



# **Multifamily Delinquency and Default Reporting (MDDR) System Training Session**

U.S. Department of Housing and Urban Development

# Training Agenda

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Welcome and Introduction



Overview of MDDR



Accessing MDDR



System Walkthrough



User Support



Questions from the Audience

# Course Objectives

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You will understand how to:

- Navigate MDDR
- Submit delinquency, default and assign notices via the internet
- Access on-line forms and reports
- Know who to contact for user support



# Learning Objectives

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- Definition
- Benefits
- Functionality
- HUD Regulations
- User Groups



# MDDR

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## Multifamily Delinquency and Default Reporting System

Is a Web-based application designed to provide lenders, the ability to submit delinquencies, defaults, and elections to assign. In addition, MDDR tracks previous delinquency submissions through the reporting component for HUD-insured and HUD-owned properties.

# MDDR Benefits

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MDDR is a useful tool:

- Accurate delinquency and default history for Project Managers and Lenders
- Facilitates industry partnerships between MFH and servicing mortgagees
- Supports integration with HUD HQ, Lenders, and Servicing Sites

# What's New in MDDR 2.0?

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## Phase II Enhancements and Functionality:

- 202 Direct Loan Delinquency Tracking
- Enhanced Processing of Elections to Assign
- New User Interface
- Ad Hoc Reporting
- Data Downloads
- On-line Administration Functions
- Increased Enforcement of FHA-Insured Loan Delinquency Business Rules

# HUD Regulations

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HUD Regulations require:

- Migration to electronic submission of delinquency and default information by mortgagees of HUD-insured loans by January 1, 2002
- Phase-in process determined by the number of loans a lender services



# HUD Regulations

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## Phased-In Approach:

### **Mortgagees with:**

70 or more insured mortgage loans

26 to 69 insured mortgage loans

11 to 25 insured mortgage loans

\*10 or fewer insured mortgage loans

### **Must Comply By:**

March 1, 1999

January, 1, 2000

January 1, 2001

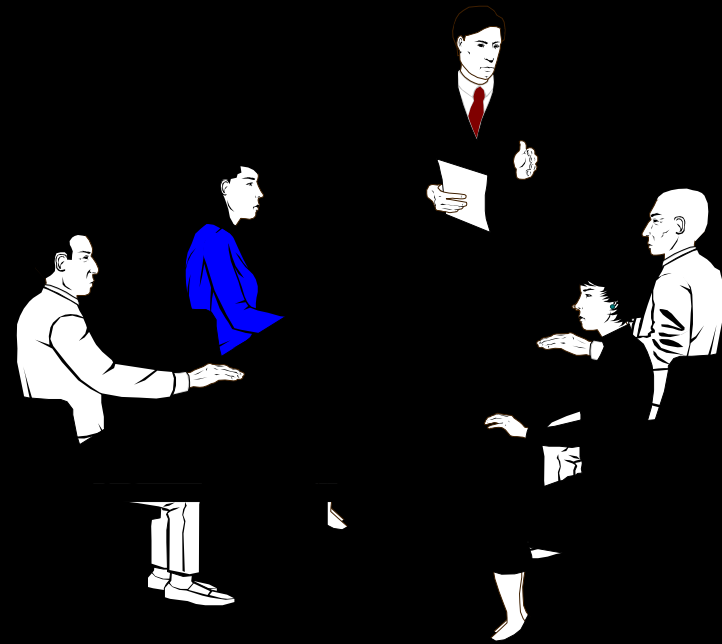
January 1, 2002

\*On or after January 1, 2002, mortgagees that hold or service fewer than 10 multifamily mortgages may continue to report mortgage delinquencies, defaults, reinstatements, assignment elections, withdrawals of assignment elections, and related information in writing on Form HUD-92426 only with specific HUD approval.

# MDDR User Groups

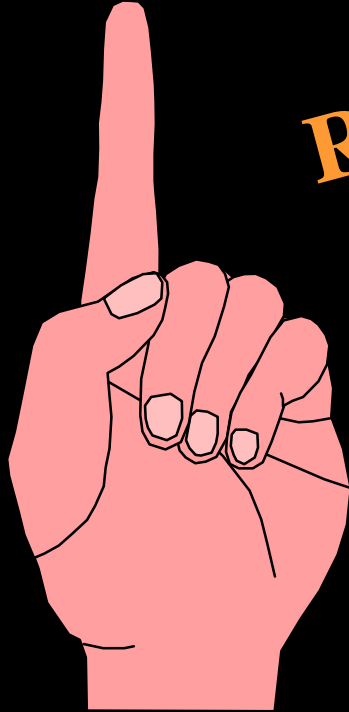
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- Servicing Mortgagees
- HUD Headquarters
  - Program Management
  - Portfolio Management
  - OGC
  - Business Products
  - Comptrollers' Office
- Servicing Site Project Managers
- REAC
- Departmental Enforcement Center



# MDDR User Groups

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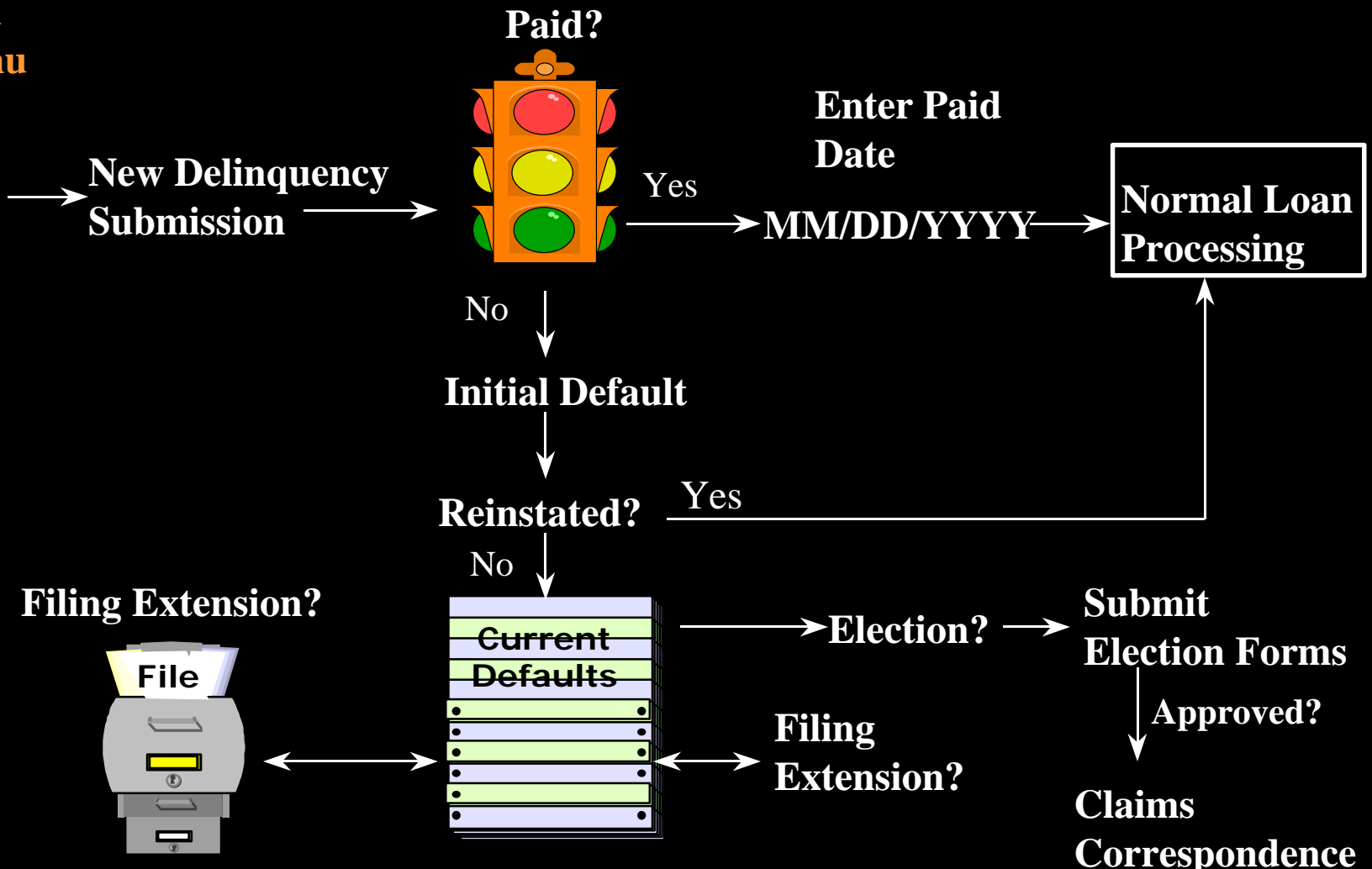
**Remember**

- Know your user role and purpose for using MDDR
- Each user type has different access rights

# MDDR Process Overview

Delinquency → Default → Election to Assign

## MDDR FHA Insured Menu





# MDDR Application Training

# Getting Started on the Web

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If you are a **HUD Employee**:



- Open Browser
- Type:  
<http://hudapps.hud.gov/ssmaster/index.cfm>

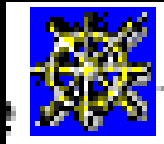
# MDDR System- HUD Employee

## Secure Systems to Access MDDR

Open Browser

(version 4.0 or higher)

<http://hudapps.hud.gov/ssmaster/index.cfm>



Type in User ID and Password

U.S. Dept. of Housing and Urban Development  
HUDweb Home

**Secure Systems**  
HUDweb

**USER LOGIN**

User ID

Password

Guest

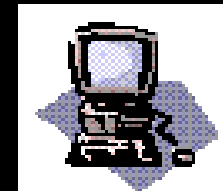


Secured Systems Page  
Click on

*Multifamily Delinquency  
and Default Reporting System* link



MDDR



# Secure Systems Password

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**HUD Employees:**



- Contact your REMS System Administrator in your Servicing Site to obtain a Secure Systems Password



# Getting Started on the Web

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If you are a **Lender**:

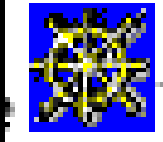
- Open Browser
- Type: <http://www.hud.gov>



# MDDR System- Lender

## FHA Connection to Access MDDR

Open Browser (version 4.0 or higher) <http://www.hud.gov>



Right Side of Screen  
Locate:

PICK YOUR GROUP

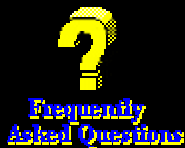
Lenders

Scroll Down To  
Locate:

Work On-Line

FHA connection  
Click here to begin

Welcome to the  
FHA Connection



Click On:

application  
coordinator registration  
or  
standard user registration

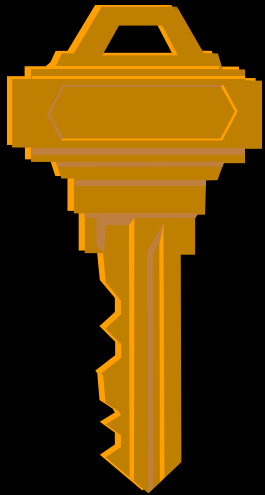


Application Coordinator's id will take 7-10 business days to receive by US Postal Mail.  
The id will be mailed to the CEO and distributed by him/her.

# MDDR System Access

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Application Coordinator will help you



- Request a role type
- Access your user rights

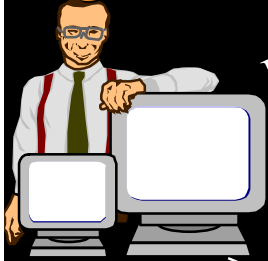


# Lender

# MDDR System- Lender

## Submitting a Delinquency

**MDDR:  
New  
Delinquencies  
Page**



Batch Upload

or

Individual  
Submission

Download File  
From McKracken



Format McKracken File

```
loan abc; 06/14/1999;  
loan bef; 04/22/2000;
```

Save File



Submit Monthly  
Delinquencies  
in Batch Mode link

Enter FHA Number

Lender enters data specific to the loan

Delinquency Status Report	
Loan ABC	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

# MDDR System- Lenders

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## **Additional Functionality for Lenders**

- **Current Defaults Window**
  - View and Update Loans in Default
- **Election to Assign Page**
  - Submit a Fiscal Form
  - Request a 30 day extension on recordation
- **Standard Reports**
  - Options include submission type for a selected time period



# Project Manager

# MDDR System- Project Manager

## Search For and Update A 202 Delinquency

**MDDR:  
Update 202  
Delinquency  
Menu Screen**



Search for 202 Loan  
by FHA Number

Search Criteria	
FHA Number	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Make updates to  
202 Loan

Click Button  
to Submit Loan:

Submit



# MDDR System- Project Manager

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## Access Direct Loan Delinquency Report

**MDDR:  
Update 202  
Delinquency  
Menu Screen**



To Access 202 Delinquency Reports  
Click Button:



Use  
*LAS Update Date* link  
or  
✓ Check Mark Data Fields  
to customize 202 Delinquency  
Report



# Portfolio Management (HUD Headquarters)

# MDDR System- Portfolio Management

## FHA Link- Approve or Deny Lenders Election To Assign

### MDDR: FHA Screen



To Approve Elections  
to Assign  
Click Button:

Approve Elections  
to Assign

Approved Election:  
Email sent to Lender and cc'd  
to specified persons



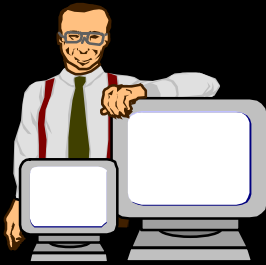
Disapproved Election

# MDDR System- Portfolio Management

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## Administration Link

**MDDR:  
Election Notification Page**



### Functions

- ✓ Add Users
- ✓ Update Users Information
- x Delete User
- x Remove User from Email Distribution List

# Summary

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During this training session we have learned:

- Benefits of Using MDDR
- How To Access MDDR
  - Lender: FHA Connection
  - HUD Employees: Secured Systems
- Understanding your User Role
- MDDR Functionality for Lenders, Portfolio Mangers and Project Managers



# MDDR System Help

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- For FHA Connection ID Support
  - Contact the appropriate Home Ownership Center
- For Secured Systems Support
  - Call your REMS Administrator
- For Operational/Technical Questions Regarding MDDR
  - Call 202-401-7816 for MDDR Help Desk
- For Policy Questions
  - Call Gloria Burton or Cindy Bridges at (202) 708 - 3944