



Multifamily Delinquency and Default Reporting (MDDR) System Training Session

U.S. Department of Housing and Urban Development

Training Agenda



Welcome and Introduction



Overview of MDDR



Accessing MDDR



System Walkthrough



User Support



Questions from the Audience

Course Objectives

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

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



MDDR

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

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?

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

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

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

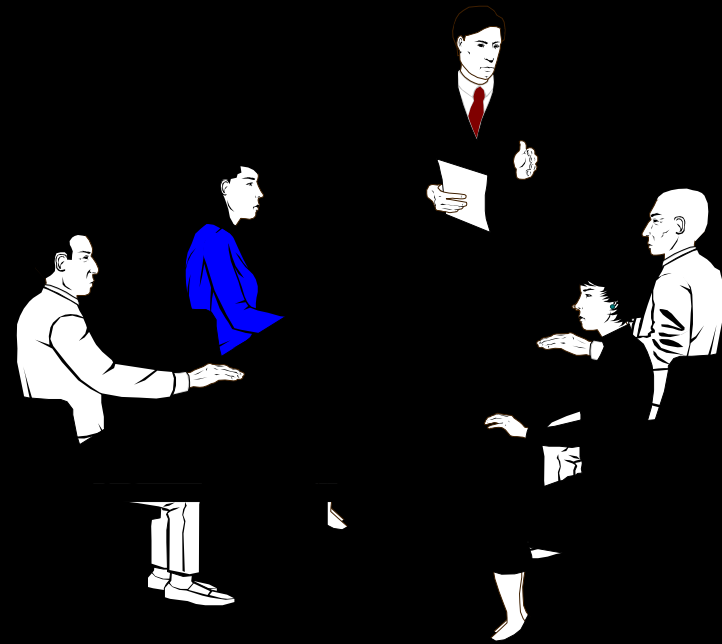
January 1, 2001

January 1, 2002

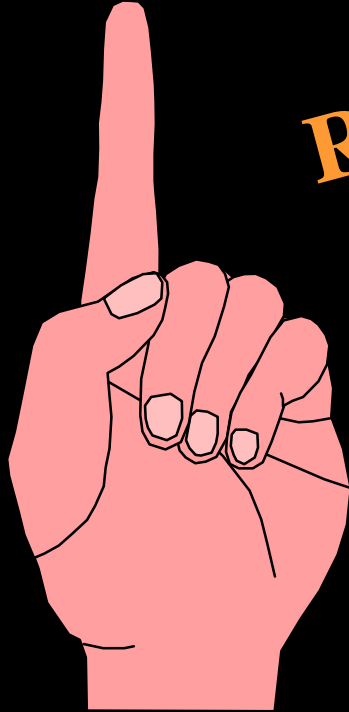
*On or after January 1, 2002, mortgagees that hold or service fewer than 10 multifamily mortgages may continue to report mortgage delinquencies, defaults, reinstatements, assignment elections, withdrawals of assignment elections, and related information in writing on Form HUD-92426 only with specific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

MDDR User Groups

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



MDDR User Groups



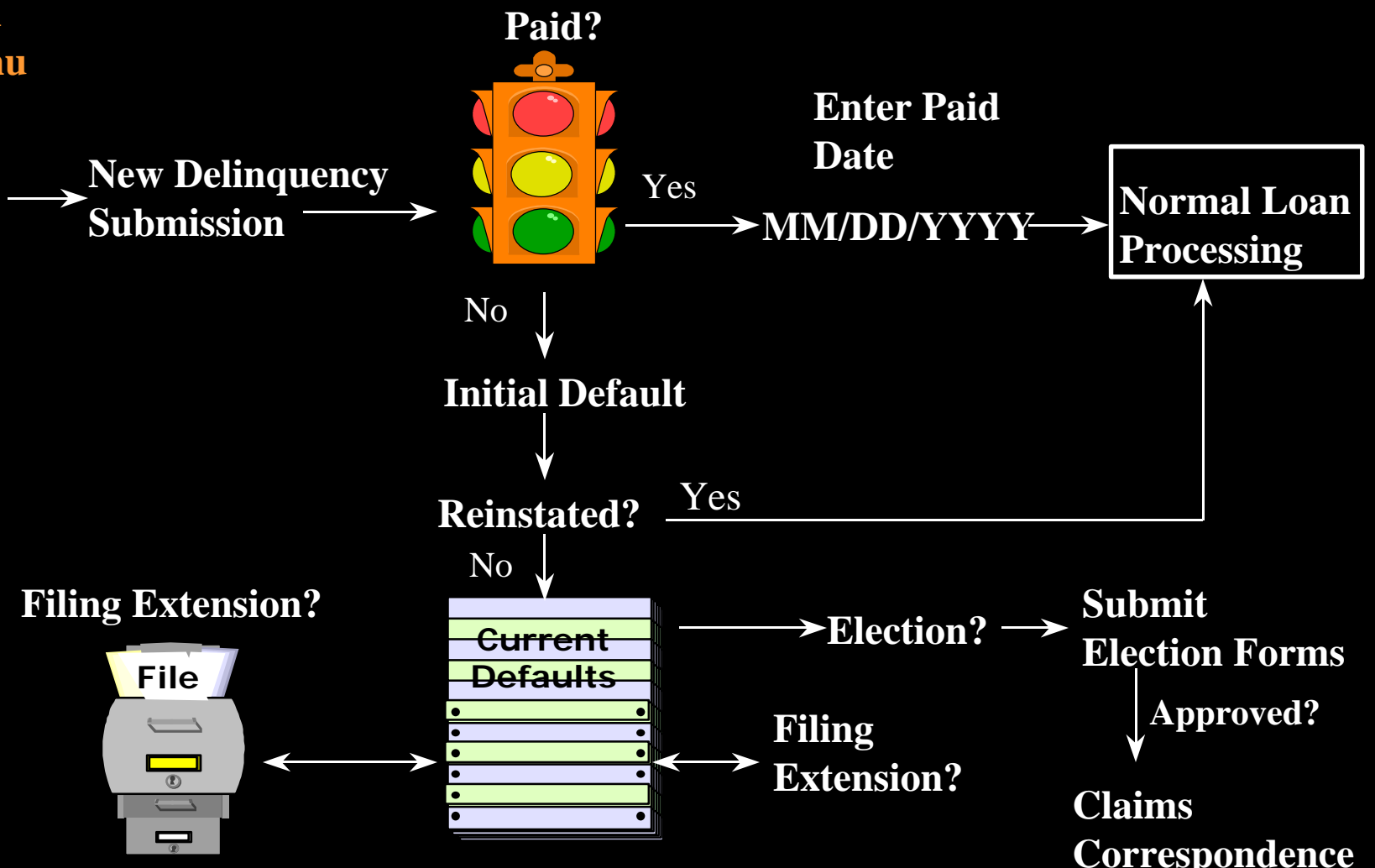
Remember

- 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

If you are a **HUD Employee**:



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

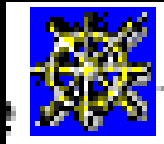
MDDR System- HUD Employee

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

Secure Systems
HUDweb

USER LOGIN

User ID

Password

Guest

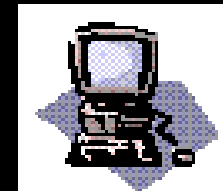


Secured Systems Page
Click on

*Multifamily Delinquency
and Default Reporting System* link



MDDR



Secure Systems Password

HUD Employees:



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

Getting Started on the Web

If you are a **Lender**:

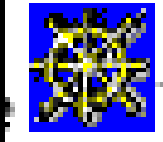
- Open Browser
- Type: <http://www.hud.gov>



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

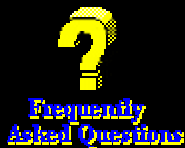
Lenders

Scroll Down To
Locate:

Work On-Line

FHA connection
Click here to begin

Welcome to the
FHA Connection



Click On:

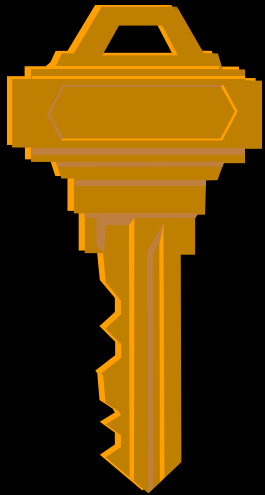
application
coordinator registration
or
standard user registration



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

Application Coordinator will help you



- Request a role type
- Access your user rights

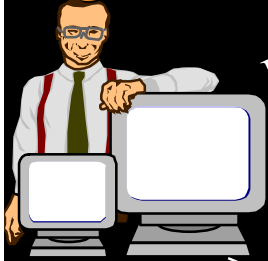


Lender

MDDR System- Lender

Submitting a Delinquency

**MDDR:
New
Delinquencies
Page**



Batch Upload

or

Individual
Submission

Download File
From McCracken



Format McCracken 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

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

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

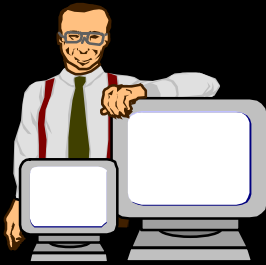


Disapproved Election

MDDR System- Portfolio Management

Administration Link

**MDDR:
Election Notification Page**



Functions

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

Summary

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

- 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