Record Activity	Record Type	State	Servicer	HFA	Servicer
Initial Information	I	X		Sends to servicer with initial data and Third-Party Authorization (TPA)	Receives file, validates TPA includes all mortgagors, and provides in response (V/O Record)
Servicer Validation	V		X	Receives, validates information and determines final eligibility	Sends file back to State with Mandatory Information (per V record)
Servicer Objects	O		X	Receives, validates information and determines final eligibility	Sends file back to State with Mandatory Information (per O record)
Request New Quote	Q	X		Sends file for a new reinstatement quote and/or good thru date (as applicable)	Receives file and sends State new quote/good thru date (per Y Record)
Returns New Quote	Y		X	Obtains new quote, continues processing file	Sends back Y record with new reinstatement quote/good thru date
HFA Approves	A	X		Sends files to Servicer - notice of approved assistance	Receives the (A Record) file.
HFA Declines	D	X		Sends files to Servicer - indicate declined for assistance	Receives the (D Record) file.
Payment	B	X		Sends file notating payment amount that will be included in Bulk ACH/Wire.	Receives the file and posts HAF benefits to homeowner loan
State Termination	T	X		Sends file to Servicer - indicated HAF processing has ended - Termination	Receives the (T Record) file.
Correction	C		X	Makes correction to file, as applicable	Makes correction to file.
Change in Payment	E		X	Makes changes to payment, as applicable	Sends changes in payment
Expected Payment	P		X	Receives the file. Reviews how payment(s) were applied to loan, uses next due date and PITI to fund next monthly payment, as applicable	Sends the (P Record) file to show how funds were applied to loan, includes next due date and PITI amount
Return Funds	R		X	Receives the file. Prepares to receive returned funds in ACH/Wire	Sends the (R Record) file to inform State that HAF monies will be returned