

CDF Record Types and Owners		Description / How is the Record Used in the CDF Exchange
A	A- Approval (State to Servicer)	The A record is sent to Servicer to indicate program benefit is approved and will be funded. Sent before sending any B payment records. An "A" in response to an "O" will require resolution & re-submission of "I" from the state or a "V" from the servicer once resolved.
B	B - Bulk Payment Transfer (State to Servicer)	The B record is sent to Servicer to indicate payment amount. B records must reconcile with ACH bulk Payment sent. Sent after A record and following an ACH payment.
C	C- Correction (Servicer to State)	The C record can be sent any time after the V record is sent to correct information in the file.
D	D- State Decline (State to Servicer)	The D record is sent by state after receiving the V record and in place of the A record. D record means the borrower has been declined by the state. A 'D' record cannot be sent after sending an 'A' record. If an 'A' record has been sent a 'T' record is required to terminate the HAF process.
E	E- Change in payment (Servicer to State)	The E record is sent to communicate a change in payment that is not yet contractually due. Servicers should send the E record 30 days in advance of a change in payment. E records can also be sent along with the V record to indicate a change in payment in a past due amount. HELOC loans are an example of a type of loan in which the E record cannot be sent 30 days in advance.
F	F - Final Terms (Servicer to State)	The F record is sent to the state with the Final Mod Terms (following a successful trial period, as applicable OR when the loan modification or recast has been finalized)
G	G – Guarantee funds (State to Servicer)	The G record is sent to Servicer from state to guarantee and future payment. Used in conjunction with Principal Reduction of Loan Modification with State Contribution programs.
I	I - Initial Request/Submission (State to Servicer)	The I record is the initial request/submission record. It launches the HHF/HAF CDF exchange process. The State sends the I record to the Servicer along with the Third-Party Agreement (TPA)
O	O- Servicer Objects (Servicer to State)	The O record is the objection record - sent from the Servicer to the State indicating there is an issue with this loan or Third-Party Agreement. Not all objections are final. Servicers must include an Objection Reason. The State and Servicer should discuss the O records if it is clear the objection can be overcome. If the issue that created the O record is overcome/corrected, the State can re-send an "I" record OR the Servicer can send a V record to indicated the objection has been resolved.
P	P-Payments Applied (Servicer to State)	<p>The P record is sent from the Servicer to the State to indicate payment has been applied to the loan. As applicable, P record is used to communicate payment shortage/overage, and returned funds.</p> <p>Procedure clarification:</p> <ul style="list-style-type: none"> • Servicer required to return all P records within 10 business days of receipt of State's B record and ACH/Wire. • When sending P record, use fields BT-BX to address shortage/overage and returned funds, as applicable. <p>The P Record guidelines for return of funds:</p> <ol style="list-style-type: none"> 1) Servicer to isolate P records to a specific P-Return of Funds list/file (separate file) 2) Prior to submitting to State, add the following fields on the P record <ul style="list-style-type: none"> • BW- Expansion 4 = Servicer to enter ACH/Wire Number for the return of funds • BX- Expansion 5 = Servicer to Enter Date of ACH/Wire 3) Send file to State. 4) Process ACH/Wire within 2 business days of submission to State.
Q	Q - Re-Quote sent when Reinstatement good through date has expired (State to Servicer)	The Q record is sent to request a new reinstatement amount and good through date. <i>Servicer will return a Y record to State with updated information.</i>
R	R - Overage Returned (Servicer to State)	The R record may be used by Servicers to indicate a return of funds to the State after the P record was sent to indicate payment was applied AND an overage exists.
S	S- Quarterly Status (Servicer to State) DISCONTINUED	The S record is sent to the state at the end of each quarter for those loans that have been terminated. The state should have sent in a previous T record to indicate the program has finished.
T	T- Termination (State to Servicer)	The T record is sent by the State to indicate the program has finished. All programs for each loan must be sent a T record including Reinstatement records. If the loan is being Reinstated and followed by Unemployment assistance then no T record is required for the Reinstatement record. State must send T record when monthly assistance has completed. T record is not required for TAP program.
V	V-Validation (Servicer to State)	The Servicer sends a V record to the State - with the validation information for the loan - in response to the State's I record. <i>If a Servicer does not send a V record, they will send an O record.</i>

W	W - Withdrawn (Servicer to State)	The Servicer will send a W record to the State to indicate the borrower is being withdrawn. The W record may only be sent after Servicer has accepted HHF assistance (e.g., Servicer previously returned a V record)
X	X - Expected Payment (Servicer to State)	The Servicer will send the X record to the State to indicate an expected payment. This record can be used to reconcile payments expected between the Servicer and State in conjunction with a loan modification. (e.g., informs State that participation funds are due for loan mod)
Y	Y - Re-Validation sent after receiving Q record (Servicer to State)	Servicer will send a Y record in response to a State's Q record which requests a "quote of reinstatement and good thru date". If State does not wish to move forward after receiving a Y record, State must send Servicer a T record to terminate the process.