will only be reimbursed up to four (4) instances per calendar year. Documentation may be requested to support the expense.

Helpful Information

The information below is provided as helpful tools for servicers.

Line Item Search Tool (LIST)

The LIST provides a simplified search capability which enables users to perform a keyword search for all expense reimbursement line item categories and subcategories. The tool displays both current and past categories and subcategories found in the LoanSphere Invoicing Application.

[Access the tool](#)

[Take the training](#)

Black Knight, Inc. (BKI) Desktop Batch Upload Function

BKI Desktop has “Batch Upload” functionality that allows servicers to submit multiple claims in a batch versus individually. “Batch Upload” functionality and access are provided through PowerCell, the BKI support arm. To access “Batch Upload” functionality, the servicer should contact PowerCell via the information provided below or call their primary BKI support contact.

<https://www.blackknightinc.com/support>

- Phone: 904-854-3100, option 4, then 1
- Email: Servicing.Support@bkfs.com

Fannie Mae Learning Center

The Fannie Mae Learning Center offers training information on the single-family business portal designed with the user in mind: www.fanniemae.com/singlefamily/learning-center

Fannie Mae Servicing Solutions

For general servicing or loss mitigation questions, send an email to: servicing_solutions@fanniemae.com or call 1-800-2FANNIE (1-800-232-6643). [Click here](#) for a guide to the menu selections on 1-800-2FANNIE.

Inquiry Response Tool (IRT)

The Inquiry Response Tool (IRT) portal is used to respond and track inquiries related to expense reimbursement claims.

This tool is used for questions related to:

- Expenses: denied, curtailed, or pending
- Unclear instructions around a claim submission
- System issues

Link to the tool: <https://fanniemae.decisionreadysolutions.com/>



Expense Reimbursement Dashboard

The Expense Reimbursement Dashboard, located on FM Connect, provides an additional line of sight into the expense reimbursement process through 24/7 access to self-serve reporting. The Dashboard provides details on claims submitted within LoanSphere Invoicing within the last 13 months. The Dashboard provides information on claims and IRT volume and trends, attorney's Excess Fees and Costs (both pre-approval requests and denial reasons) and claim-type and expense-type curtailment and denials rates.

To obtain access to the Expense Reimbursement Dashboard:

1. Request access to FM Connect.
2. Request access to the Dashboard reporting.

For more information on how to obtain access and other frequently asked questions, review the [FAQs Expense Reimbursement Dashboard](#) located on the Fannie Mae Servicer Expense Reimbursement site.

Common Exceptions in Claims

Claim decisioning, including determining if a claim is eligible for auto-approval, is based on whether there are exceptions triggered for review. If no exceptions are triggered, the claim is eligible for auto-approval. A claim with one or more exceptions requires manual intervention prior to decisioning.

The [Expense Reimbursement Dashboard Exception Dictionary](#) contains information on exceptions and, if it is visible on the claim to the servicer, provides actions to remedy the exception. Generally, an exception is not visible to the servicer when it can be overridden only by Fannie Mae internal validation.

Frequently Asked Questions

General Submission Q&As

Q1. What are the expected service levels for claim processing?

Generally, claims are processed within 30 days of submission.

Q2. How does adding or changing something on a claim after I submit it in LoanSphere Invoicing affect how long it will take to pay the claim?

Claims are processed based on claim age. The age of a claim is determined by the submission date. Updating a claim after it has been submitted changes the submission date. As a result, the age of the claim starts over based on the new submission date. Continuing to make updates to a claim may cause the claim to exceed the timely submission deadline, which may result in a claim being denied for late submission.

Q3. What if circumstances beyond my control caused a late claim submission?

Escalate using the Inquiry Response Tool (IRT).

Q4. How long should I expect to wait for an inquiry response?

Generally, a response should be received within 5 business days of submission.



Q5. When should I expect to get funds?

If receiving checks, you should expect to receive funds within 10 days of the claim showing a “Paid” status in the LoanSphere Invoicing System.

If receiving ACH, you should expect to receive funds within 3 business days of the claim showing a “Paid” status in the LoanSphere Invoicing System.

Q6. What if we get money that is not ours?

Contact the Fannie Mae accounting team by emailing: fanniemaereodisbursements@fanniemaecom for further instructions.

Q7. What is Fannie Mae’s expectation for reporting delinquency status on properties?

The servicer must report delinquency history by the 2nd business day of every month for every loan that is 30+ days delinquent as of the last day of the preceding month, or if any action was taken to cure the delinquency during the preceding month even if the loan is less than 30 days delinquent. See [Fannie Mae Servicing Guide F-1-22](#).

Q8. I have submitted a claim for an FHA, VA, or Rural housing loan and received notification there were no reimbursement instructions for the processing team or from the reconciliation team. What does this mean and what are my next steps?

In order to process a claim for reimbursement, the Expense Reimbursement team needs feedback from the reconciliation teams prior to reimbursing expenses for FHA, VA, and Rural Housing loans. Even though sales proceeds may have been received, there are no comments providing 571 claim reimbursement instructions.

For FHA, VA or Rural Housing inquiries, send the request to: fnma_claims@fanniemaecom.

Q9. How can I ensure that Fannie Mae knows a loan has been in bankruptcy if I’m not specifically requesting reimbursement of bankruptcy fees?

If the loan has ever been in bankruptcy, the servicer should include a comment on the claim with the case number, chapter type, and bankruptcy filed date.

Q10. When should I expect to see reimbursement funds for expenses capitalized in a modification? What should I do if I haven’t received it?

Reimbursements for capitalized expenses within a closed modification are processed once a month. If you have not received funds for the modification expenses in over a month, please submit an IRT inquiry for a status of your payment.

Expense Q&As

Q11. How are utility liens following a foreclosure action handled?

They are reviewed on a case-by-case basis. Submit an inquiry through IRT and include a copy of required documentation.

Q12. Is the servicer responsible for water/sewer charges during the foreclosure process?

Refer to the Servicing Guide for servicer obligations: [Fannie Mae Servicing Guide F-01-05](#)



Q13. How do I obtain approval for property preservation expenses exceeding [allowable tolerances](#)?

The servicer must follow the guidelines set forth by the Property Preservation group for reimbursement of amounts over tolerance and provide the date the work was completed.

When reimbursement for preservation work is requested, verify the amounts requested on the Property Maintenance and Management: Property Preservation Matrix and Reference Guide based on the date the work was completed.

All preservation work is expected to be completed within the allowable tolerances. When work cannot be completed within the allowable tolerances a bid must be submitted via HomeTracker® with a detailed description, reason for the bid request, and photos to support the bid. Approval must be obtained for all bids over the allowable tolerances prior to initiating work.

Q14. How do I get reimbursed for expenses related to Bankruptcy Cramdowns?

Once the cramdown has been approved by bankruptcy_administration@fanniemae.com, expenses are reimbursed like any other expenses.

Q15. Are Service member Civil Relief Act (SCRA)/Military Indulgence expenses reimbursable?

SCRA/Military Indulgence expenses are not individually reimbursable; those expenses are included as part of the overall amount of foreclosure allowable attorney fees.

Q16. What expenses should always be itemized? What expenses can be aggregated?

Landscaping, Taxes, Insurance, and Attorney's fees and costs should always be itemized.

When a date range can be provided, the quantity field may be used to aggregate recurring monthly expenses that are always the same amount (examples: COA/HOA Dues, Recurring Property Inspections). The quantity field may also be used to aggregate expenses if the same expense is incurred on the same day for the same expense type (examples: Capping Wires, Cleaning – Toilets). Quantity should always be a whole number; do not use decimals.

Q17. How do I get reimbursement for expenses related to a payment deferral?

The servicer must pay any necessary actual out-of-pocket expenses in compliance with the Servicing Guide, associated with the execution of a payment deferral. We will reimburse the servicer for allowable out-of-pocket expenses in accordance with Fannie Mae Servicing Guide F-1-05: Expense Reimbursement; however, servicers will not be automatically reimbursed for these expenses upon completion. The servicer must submit a request for reimbursement (including of advanced expenses included in the non-interest bearing balance), within 60 days of the completion of the payment deferral.

Please review Lender Letters (LL-2020-05), (LL-2020-07) and (LL-2020-11) for additional payment deferral information.

System Q&As

Q18. How do I activate my seller/servicer ID (SSID) in LoanSphere Invoicing for claims submissions?

The following steps should be followed to activate an SSID:

- a. Contact BKI (904-854-5462) for information to activate an SSID.
- b. Complete instructions provided by BKI.



Q19. Can adjustments be made to a decisioned claim and then resubmitted?

Servicers have the ability to copy claim and loan information for a previously submitted claim that has been *Denied, Submitter Voided, Void, or Paid with Curtailed Line Items*. Other information, such as chronology and history, will be displayed as a new claim.

Q20. How many different expenses can I submit for COA/HOA expenses?

LoanSphere Invoicing allows three (3) separate line item entries for COA/HOA expenses. As long as the service dates are sequential for multiple expenses, servicers can combine expenses using the same line item.

Q21. How can I access HomeTracker® to comply with guidelines regarding insurance cancellation after a property is foreclosed?

Effective February 1, 2020, the servicer must cancel any property insurance policy and flood insurance policy, if applicable, within 14 days of the foreclosure sale or the acceptance of an executed Mortgage Release™, regardless of whether there is an applicable waiting period, such as a redemption or court confirmation or ratification. Refer to [Servicing Guide Announcement SVC-2019-07](#). For properties foreclosed prior to February 2020, policies must be cancelled within 14 days after the property appears on the Vacancy Report in HomeTracker®.

Q22. I have questions about my post-payment review. How do I escalate?

Contact the Quality Assurance and Measurement team at: disbursements_research@fanniemae.com

List of Servicer Expense Reimbursement Job Aid Revisions

The Servicer Expense Reimbursement Job Aid provides operational instructions based on servicing policies. Specific updates to the Job Aid, from the previous year to the present, are listed in the table below.

Revision Date	Page Number	Revision
4/01/2020	15	Added pro-rated taxes section for Property Tax - Deed Recording line item in LoanSphere Invoicing.
4/15/2020	Multiple	Added information about Foreclosure Dismissal Fee, Line Item Search Tool, fatal exceptions, added a note about late claim filing deadline to Hazard Loss and Disaster Repair sections and updated FAQs.
7/15/2020	23	Updated FAQs with How do I get reimbursement for expenses related to a payment deferral?
10/1/2020	Multiple	Updated Recording Costs for Charge Off – Lien Release, Recording Fees for Paid Off Loans. Updated sections Where to Submit an Expense Reimbursement Claim, Pending Submitter Review (PSR) Status, Condominium Owner’s Association (COA) / Homeowner’s Association (HOA) Dues and Other Expenses, Cooperative Corporation (Co-Op) Expenses, Ground Rent
12/7/20	21	Updated FAQs with “When should I expect to see reimbursement funds for expenses capitalized in a modification?”
2/1/2021	11	Added Payment Deferrals Reimbursement subsection to Expense Types Section.