

## Genworth Announces Reporting Requirements for COVID-19 Related Defaults

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*Accurate and timely default and workout reporting to Genworth is critical during the COVID-19 crisis so that we can service your MI certificates efficiently and properly.*

*Genworth and other MI providers, in collaboration with the MISMO working group, have jointly developed a solution to enable uniformity in reporting and identification of mortgage loans where the borrower has experienced a hardship associated with COVID-19 (National Emergency Declaration) while not resulting in a major systems impact. The following updates have been made to the Automated Delinquency Report (ADR) and the Mortgage Insurance Loan Activity Report (MILAR).*

### REASON FOR DEFAULT (RFD) CODE VALUES

#### For ADR Reporting

**RFD Code 12 (previously representing Energy/Environment Costs) will be used for National Emergency Declaration (includes COVID-19 hardship).** Energy/Environment costs will now be combined with Over Obligated (Excessive Use of Credit) and reported using RFD Code 08.

#### For MILAR Reporting (Full Data Set – 169 fields)

**RFD Code 12 (previously representing Energy/Environment Costs) will be used for National Emergency Declaration (includes COVID-19 hardship).** Energy/Environment costs will now be combined with Over Obligated (Excessive Use of Credit) and reported using RFD Code 08.

**Note:** We understand that a COVID-19 related hardship may result in other hardships (e.g., illness, unemployment, curtailment of income, etc.), and we ask that the RFD Code 12 be used for all defaults caused by COVID-19 related hardships instead of the other more specific hardship codes.

### WORKOUT PROGRAM NAME (WPN) VALUES

#### For MILAR Reporting (Minimum Data Set – 39 fields and Full Data Set – 169 fields)

Two New WPN values have been added:

1. National Emergency Forbearance Plan (Code 43)
2. Deferred Payment Plan (Code 44)

NOTE: There are no changes for loan modification reporting.

## GENWORTH REPORTING REQUIREMENTS AND SUBMISSION OPTIONS

For further details on ADR and MILAR reporting and submission requirements, see section 9 of Genworth's [Default Management Servicing and Reporting Guide](#).

Contact Genworth's Servicer Reporting Team at [GNW.MORTServicingReport@Genworth.com](mailto:GNW.MORTServicingReport@Genworth.com) or contact Ann Daniel at 919 846.4133.

## APPENDIX

**ADR RFD Reporting** RFD Code 12 will be used for National Emergency Declaration/COVID-19

Before March 25	After March 25
RFD Code 12 = Energy/Environment Cost	RFD Code 12 = National Emergency Declaration
RFD Code 8 = Over Obligated (Excessive Use of Credit)	RFD Code 8 = Over Obligated (Excessive Use of Credit) + Energy/Environment Costs

**MILAR RFD Reporting** RFD Code 12 will be used for National Emergency Declaration/COVID-19

Before March 25	After March 25
RFD Code 12 = Energy/Environment Cost	RFD Code 12 = National Emergency Declaration

**MILAR WPN Reporting** To report payment deferral/forbearance plan, two **New** Workout Program Names have been added.

Before March 25	After March 25
Workout Type 1 = Standard Forbearance AND	Workout Type 1 = Standard Forbearance AND
Workout Program Name Code 10 – Other - Delinquent	Workout Program Name Code 10 = Other – Delinquent (10 and 11 can be used until 43 and 44 can be mapped)
Workout Program Name Code 10 – Other – Performing with a workout	Workout Program Name Code 11 = Other – Performing with a workout (10 and 11 can be used until 43 and 44 can be mapped)
	<b>New</b> Workout Program Name Code 43 = National Emergency Forbearance Plan
	<b>New</b> Workout Program Name Code 44 = Deferred Payment Program