

# Batch Upload Instructions for filing Mortgage Foreclosure with NYC Housing Preservation and Development

## Table of Contents

<b>A) Introduction</b>	3
<b>I. Notification timelines</b>	3
<b>II. Key Definitions</b>	3
<b>B) Bulk (Batch) Filings: General Instructions Section</b>	4
<b>C) Local Law 4-Bulk Filing - Technical Instructions Section</b>	4
<b>D) Special Instructions/Rules for Bulk/Batch Filers:</b>	5
<b>III. Mandatory fields for each row in Batch upload File</b>	5
<i>a) Entity Name</i>	5
<i>b) Row Number</i>	6
<i>c) Index Number</i>	6
<i>d) Court Name</i>	7
<b>IV. Mandatory fields for each row based on Entity Name</b>	7
<i>e) Mortgage Foreclosure</i>	7
<i>f) Foreclosure Property</i>	9
<i>g) Foreclosure Event</i>	11
<i>h) Foreclosure Contact</i>	12
<i>i) Contact Information Requirements</i>	15
<b>V. Submitting Events in the Proper Order</b>	17
<b>VI. Batch file Sample</b>	20
<b>VII. Updating / Correcting Contact Information Using the Online Portal</b>	21
<b>E) Appendix</b>	22
<b>1) Foreclosure Contact Field Requirements for each Role</b>	22
<b>2) Sample Records:</b>	23
<i>j) Scenario H1 – Commencement Event with 1 Property</i>	23
<i>k) Scenario H2 – Commencement event with 2 Properties</i>	25
<i>l) Scenario H3 – Commencement Event and Post Commencement Event</i>	27
<b>3) Court Names Codes</b>	28
<b>4) Interest Rate Type Codes</b>	28
<b>5) Borough Codes</b>	28
<b>6) Event Type Codes</b>	28

7)	Discontinue Reason Codes .....	29
8)	Entity Types Codes .....	29
9)	Contact Role Codes .....	29
10)	Position Codes.....	30
11)	States Codes.....	30
12)	Country Codes.....	30
Figure 1:	Batch Upload- Entity Name Sample.....	6
Figure 2:	Batch Upload - Unique Sequence Number Sample .....	6
Figure 3:	Batch Upload - Index Number Sample.....	6
Figure 4:	Batch Upload - Court Number Sample.....	7
Figure 5:	Batch Upload - Mortgage Foreclosure Row .....	9
Figure 6:	Batch Upload - Property Foreclosure Row .....	11
Figure 7:	Batch Upload - Property Event Row .....	12
Figure 8:	Batch Upload - Foreclosure Contact Row .....	15
Figure 9:	Event Status-LL4 Portal.....	18
Figure 10:	Sample - Batch Upload File.....	20

## A) Introduction

Under Local Law 4 of 2012, mortgagees are required to report to the NYC Department of Housing Preservation and Development (HPD) all foreclosures on residential real property in the five boroughs of New York City. This includes 1-to-4-family homes, multi-family rental properties (5+ units), condominium apartments, and mixed-use properties which contain residential rental or condominium apartments. Individual apartments in co-op buildings are not subject to this requirement. This document explains in detail steps to submit mortgage foreclosure information to HPD via batch upload.

### I. Notification timelines

Local Law 4 requires that mortgagees report to HPD within 15 days of a series of foreclosure events. The following is a list of these events followed by a definition of when the 15 days starts:

Commencement: Date that service on the mortgagor is complete.

Discontinuance: Date the court grants the motion to discontinue

Or, if such motion is not needed:

Date that the action is discontinued by stipulation or filing of the discontinuance

Entry of a judgment: Mortgagee receives notice of entry of judgment

Closing of a sale: Closing of a referee's sale (delivery of a referee's deed)

Receiver appointed: Within fifteen days of such appointment

Maintenance company hired: Within fifteen days of company being hired

### II. Key Definitions

Below are key terms specific to the Local Law 4 filing portal:

- Beneficial holder of the note of indebtedness: The beneficial holder of the note of indebtedness must be identified when the entity bringing the action is different than the note holder. A common example of this is when a GSE such as Fannie Mae or Freddie Mac is the beneficial holder of the note, but a servicer brings the foreclosure action.
- Date of Filing: Date of the delivery of the summons and complaint to the clerk of the court in which the action is brought.
- Defendant Borrower: Mortgagor
- Other defendant: Defendants other than the mortgagor named in the complaint. Typically, these are individuals or entities named as defendants because they have liens on the property subject to the foreclosure action.
- Reinstatement Amount (also referred to as "Amount"): The amount, if any, necessary to bring the loan current as of the date of filing of the complaint." This amount should be provided as of the date of filing.

- **Receiver:** An unbiased third party that the court appoints to protect the property from damage or lost rental income. Typically, the receiver is an individual person, though it could be a company.

For the definitions of additional terms, please see the tables in Section D **IV** below.

## B) Bulk (Batch) Filings: General Instructions Section

The below sections contain reporting rules for mortgage activity occurring from 01/01/2021 and going forward.

Mortgagees are required to notify HPD within 15 days after commencing or discontinuing a mortgage foreclosure action. Notification is also required within 15 days of:

- Issuance of a judgement in a foreclosure action
- Sale of foreclosed property
- Appointment of receiver and managing agent
- Hiring of a property services company to maintain a property).

**Note: Bulk/Batch Filers must follow the same reporting timelines established for online users.**

## C) Local Law 4-Bulk Filing - Technical Instructions Section

- **Data Format:** ASCII Delimited Text File
- **Field Separator:** Tilde (~)
- **Record Separator:** Line Feed
- **Special Instructions:**
  - Each upload should be limited to 200 Mortgage Foreclosure records, each foreclosure record may have multiple rows, so the total number of rows may be more than 200.
  - Required Fields must be provided
  - Fields must not exceed the maximum length specified
  - All records should comply with the lookup codes specified in the [Appendix](#) wherever applicable.
  - Row number must be incremented throughout the batch. The Row Number for the first record must start with 1.
  - When omitting a non-required field, use two tildes (~) to denote the omitted field, except at the end of the row. If the last field in a row is blank, DO NOT end the row with a tilde; leave it blank. If the last field is populated DO NOT end the row with a tilde; end it with the provided data field.

## D) Special Instructions/Rules for Bulk/Batch Filers:

This section explains how data should be formatted for batch upload in detail. The first sub-section describes four data fields: Entity Name, Row Number, Index Number and Name of Court. These fields are **mandatory** and the sequence in which these fields should be displayed in batch upload file in each row is explained below.

The second sub-section further breaks down the rows based on Entity Name and explains mandatory and optional fields for each Entity.

### III. Mandatory fields for each row in Batch upload File

#### a) Entity Name

Each data row's **first** field must be populated with one of the following categories, aka the Entity Name. This is to ensure data is collected in the same order as entered when using the online portal for a single foreclosure upload. Please see [Figure 1](#) (red box) for an example of how Entity Name should be recorded.

#### *i. MortgageForeclosure*

This row will include details on foreclosure filing, including the Index Number. This row is comparable to the Mortgage Details page of New Foreclosure Upload functionality in the online portal.

#### *ii. ForeclosureProperty*

This/these row(s) includes the details for each property getting foreclosed under the same Index Number. If multiple properties are being foreclosed under the same index number, a new 'Foreclosure Property' row must be created for each property. This row is comparable to the Property page of the New Foreclosure Upload functionality in the online portal.

#### *iii. ForeclosureEvent*

Each Foreclosure Event for a given Index Number should have a separate 'Foreclosure Event' row. This row is comparable to the Foreclosure Event page of the New Foreclosure Upload functionality in the online portal.

#### *iv. ForeclosureContact*

The Foreclosure Contact row(s) should include all relevant contact details for a given Foreclosure Event. Some Foreclosure Events require multiple Foreclosure Contacts. Each Foreclosure Contact should be recorded in a new row. If there are multiple foreclosure events, the Foreclosure Contact row(s) should be followed by new Foreclosure Event row.

```

MortgageForeclosure~1~323456/2021~285~2020000124680
ForeclosureProperty~2~323456/2021~285~1~01876~0049~
ForeclosureProperty~3~323456/2021~285~3~00056~0037~
ForeclosureEvent~4~323456/2021~285~289~5/1/2012~0~
ForeclosureContact~5~323456/2021~285~289~7~Shah~Pay
ForeclosureContact~6~323456/2021~285~290~9~Payal~Sh

```

Figure 1: Batch Upload- Entity Name Sample

b) Row Number

After the Entity Name, the **second** field in data row will be a unique sequence number for each row of the **entire batch file** starting with 1. Please see [Figure 2](#) below.

*Note – If there are, for example, 30 records in the batch upload file, this field should have sequence number starting with “1” for the first row and the last row in the file should have number “30”. Although Entity Name and/or Index Number might change, the sequence number in the file should be continuous.*

```

MortgageForeclosure~1~323456/2021~285~2020000124680
ForeclosureProperty~2~323456/2021~285~1~01876~0049~
ForeclosureProperty~3~323456/2021~285~3~00056~0037~
ForeclosureEvent~4~323456/2021~285~289~5/1/2012~0~
ForeclosureContact~5~323456/2021~285~289~7~Shah~Pay
ForeclosureContact~6~323456/2021~285~290~9~Payal~Sh

```

Figure 2: Batch Upload - Unique Sequence Number Sample

c) Index Number

The **third** field must be the **Index Number**, which is assigned by the court in which the foreclosure was filed. Please enter Index Number in the format “NNNNNN/YYYY”. Please note that Index Number is to be entered in the format specified below. For Bronx County letter “e” at the end of the Index Number need **NOT** be entered.

*Note – It is ok to include records with different Index Numbers in the same file as long as the Row Numbers are continuous, and all other rules are followed for the file format.*

```

MortgageForeclosure~1~323456/2021~28
ForeclosureProperty~2~323456/2021~28
ForeclosureProperty~3~323456/2021~28
ForeclosureEvent~4~323456/2021~285~2
ForeclosureContact~5~323456/2021~285
ForeclosureContact~6~323456/2021~285
MortgageForeclosure~7~834699/2021~28
ForeclosureProperty~8~834699/2021~28

```

Figure 3: Batch Upload - Index Number Sample

d) Court Name

The fourth field in the row is **Court Name**. For Court, instead of including Name of Court in Batch Upload file, numeric value will be included. Please see [Court Names](#) in Appendix for details on Name of Court and Number assigned to each Court.

```
MortgageForeclosure~1~323456/2021~285~
ForeclosureProperty~2~323456/2021~285~
ForeclosureProperty~3~323456/2021~285~
ForeclosureEvent~4~323456/2021~285~289
ForeclosureContact~5~323456/2021~285~
ForeclosureContact~6~323456/2021~285~
MortgageForeclosure~7~834699/2021~280~
ForeclosureProperty~8~834699/2021~280~
```

Figure 4: Batch Upload - Court Number Sample

**IV. Mandatory fields for each row based on Entity Name**

This section describes all the fields that must be included in a Batch Upload, broken down by Entity Name. For fields with dropdown options in the online portal, users must use the enumerated dropdown values provided in the [Appendix](#) for designated fields (including, but not limited to: Court Name, Event Type, Discontinuance Reason, etc.). Date fields must conform to defined date formats.

e) Mortgage Foreclosure

The first row in the file is on the foreclosure details for the Index Number. This row should contain a maximum of 16 data fields as displayed in [Figure 5](#) below. Mortgage Foreclosure row should start with Entity Name, Row Number, Index Number and Court Name, followed by additional Required and Optional Fields. Please see below for further details on fields such as data type, maximum characters etc.

**v. Mortgage Foreclosure Data fields**

Each new record should start with 'MortgageForeclosure' followed by values, each separated by '~' for each column. The table below describes in detail the data fields sequence, data type, character length, and a brief description for each field. It also notes which fields are required, optional, and/or conditional. Please see [Figure 5](#) for Mortgage Foreclosure sample data row.

Column Number	Column Name	Data Type	Maximum Width	Required? Y-Yes, N-No, C-conditional	Notes/Sample
1	Entity name	STRING	N/A	Y	"MortgageForeclosure"
2	RowNumber	NUMBER	5	Y	A unique sequence number for each record of the batch starting with 1. Row number must be unique within the entire batch and no two rows can have the same row number



3	IndexNumber	ALPHANUMERIC	20	Y	The Index Number assigned by the court to identify a foreclosure action. A complete Index Number must be provided for each record and must follow the NNNNNN/YYYY format (e.g. 131780/2009). Include leading zeroes as appropriate.
4	CourtName	NUMBER	5	Y	Please use the code from the <a href="#">Court Names table</a> in the <a href="#">Appendix</a> .
5	CityRegistrationID	ALPHANUMERIC	30	N	The number used at the city registrar's office to identify the mortgage filing. It is listed as the CRFN in <a href="#">ACRIS</a>
6	ReferenceNumber	ALPHANUMERIC	30	N	Unique identifier assigned by the mortgagee for a given mortgage.
7	CommencementDate	DATE		Y	The date that the service on the mortgagor is complete. Must be in MM/DD/YYYY format (e.g., 06/12/2012).
8	MaturityDate	DATE		Y	The date the mortgage terminates if all terms and conditions are met. Must be in MM/DD/YYYY format (e.g., 06/12/2012).
9	PrincipalAtOrigination	NUMBER	11,2	N	Indicates the mortgage principal at time of origination. This is a dollar amount up to 2 decimal places (e.g., 60000.00). Do not add '\$' sign.
10	TotalAmount	NUMBER	11,2	Y	Amount of the principal balance owed under the mortgage being foreclosed, including interest and principal arrears, late fees, and any other sums due and owing as of the date of filing of the complaint. This is a dollar amount up to 2 decimal places (e.g., 60000.00). Do not add '\$' sign.
11	InterestRateAtOrigination	NUMBER	5,3	N	The rate of the mortgage interest at the time of origination. This is percentage value and can be up to 3 decimal places (e.g., 6.123). Do not add '%' sign.
12	InterestRateType	NUMBER	3	N	The Type of Interest. Please use the codes from the <a href="#">Interest Rate Type table</a> in the <a href="#">Appendix</a> .

13	InterestRateAtFiling	NUMBER	5,3	Y	The interest rate at time of the filing. This is percentage value and can be up to 3 decimal places (e.g., 6.123). Do not add '%' sign.
14	ReinstatementAmount	NUMBER	10,2	N	The amount required to reinstate the mortgage as of the date of filing the complaint. This is a dollar amount up to 2 decimal places (e.g., 60000.00). Do not add '\$' sign.
15	ReelNumber	NUMBER	8	N	Prior to January 2003, mortgage documents recorded in ACRIS were saved on microfilm. The reel number refers to the reel that that the mortgage document can be found on.
16	PageNumber	NUMBER	6	N	The page number refers to the page within the specified reel that the document begins on.

MortgageForeclosure~1~323456/2021~285~CRFN124680~JPNC1234TEST~2/20/2021~6/10/2042~550000.00~464000.00~12.125~286~6.25~275000.00~24680~12560

Figure 5: Batch Upload - Mortgage Foreclosure Row

f) Foreclosure Property

The Foreclosure Property data row should contain a maximum of 11 data fields, including **Entity Name, Row Number, Index Number, and Court Name**.

vi. **ForeclosureProperty Data Fields**

Each property getting foreclosed under a given Index Number should be recorded in a separate row, each starting with the text 'ForeclosureProperty,' followed by the values described below, each separated by '~' for each column. This format should be repeated for each property getting foreclosed under a given Index Number. Please see sample Foreclosure Property row in **Figure 6** below.

**Note - If the Condo Flag is set to Y, please make sure the # of Units = 1, not the # of units of the building that the condo is located in.**

Column Number	Column Name	Data Type	Maximum Width	Required? Y-Yes, N-No, C-Conditional	Notes/Sample
1	Entity name	STRING	N/A	Y	"ForeclosureProperty"
2	RowNumber	NUMBER	5	Y	A Unique sequence number for each record of the batch starting with 1.

					Row number must be unique within the entire batch and no two rows can have the same row number
3	IndexNumber	ALPHANUMERIC	20	Y	The Index Number assigned by the court to identify a foreclosure action. A complete Index Number must be provided for each record and must follow the NNNNNN/YYYY format (e.g., 131780/2009). Include leading zeroes as appropriate.
4	CourtName	NUMBER	5	Y	Please use the code from the <b>Court Names table</b> in the <b>Appendix</b> .
5	Boro	NUMBER	2	Y	Indicates the borough of the property being foreclosed. Please use the code from the <b>Borough table</b> in the <b>Appendix</b> .
6	Block	ALPHANUMERIC	5	Y	Indicates the block of the property being foreclosed (e.g., 05060). Users must provide leading zeroes when entering the Block Number. All Block Numbers are 5 digits.
7	Lot	ALPHANUMERIC	4	Y	Indicates the lot of the property being foreclosed (e.g., 0013) Users must provide leading zeroes when entering the Lot Number. All Lot Numbers are 4 digits.
8	HouseNumber	ALPHANUMERIC	12	Y	Indicates the house number of the property being foreclosed.
9	StreetName	ALPHANUMERIC	32	Y	Indicates the street name of the property being foreclosed.
10	Units in Foreclosure	NUMBER	5	Y	Indicates the number of residential units in building subject to the mortgage foreclosure as reported by filer. For single-family homes and multi-family rental buildings, this should be the number of units in the building. For condos, this should be the number of units subject to the foreclosure action under a given Index Number.
11	Condo	CHAR	1	N	Flag indicating if the lot is a condo lot. Please use codes shown below: Y- Yes N-No

```
ForeclosureProperty~2~323456/2021~285~1~01876~0049~2728~BROADWAY~16~N
ForeclosureProperty~3~323456/2021~285~3~00056~0037~199~YORK STREET~3~N
```

Figure 6: Batch Upload - Property Foreclosure Row

g) Foreclosure Event

The Foreclosure Event data row provides data on the event(s) that occurred on a foreclosure, starting with Commencement. Any batch submission that does not have commencement as the first event is rejected. All foreclosure events are listed in the **Event Type** table in the **Appendix**.

This row should contain a maximum of 8 data fields including **Entity Name**, **Row Number**, **Index Number**, and **Court Name**. The table below and the app

vii. **ForeclosureEvent Data Fields**

Each new record should start with 'ForeclosureEvent' followed by the below values, each separated by ~ for each column.

Column Number	Column Name	Data Type	Maximum Width	Required? Y-Yes, N-No, C-Conditional	Notes/Sample
1	Entity name	STRING	N/A	Y	"ForeclosureEvent"
2	RowNumber	Number	5	Y	A unique sequence number for each record of the batch starting with 1. Row number must be unique within the entire batch and no two rows can have the same row number
3	IndexNumber	ALPHANUMERIC	20	Y	The Index Number assigned by the court to identify a foreclosure action. A complete Index Number must be provided and must follow the NNNNNN/YYYY format(e.g., 131780/2009). Include leading zeroes as appropriate.
4	CourtName	NUMBER	5	Y	Please use the code from the <b>Court Names</b> table in the <b>Appendix</b> .
5	EventType	NUMBER	3	Y	Indicates the code to identify the type of foreclosure event. Please refer to the <b>Event Type</b> table in the <b>Appendix</b>
6	EventDate	DATE		Y	Indicates the date of event. Dates must be in MM/DD/YYYY format (e.g., 06/12/2012).
7	DiscontinueReason	NUMBER	3	C	Indicates the code to identify the reason for discontinuance. Please refer to the <b>Discontinue Reason</b> table in the <b>Appendix</b> .

8	SaleAmount	NUMBER	10,2	C	This is a conditional field, which must be provided when the Event Type is <b>Closing of sale (#292)</b> . This is a dollar amount up to 2 decimal places (e.g., 60000.00). Do not add '\$' sign.
---	------------	--------	------	---	---

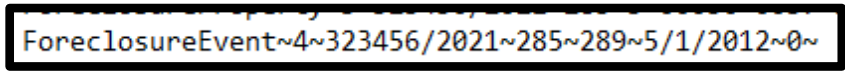


Figure 7: Batch Upload - Property Event Row

Certain Event Types require additional associated data, like an “Event Date” or an “Event Reason,” as well as Contact Information. The table below provides a list of Events and associated data required for each Event. The following sub-section, [Foreclosure Contact](#), will review the Event Contact Requirements.

\*Any submission that does not have a “Commencement” Event as the first reported Event will be rejected. See [Submitting Events in the Proper Order](#) below for more information.

Event	Associated Event Data Required (other than Contacts)
Commencement (#289)	*Commencement Date required
Discontinuance (#290)	*Discontinuance reason Required (Selected from the <a href="#">7)Discontinue Reason</a> )
Judgment (#291)	*Judgment Date required
Closing of a Sale (#292)	*Sale Price required, BBL of Sold Property required in contact row of Purchaser.
Assignee (#293)	No associated data
Receiver Appointed (#294)	No associated data
Receiver Managing Agent Hired (#295)	No associated data
Maintenance Company Hired (#296)	No associated data

**h) Foreclosure Contact**

The Foreclosure Contact data row reports contact information for each contact person or organization associated with the foreclosure. If there are multiple contacts required for an event, contact information should be provided in separate rows. The Foreclosure Contact row(s) should contain a maximum of 26 data fields including **Entity Name, Row Number, Index Number, and Court Name**.

- Each Contact row must start with (**Entity Name, Row Number, Index Number & Court Name**).
- Check the Contact grid in section the [Contact Information Requirements](#) table, as required contact fields vary according to Contact Role.

**viii. ForeclosureContact Data Fields**

Each new record should start with 'ForeclosureContact' followed by the below values, each separated by ~ for each column.

Column Number	Column Name	Data Type	Maximum Width	Required? Y-Yes, N-No, C-Conditional	Notes/Sample
1	Entity name	STRING		Y	"ForeclosureContact"
2	RowNumber	NUMBER	5	Y	A unique sequence number for each record of the batch starting with 1. Row number must be unique within the entire batch and no two rows can have the same row number
3	IndexNumber	ALPHANUMERIC	20	Y	The Index Number assigned by the court to identify a foreclosure action. A complete Index Number must be provided and must follow the NNNNNN/YYYY format (e.g., 131780/2009). Include leading zeroes as appropriate.
4	CourtName	NUMBER	5	Y	Please use the code from the <a href="#">Court Names table</a> in the <a href="#">Appendix</a> .
5	EventType	NUMBER	3	Y	Indicates the code to identify type of foreclosure event. Please refer to the <a href="#">Event Type table</a> in the <a href="#">Appendix</a> .
6	Position	NUMBER	3	See grid below	Indicates the role of the individual in an organization. Please refer to the position code in the <a href="#">Position table</a> in the <a href="#">Appendix</a> .
7	FirstName	ALPHANUMERIC	20	See grid below	Contact First Name
8	LastName	ALPHANUMERIC	25	See grid below	Contact Last Name
9	Email	ALPHANUMERIC	100	See grid below	Contact Email
10	Apartment	ALPHANUMERIC	10	See grid below	Indicates the apartment number or suite number of the address for this contact.
11	HouseNumber	ALPHANUMERIC	12	See grid below	Indicates the house number of the address for this contact.
12	StreetName	ALPHANUMERIC	32	See grid below	Indicates the street name of the address for this contact.
13	City	ALPHANUMERIC	30	See grid below	Indicates the city of the address for this contact.

14	State	NUMBER	3	See grid below	Indicates the state of the address for this contact. Please use the code from the <a href="#">States</a> table in the <a href="#">Appendix</a> .
15	Zip	ALPHANUMERIC	9	See grid below	Indicates the postal code of the address for this contact.
16	Country	NUMBER	3	See grid below	Indicates the country of the address for this contact. Please use the appropriate country code from the <a href="#">Country</a> table in the <a href="#">Appendix</a> .
17	Phone	ALPHANUMERIC	25	See grid below	Indicates the contact phone number for this contact.
18	CountryCode	NUMBER	4	See grid below	Indicates the country code if the phone number is not in the USA.
19	EmergencyPhone	ALPHANUMERIC	25	See grid below	Indicates the emergency contact phone number for a receiver and/or a receiver's agent. This is a Conditional field and is required for Receiver or Receiver's Agent only.
20	NMLSNumber	NUMBER	10	See grid below	Unique identifier permanently assigned by the Nationwide Mortgage Licensing System and Registry (NMLS) for each company, branch, and individual that maintains a single account on NMLS.
21	OrganizationName	ALPHANUMERIC	100	See grid below	Indicates the name of the organization affiliated with this contact.
22	OrganizationType	NUMBER	4	See grid below	Indicates the type of legal entity of this Contact. Please use the appropriate Organization Type code from the <a href="#">Entity Types</a> table in the <a href="#">Appendix</a> .
23	ContactRole	NUMBER	4	See grid below	Indicates the Role of this Contact in the Organization. Please use the appropriate Contact Role code from the <a href="#">Contact Role</a> table in the <a href="#">Appendix</a> .
24	BENEFICIAL_NOTE_HLDR_FLAG	CHAR	1	See grid below	<b>(Only Required For 321 Mort Principal Contact)</b> Indicates if user needs to provide contact information for <b>321 Contact "Beneficial holder of Note of Indebtedness"</b> . If <b>Y</b> then <b>321</b> contact info is required, If <b>N</b> then <b>321</b> contact info is not required.
25	IndebtednessAmount	NUMBER	10,2	See grid below	<b>(Only Required For 321 Mort Principal Contact)</b> Indicates other indebtedness amount (i.e. subordinate liens) subject to the foreclosure action. This column is applicable when providing data for other defendants if any. This is a dollar amount up to 2

					decimal places (e.g., 60000.00). Do not add '\$' sign.
26	BBL	ALPHANUMERIC	10	See grid below	<p>Borough, Block, and Lot (BBL) must be submitted for the Event Type 'Closing of Sale with Referee Pursuant to a Judgment of Foreclosure.' Please refer to the <b>Appendix</b> for <b>Event Type</b> and <b>Borough</b> codes.</p> <p>The BBL should be in the below mentioned format: NNNNNNNNNN. Please include leading zeroes as appropriate. e.g., Borough Block Lot: 1000630003</p> <p>Where:</p> <ul style="list-style-type: none"> <li>- 1=Borough (1 digit)</li> <li>- 00063=Block (5 digits)</li> <li>- 0003=Lot (4 digits)</li> </ul> <p>If multiple BBLs are part of the Closing please append the BBLs separated by '~' sign (e.g., 1000630003~1000640004~1000650005)</p>

ForeclosureContact~5~323456/2021~285~289~7~Shah~Payal~payal@mailinator.com~2A~123~Ocean Parkway~Brooklyn~33~11207~248~718-891-2569~0~718-378-9520~Citibank~40~318~  
ForeclosureContact~6~323456/2021~285~290~9~Payal~Shah~payal2@mailinator.com~123~658~MLK Jr Avenue~Trenton~31~08259~248~201-695-2365~0~201-952-6321~Citibank~40~316~

Figure 8: Batch Upload - Foreclosure Contact Row

i) Contact Information Requirements

Most Events will require the user to provide corresponding Contact information. For example, when reporting the event **“Assignment of a mortgage”**, the user must provide Contact information for the **“Assignee.”** Another example, when reporting the **“Closing of Sale”** event, the user must provide Contact information of the **“Purchaser.”** The table below will provide Contact requirements for all events.

➤ **Contact Information required for each Event:**

For a submission to be considered **“Complete”**, all required contacts must be submitted. If any records in the batch upload are incomplete, the system will reject the submission and send an email to the submitter outlining the errors or missing information.

**Commencement Event (#289)**

The Commencement Event Contact requirements vary depending on who is reporting the information to us. (The reporting party must identify their role when establishing a profile in the on-line system). Please use the associated Contact code, rather than the contact name, when entering the Contact



Type. Please see below for additional details on the “Other Defendant” and “Beneficial Holder of the Note of Indebtedness” Contact Types.

Commencement (#289)		
Reporting Party Role		Contact Information Required = *, Optional = o, Conditional = c
Mortgagee or Attorney	*	Defendant Borrower (#316)
	c	Other Defendant (#317) – only If exists
	*	Mortgagee Plaintiff Contact (#318)
	*	Mortgagee Attorney (#319)
	c	Servicer (#320) – only If exists
	c	Beneficial Holder of the Note of Indebtedness (#321) – only if exists
	*	Mortgagee Principal or Corporate Officer (#331)
Servicer	*	Defendant Borrower (#316)
	c	Other Defendant (#317) – only If exists
	*	Mortgagee Plaintiff Contact (#318)
	*	Mortgagee Attorney (#319)
	*	Servicer (#320)
	c	Beneficial Holder of the Note of Indebtedness (#321)
	*	Mortgagee Principal or Corporate Officer (#331)

**Note, Other Defendant (#317):** If “Other Defendants” are listed on the pleading, users must submit a Contact row containing: **(1-Entity Name, 2-Row number, 3-Index number, 4-Court name, 23-Contact Role)** and Contact Information items: **(7-First and 8-Last name if Individual or 21-Organization name if organization)**. Also include **(25-amount of Indebtedness & 26-BBL)** to denote the other, associated indebtedness. *Phone and Address information is NOT Required.*

**Note, Beneficial Holder of the Note of Indebtedness (#321):** When providing the Contact row for the “Mortgagee Principal or Corporate Officer” (Contact Type 331), the user must enter a Y/N for field # 24. Field # 24 asks the following question: [Is a separate entity/individual such as “Fannie Mae”, the “beneficial holder of the note of indebtedness”? Y/N] If user enters “Y”, they must then submit a contact information row that identifies “Beneficial Holder of the Note of Indebtedness.” If the user answers “N”, then it assumed that the “Mortgagee” and “Beneficial Holder of the Note of Indebtedness” are the same party.

**Other Event Types**

Please use the below table to identify the required, optional, and conditional Contact Types to be included with each non-Commencement event. Please use the associated Contact code, rather than the contact name, when entering the Contact Type.

Event Type	User Role		Contact Information Required = *, Optional = o, Conditional = c
Discontinuance (#290)	Mortgagee, Attorney or Servicer	N/A	<u>NO CONTACT INFORMATION REQUIRED</u> for Discontinuance Event
Judgment (#291)	Mortgagee, Attorney or Servicer	N/A	<u>NO CONTACT INFORMATION REQUIRED</u> for Judgment Event
Closing of a Sale (#292)	Mortgagee, Attorney or Servicer	*	Purchaser (#326) (Note: The BBL(s) of the sold Property(s) are required for Closing of a Sale. The BBL(s) should be included as part of Contact Information).
Assignment (#293)	Mortgagee, Attorney or Servicer	*	Assignee (#322)
Receiver Appointed (#294)	Mortgagee, Attorney or Servicer	* C	Receiver (#323) Receiver Managing Agent (#324) – only if exists (Note: The Receiver Contact information requires an Emergency Phone Number)
Receiver Managing Agent Hired (#295)	Mortgagee, Attorney or Servicer	*	Receiver Managing Agent (#324) (Note: The Receiver Contact information requires an Emergency Phone Number)
Maintenance Company Hired (#296)	Mortgagee, Attorney or Servicer	*	Maintenance Company (#325)

## V. Submitting Events in the Proper Order

HPD enforces system rules that require events to be submitted in order specified below. The prior Event status must be **“Completed,”** with all required fields entered, to enter the next Event. (To check the status of a particular record, log in to the online portal and search for the record by Index Number. Events within the record will either be marked as “In Progress” or “Completed.” If the record is “In Progress,” it must be completed before submitting a new Event Type.) If Events are submitted out of order, the submission will be rejected, and an error message will be generated. Please see the red box in [Figure 9](#) below.

**HOME PAGE (Local Law 4 of 2012 Foreclosure Notification)**

**SEARCH/VIEW PREVIOUSLY UPLOADED RECORDS** Hide

Search Criteria

	Search By Date <input type="text" value="2/1/2021"/>	(mm/dd/yyyy)	(mm/dd/yyyy)	
Date Type :	<input type="text" value="Commencement Dat"/>	From Date :	<input type="text" value="2/1/2021"/>	To Date :
Boro :	<input type="text" value="Select Boro"/>	Block :	<input type="text"/>	Lot :
Event Type :	<input type="text" value="Select Event"/>	Event Status :	<input type="text" value="Select Status"/>	
Party Type :	<input type="text" value="Select Party"/>	First/Last Name :	<input type="text"/>	
Index No :	<input type="text"/>			

	Index No	Court Name	Mortgagee	Defendant Borrower	Boro	Block	Lot	Event	Event Status
<a href="#">Select</a>	32008/17E	Bklyn Supreme ct	Mortgagee Plaintiff	Defendant First Defendant Last	BX	03913	0055	Commencement	Completed
<a href="#">Select</a>	123456/2021	Mn Supreme ct			MN	00094	0025	Commencement	In-Progress

Figure 9: Event Status-LL4 Portal

- 1) **Commencement Event (#289)**– As stated in the [Foreclosure Event](#) section on page 4 of this document, any submission that does not have a “Commencement” Event as the first reported Event will be rejected. The “Commencement” event must have a status of “Completed” (data for all required fields was submitted) to submit the next event.
- 2) **Discontinuance Event (#290)** - After successfully completing the “Commencement” Event, users may submit the “Discontinuance” Event (#290) at any time, however, this Event is considered a **FINAL** action and will **Close** the foreclosure case. After submitting a Discontinuance Event, users will not be able to make any more changes or updates to the record.
- 3) **Judgment Event (#291)** - After successfully completing the “Commencement” Event, users may submit the “Judgment” Event (#291) at any time, however, the “Judgment” Event (#291) must come before a “Discontinuance” Event (#290) or a “Closing of a Sale” Event (#292).
- 4) **Closing of a Sale Event (#292)** - Users must first submit:
  - a) Completed “Commencement” Event (#289)
  - b) Completed “Judgment” Event (#291)
- 5) **Assignment of Mortgage Event (#293)** - After successfully completing the “Commencement” Event, users may submit the “Assignment of Mortgage” (#293) at any time to an **Open** Case.

- 6) **Receiver Appointed Event (#294)** - After successfully completing the “Commencement” Event, users may submit the “Receiver Appointed” Event (#294) at any time to an **Open** Case.
- 7) **Receiver Managing Agent Hired Event (#295)** – Users must first submit:
  - a) Completed “Commencement” Event (#289)
  - b) Completed “Receiver Appointed” Event (#294)
- 8) **Maintenance Company Hired Event (#296)** – After successfully completing the “Commencement” Event, users may submit the “Maintenance Company Hired” Event (#296) at any time to an **Open** case

## VI. Batch file Sample

A sample of acceptable batch file format can be viewed in [Figure 10](#) below

```
MortgageForeclosure~1~123456/2021~285~NYCMN765789~B0FA123456~6/9/2012~6/10/2042~350000.00~364000.00~12.125~286~6.25~275000.00~12356~12560
ForeclosureProperty~2~123456/2021~285~1~01655~0024~2053~2 Avenue~25~N
ForeclosureProperty~3~123456/2021~285~1~01660~0022~2143~2 Avenue~10~N
ForeclosureEvent~4~123456/2021~285~289~5/1/2012~0~
ForeclosureContact~5~1234562021~285~289~8~Tulika~Jaiswal~tulika.jaiswal@citibank.com~2A~123~Ocean Parkway~Brooklyn~33~11207~248~718-891-2569~0~718-378-9520~Citibank~40~318~
ForeclosureContact~6~123456/2021~285~289~9~Kalpesh~Vyas~kalpesh.vyas@gmail.com~123~658~MLK Jr Avenue~Trenton~31~08259~248~201-695-2365~0~201-952-6321~Something~40~316~
MortgageForeclosure~7~23565/2021~280~MOP0H326570~K03A952636~6/1/2012~6/2/2027~200000.00~207000.00~5.875~286~4.375~120000.00~65231~85623
ForeclosureProperty~8~23565/2021~280~2~05830~3912~5175~Goodridge Avenue~56~N
ForeclosureEvent~9~23565/2021~280~289~5/15/2012~0~
ForeclosureContact~10~23565/2021~280~289~7~Srini~Vallury~srini.vallury@hotmail.com~563~Some Street~Newark~31~07596~248~718-888-7733~0~201-951-3654~No Organization~40~318~
ForeclosureContact~11~23565/2021~280~289~8~Natalya~Rubinchik~natalya.rubinchik@chase.com~1C~1525~Ocean Avenue~Brooklyn~33~11234~248~718-888-7733~0~718-652-1456~Chase~40~316~
ForeclosureEvent~12~23565/2021~280~293~5/15/2012~0~
ForeclosureContact~13~23565/2021~280~293~9~Carl~Abraham~carl.abraham@somecourt.net~422~122~East 122 Street~New York~33~10062~248~718-888-7733~0~212-569-8423~Some Court~40~318~
ForeclosureEvent~14~23565/2021~280~294~5/15/2012~0~
ForeclosureContact~15~23565/2021~280~294~7~Yana~Chernyavsky~yana.chernyavsky@citibank.com~1535~East 31 Street~Brooklyn~33~11234~248~718-333-8811~0~718-954-2365~Citibank~40~318~
ForeclosureEvent~16~23565/2021~280~295~5/24/2012~0~
ForeclosureContact~17~23565/2021~280~295~8~Julian~Cabildo~julian.cabildo@wellsfargo.com~250~Meadowbrook Pkwy~Elmhurst~33~13602~248~718-333-8811~0~516-863-6232~Wells Fargo~40~318~125000.0
ForeclosureEvent~18~23565/2021~280~296~5/25/2012~0~
ForeclosureContact~19~23565/2021~280~296~9~Tulika~Jaiswal~tulika.jaiswal@citibank.com~2A~123~Ocean Parkway~Brooklyn~33~11207~248~718-891-2569~0~718-378-9520~Citibank~40~318~
ForeclosureEvent~20~23565/2021~280~291~5/26/2012~0~
ForeclosureContact~21~23565/2021~280~291~8~Tulika~Jaiswal~tulika.jaiswal@citibank.com~2A~123~Ocean Parkway~Brooklyn~33~11207~248~718-891-2569~0~718-378-9520~Citibank~40~318~
ForeclosureEvent~22~23565/2021~280~292~5/27/2012~0~
MortgageForeclosure~23~141816/2021~281~DYPK820236~TAHK851310~5/25/2012~5/26/2032~250000.00~259000.00~6.25~286~3.50~100000.00~52361~75126
ForeclosureProperty~24~141816/2021~281~3~00405~0007~213~Bond Street~15~N
ForeclosureProperty~25~141816/2021~281~3~08715~0062~3015~Brighton 12 Street~142~N
ForeclosureProperty~26~141816/2021~281~3~08687~0050~3129~Brighton 2 Street~160~N
ForeclosureEvent~27~141816/2021~281~290~5/27/2012~301~
ForeclosureContact~28~141816/2021~281~290~7~Yana~Chernyavsky~yana.chernyavsky@citibank.com~1535~East 31 Street~Brooklyn~33~11234~248~718-333-8811~0~718-954-2365~Citibank~40~318~
ForeclosureEvent~29~141816/2021~281~292~5/25/2012~0~650000.00~3086870050
ForeclosureContact~30~141816/2021~281~292~8~Julian~Cabildo~julian.cabildo@wellsfargo.com~250~Meadowbrook Pkwy~Elmhurst~33~13602~248~718-333-8811~0~516-863-6232~Wells Fargo~40~318~125000.0
```

Figure 10: Sample - Batch Upload File

## **VII. Updating / Correcting Contact Information Using the Online Portal**

Users cannot update contact information via the batch method. All updates must be made through the online portal. HPD will notify when batch contact updating becomes available.

### ***When do Contacts need updating?***

During the life of a foreclosure, there may be instances where certain Contacts will need to be updated, for example, if the existing Contact is discharged. For the Events listed below, the user must update the Contact Information via the **online portal**. The system will deactivate the existing contact and replace with the new contact.

- Receiver Appointed Event (#294)
- Receiver Managing Agent Hired Event (#295)
- Maintenance Company Hired Event (#296)

### ***When do Contacts need correcting?***

- If users need to correct any Contact Information (e.g., phone number, address, contact name) in a row that has already been submitted, users must make the correction using the **online portal**. Batch corrections are not yet available.

## E) Appendix

### 1) Foreclosure Contact Field Requirements for each Role

		Commencement Event Contacts							Other Events Contacts				
Role #		316	317	318	319	320	321	331	322	323	324	325	326
Col #	Column Name	Defend Borrow	Other Def	Mort Plaintiff	Mort Atty	Servcr	Benef Hldr	Mort Prncpl	Assgne	Recvr	Recvr Agent	Maint comp	Purchsr
1	Entity name	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
2	RowNumber	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
3	IndexNumber	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
4	CourtName	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
5	EventType	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
6	Position	N	N	Y	N	N	N	Y	Y	N	N	N	N
7	FirstName	C	C	Y	Y	C	C	C	C	Y	Y	C	C
8	LastName	C	C	Y	Y	C	C	C	C	Y	Y	C	C
9	Email	N	N	N	N	N	N	N	N	N	N	N	N
10	Apartment	N	N	N	N	N	N	N	N	N	N	N	N
11	HouseNumber	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
12	StreetName	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
13	City	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
14	State	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
15	Zip	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
16	Country	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
17	Phone	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
18	CountryCode	N	N	N	N	N	N	N	N	N	N	N	N
19	EmergencyPhone	N	N	N	N	N	N	N	N	Y	Y	N	N
20	NMLSNumber	N	N	N	N	N	N	N	N	N	N	N	N
21	OrganizationName	C	C	N	N	C	C	C	C	N	N	C	C
22	OrganizationType	Y	N	N	N	Y	Y	Y	Y	N	N	Y	Y
23	ContactRole	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
24	BENEFICIAL_NOTE_HLDR_FLAG	N	N	N	N	N	N	Y	N	N	N	N	N
25	IndebtednessAmount	N	Y	N	N	N	N	N	N	N	N	N	N
26	BBL	N	N	N	N	N	N	N	N	N	N	N	Y

**Note on Last name, First Name & Organization Name, Organization Type (Fields 7,8,21,22)**

For the below Contact Types, please provide the enumerated value for Organization Type, either **Individual(#39)** or **Corporation(#40)**:

- Defendant Borrower (#316)
- Servicer (#320)
- Beneficial Holder of the Note of Indebtedness (#321)
- Assignee (#322)
- Maintenance Company (#325)
- Purchaser (#326)

- Mortgage Principal (#331)

If the Organization Type is **Individual (#39)**, then Last Name/First Name is **required** and Organization Name is optional. If the Organization Type is **Corporation (#40)**, then Organization Name is **required** and Last Name/First Name is optional.

If the Contact Type is Other Defendant (#317), the user can provide either Last Name/First Name or Organization Name. There is no need to define Organization Type.

## 2) Sample Records:

Below are several sample scenarios that provide examples of how to record and submit batch uploads. All scenarios are based on the batch layout example provided in [Figure 10](#).

**Note:** When omitting a non-required field, use two tildes (~) to denote the omitted field, except at the **end of the row**. If the last field in a row is blank, **DO NOT end the row with a tilde; leave it blank. If the last field is populated DO NOT end the row with a tilde; end it with the provided data field.**

### *j) Scenario H1 – Commencement Event with 1 Property*

This scenario illustrates a Commencement Event in which **one property** is subject to the foreclosure event. This example includes two Contacts: Mortgagee Principal and Defendant Borrower. **For this example, assume the user who is submitting the record is a SERVICER (#320).**

#### **Mortgage Foreclosure Details for Scenario H1**

**Mortgage Foreclosure Details** - Foreclosure is registered with Richmond County Supreme Court (#283) with commencement date of 06/09/2012 and maturity date of 12/31/2018. The principal amount is \$25,000.00 and has fixed interest rate (#286) of 6.025%. The Total amount due at filing with Interest is \$350,000. Interest Rate at filing is 7.3467%. Index Number for the foreclosure is 131780 and the year that the foreclosure is filed is 2009. The Reinstatement Amount, Reel #, and Page # information is not entered.

**Foreclosure Property Details** - 2143 Second Avenue in Staten Island

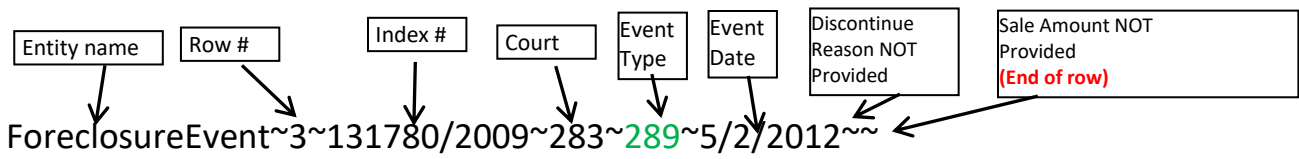
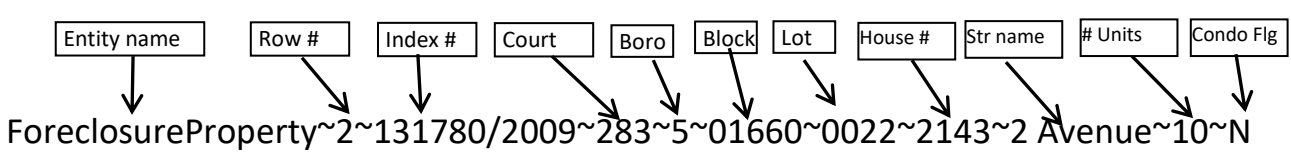
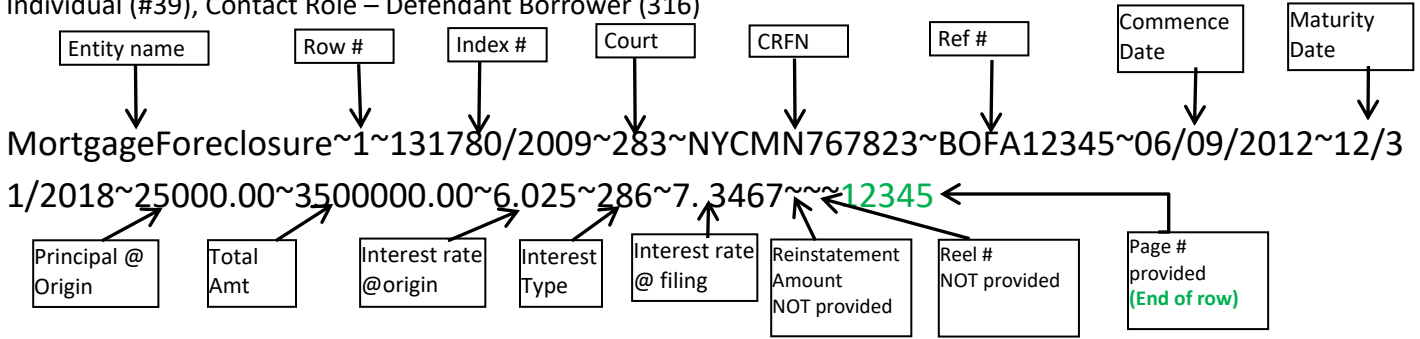
**Foreclosure Event Details** – Richmond County Supreme Court (#283), Commencement Event (#289), Event Date (05/02/2012), Discontinue Reason and Sale amount not provided (~)

#### **Foreclosure Contact Details** –

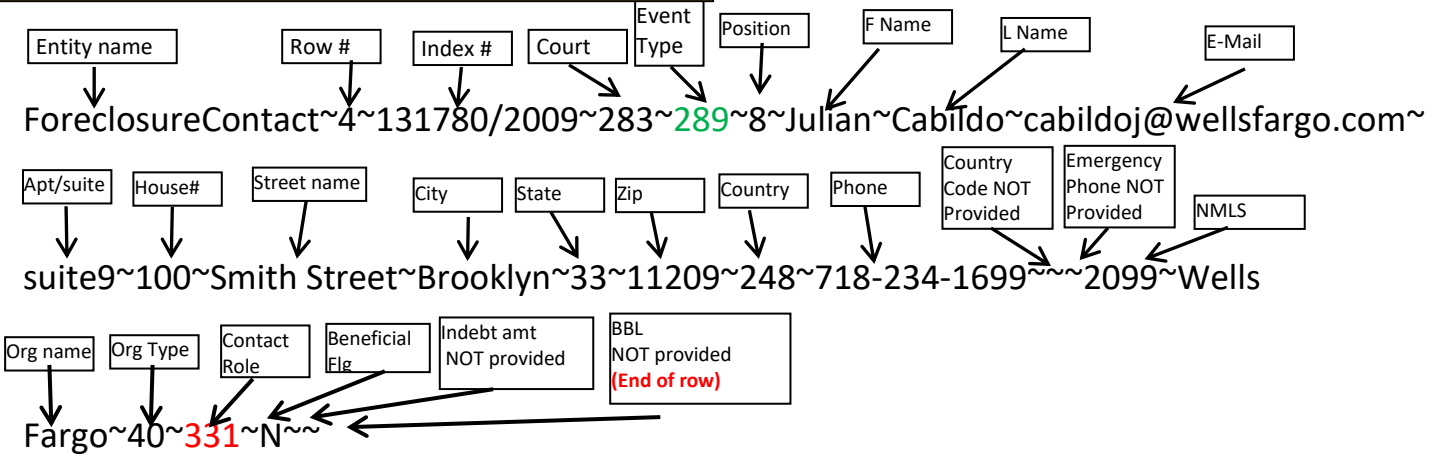
**Mortgage Principal or Corporate Officer Information** - Officer (#8 (position code)), Julian Cabildo, [cabildoj@wellsfargo.com](mailto:cabildoj@wellsfargo.com), Address – 100 Smith Street, Suite 9, Brooklyn, NY 11209, USA, Phone – 718-234-1699, Country Code and Emergency phone not provided, NMLS code-2099, Organization Name – Wells Fargo, Entity Type – Corporation/Partnership/LLC (#40), Contact Role – Principal or corporate Officer of Mortgagee (#331), No beneficiaries('N' to indicate), Indebt Amount and BBL not provided



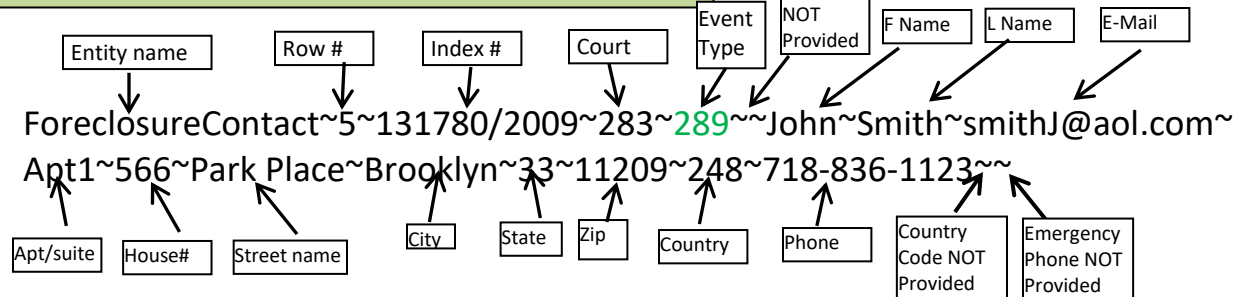
**Defendant Borrower Information** – John Smith, [smithj@aol.com](mailto:smithj@aol.com), 566 Park Pl, Apt #1, Brooklyn, NY 11209, USA, Phone- 718-836-1123, Country Code, Emergency Phone, NMLS, and Entity Name not provided (~), Entity Type – Individual (#39), Contact Role – Defendant Borrower (316)

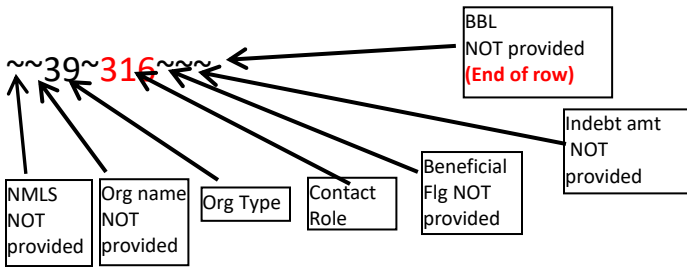


**Example contact – Mortgagee Principal or Corporate Officer (#331)**



**Example contact – Defendant Borrower (#316)**





**Note:** In this example, the Servicer provided contact information on the Mortgagee Principal (#331) and the Defendant Borrower (#316), but failed to provide information on several other required Contacts: Mortgagee Plaintiff (#318), Mortgagee Attorney (#319), and Servicer (#320). The record would be tagged as “In Progress.” ***In order for a record to be marked as “Complete,” the submitter would need to provide the missing contact information. Failure to complete records may result in civil penalties under Local Law 4.***

Commencement (Event # 289)	Servicer =Role 320	* * C * * C *	Mortgagee Principal or Corporate Officer (#331) -provided Mortgagee Plaintiff Contact (#318) - missing Beneficial Holder of the note of indebtedness (#321)- N/A Mortgagee Attorney (#319) - missing Defendant Borrower (#316) - provided Other Defendant (#317)– only If exists – N/A Servicer (#320) - missing
----------------------------	--------------------	---------------------------------	--

Submitters may provide the missing contacts rows via batch upload or the online portal.

- When submitting missing Contact rows via batch upload, users only need to submit the missing ForeclosureContact rows. There is no need to re-submit the (MortgageForeclosure row, the ForeclosureProperty row or the ForeclosureEvent row).
- To submit missing Contact rows through the online portal, search for the record by Index Number and navigate to the “In Progress” Foreclosure Event to provide the necessary details.
- The online system will update the status from “In Progress” to “Complete” when the user has satisfied all of the missing contacts.

k) Scenario H2 – Commencement event with 2 Properties

This scenario uses all of the same information as Scenario H1 plus an additional property. It illustrates a Commencement Event in which **two properties** are subject to the foreclosure event. As illustrated below, each property is recorded in a separate ForeclosureProperty row. This example also includes only two Contacts: Mortgagee Principal and Defendant Borrower and thus will be marked incomplete. For a Commencement record to be marked as complete contact information of Mortgagee Plaintiff (#318), Mortgagee Attorney (#319), and Servicer (#320) is also required. **For this example, assume the user who is submitting the record is a SERVICER (#320).**

Entity name	Row #	Index #	Court	CRFN	Ref #	Commence Date	Maturity Date
MortgageForeclosure	1	131780/2009	283	NYCMN767823	BOFA12345	06/09/2012	12/31/2018

Principal @ Origin	Total Amt	Interest rate @origin	Interest Type	Interest rate @ filing	Reinstatement Amount NOT provided	Reel # NOT provided	Page # NOT provided (End of row)
25000.00	3500000.00	6.025	286	7.3467			

Entity name	Row #	Index #	Court	Boro	Block	Lot	House #	Str name	# Units	Condo Flg
ForeclosureProperty	2	131780/09	283	5	01660	0022	2143	2 Avenue	10	N
ForeclosureProperty	3	131780/09	283	5	01660	0023	2145	2 Avenue	10	N

Entity name	Row #	Index #	Court	Event Type	Event Date	Discontinue Reason NOT Provided	Sale Amount NOT Provided (End of row)
ForeclosureEvent	4	131780/2009	283	289	5/2/2012		

**Example contact – Mortgagee Principal or Corporate Officer (#331)**

Entity name	Row #	Index #	Court	Event Type	Position	F Name	L Name	E-Mail
ForeclosureContact	5	131780/2009	283	289	8	Julian	Cabildo	cabildoj@wellsfargo.com

Apt/suite	House#	Street name	City	State	Zip	Country	Phone	Country Code NOT Provided	Emergency Phone NOT Provided	NMLS
suite9	100	Smith Street	Brooklyn	33	11209	248	718-234-1699		2099	Wells

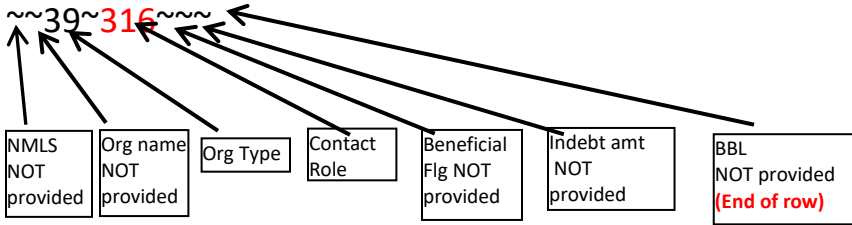
Org name	Org Type	Contact Role	Beneficial Flg	Indebt amt NOT provided	BBL NOT provided (End of row)
Fargo	40	331	N		

**Example contact – Defendant Borrower (#316)**

Entity name	Row #	Index #	Court	Event Type	Position NOT Provided	F Name	L Name	E-Mail
ForeclosureContact	6	131780/2009	283	289		John	Smith	smithJ@aol.com

Apt/suite	House#	Street name	City	State	Zip	Country	Phone	Country Code NOT Provided	Emergency Phone NOT Provided
Apt1	566	Park Place	Brooklyn	33	11209	248	718-836-1123		



**l) Scenario H3 – Commencement Event and Post Commencement Event**

This scenario illustrates a record with two Events: a Commencement Event, followed by an Assignment of Mortgage Event. **Users must report the Commencement Event first. If there are additional events to report, they should be listed after the last Contact row associated with the Commencement Event** (The Commencement Event must be “Complete” in order to add the next event,. See [Submitting Events in the Proper Order](#) for details about the appropriate order for submitting Events.

*The line below represents the Commencement Event and the Commencement Contacts.*

MortgageForeclosure~1~131780/09~283~NYCMN767823~BOFA12345~06/09/2012~12/31/2018~25000.00~3500000.00~6.025~286~7.3467~

ForeclosureProperty~2~131780/09~283~5~01660~0022~2143~2 Avenue~10~N

ForeclosureEvent~3~131780~283~289~5/2/2012~

ForeclosureContact~4~131780/09~283~289~8~Julian~Cabildo~cabidoj@wellsfargo.com~suite9~100~Smith Street~Brooklyn~33~11209~248~718-234-1699~2099~Wells Fargo~40~331~N~

ForeclosureContact~5~131780/09~283~289~Harry~Hammil~HammilH@gmail.com~Apt2~321~Lexington Avenue~ New York~33~10038~248~212-222-2222~39~316~

ForeclosureContact~6~131780/09~283~289~Barry~Bonner~BonnerB@verizon.com~Suite 1~521~Avenue R~Brooklyn~33~11222~248~718-333-3333~39~318~

ForeclosureContact~7~131780/09~283~289~Chris~Canty~CantyC@twc.com~Suite 121~121~Vanderbilt Avenue~Brooklyn~33~11209~248~718-444-4444~39~319~

ForeclosureContact~8~131780/09~283~289~Dennis~Dellome~DelommeD@aol.com~Suite100~123~West 54 Street~ New York~33~10045~248~212-555-7891~39~320~

*The line above represents the last Contact in the Commencement Event. All contacts are submitted so next event is allowed. The line below represents the new Event (Assignment) and the Assignment Contact.*

ForeclosureEvent~6~131780~283~293~5/2/2012~

ForeclosureContact~7~131780/09~283~293~8~George~Harris~harrisg@BOA.com~Suite1~110~6<sup>th</sup> Avenue ~New York~33~11388~248~212-222-1234~2063~Bank of America~40~322~N~

**3) Court Names Codes**

279	NY County Supreme Court
280	Bronx County Supreme Court
281	Kings County Supreme Court
282	Queens County Supreme Court
283	Richmond County Supreme Court
284	US District Court for the Eastern District of New York
285	US District Court for the Southern District of New York

**4) Interest Rate Type Codes**

286	Fixed Rate
287	Adjustable rate
288	Interest only
333	Other

**5) Borough Codes**

1	Manhattan
2	Bronx
3	Brooklyn
4	Queens
5	Staten Island

**6) Event Type Codes**

289	Commencement of mortgage foreclosure action
290	Discontinuance
291	Judgment
292	Closing of sale with ref pursuant to judgment of foreclosure
293	Assignment of Mortgage already subject to foreclosure action
294	Receiver appointed
295	Receiver's Managing Agent hired
296	Maintenance company hired

**7) Discontinue Reason Codes**

300	Mortgage reinstatement without modification
301	Modification of mortgage
302	Satisfaction of mortgage
303	Satisfaction of mortgage pursuant to short sale
304	Deed in lieu of foreclosure
305	Dismissed pursuant to a court order
306	At lender's request
332	Stipulation of settlement

**8) Entity Types Codes**

39	Individual
40	Corporation/partnership/LLC
41	Non-profit corporation
42	Other
43	Government sponsored Enterprise (GSE)

**9) Contact Role Codes**

316	Defendant borrower	323	Receiver
317	Other defendant	324	Receiver's Managing Agent
318	Mortgagee plaintiff	325	Maintenance company
319	Plaintiff's Attorney	326	Purchaser
320	Servicer	331	Principal or Corporate Officer of Mortgagee
321	Beneficial holder of note of indebtedness		
322	Assignee		

**10) Position Codes**

7	Principal
8	Corporate Officer
9	Other

**11) States Codes**

1	Alabama	27	Montana	53	Outside Of USA
2	Alaska	28	Nebraska		
3	Arizona	29	Nevada		
4	Arkansas	30	New Hampshire		
5	California	31	New Jersey		
6	Colorado	32	New Mexico		
7	Connecticut	33	New York		
8	Delaware	34	North Carolina		
9	District Of Columbia	35	North Dakota		
10	Florida	36	Ohio		
11	Georgia	37	Oklahoma		
12	Hawaii	38	Oregon		
13	Idaho	39	Pennsylvania		
14	Illinois	40	Puerto Rico		
15	Indiana	41	Rhode Island		
16	Iowa	42	South Carolina		
17	Kansas	43	South Dakota		
18	Kentucky	44	Tennessee		
19	Louisiana	45	Texas		
20	Maine	46	Utah		
21	Maryland	47	Vermont		
22	Massachusetts	48	Virginia		
23	Michigan	49	Washington		
24	Minnesota	50	West Virginia		
25	Mississippi	51	Wisconsin		
26	Missouri	52	Wyoming		

**12) Country Codes**

<b>248</b>	<b>UNITED STATES</b>
13	AFGHANISTAN
14	ALAND ISLANDS
15	ALBANIA
16	ALGERIA
17	AMERICAN SAMOA
18	ANDORRA
19	ANGOLA
20	ANGUILLA

21	ANTARCTICA
22	ANTIGUA AND BARBUDA
23	ARGENTINA
24	ARMENIA
25	ARUBA
26	AUSTRALIA
27	AUSTRIA
28	AZERBAIJAN
29	BAHAMAS
30	BAHRAIN
31	BANGLADESH
32	BARBADOS
33	BELARUS
34	BELGIUM
35	BELIZE
36	BENIN
37	BERMUDA
38	BHUTAN
39	BOLIVIA, PLURINATIONAL STATE OF
40	BONAIRE, SINT EUSTATIUS AND SABA
41	BOSNIA AND HERZEGOVINA
42	BOTSWANA
43	BOUVET ISLAND
44	BRAZIL
45	BRITISH INDIAN OCEAN TERRITORY
46	BRUNEI DARUSSALAM
47	BULGARIA
48	BURKINA FASO
49	BURUNDI
50	CAMBODIA
51	CAMEROON
52	CANADA
53	CAPE VERDE
54	CAYMAN ISLANDS
55	CENTRAL AFRICAN REPUBLIC
56	CHAD
57	CHILE
58	CHINA
59	CHRISTMAS ISLAND
60	COCOS (KEELING) ISLANDS
61	COLOMBIA
62	COMOROS
63	CONGO
64	CONGO, THE DEMOCRATIC REPUBLIC OF THE
65	COOK ISLANDS
66	COSTA RICA



68	CROATIA
69	CUBA
70	CURAÇAO
71	CYPRUS
72	CZECH REPUBLIC
73	DENMARK
74	DJIBOUTI
75	DOMINICA
76	DOMINICAN REPUBLIC
77	ECUADOR
78	EGYPT
79	EL SALVADOR
80	EQUATORIAL GUINEA
81	ERITREA
82	ESTONIA
83	ETHIOPIA
84	FALKLAND ISLANDS (MALVINAS)
85	FAROE ISLANDS
86	FIJI
87	FINLAND
88	FRANCE
89	FRENCH GUIANA
90	FRENCH POLYNESIA
91	FRENCH SOUTHERN TERRITORIES
92	GABON
93	GAMBIA
94	GEORGIA
95	GERMANY
96	GHANA
97	GIBRALTAR
98	GREECE
99	GREENLAND
100	GRENADA
101	GUADELOUPE
102	GUAM
103	GUATEMALA
104	GUERNSEY
105	GUINEA
106	GUINEA-BISSAU
107	GUYANA
108	HAITI
109	HEARD ISLAND AND MCDONALD ISLANDS
110	HOLY SEE (VATICAN CITY STATE)
111	HONDURAS
112	HONG KONG
113	HUNGARY

114	ICELAND
115	INDIA
116	INDONESIA
117	IRAN, ISLAMIC REPUBLIC OF
118	IRAQ
119	IRELAND
120	ISLE OF MAN
121	ISRAEL
122	ITALY
123	JAMAICA
124	JAPAN
125	JERSEY
126	JORDAN
127	KAZAKHSTAN
128	KENYA
129	KIRIBATI
130	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
131	KOREA, REPUBLIC OF
132	KUWAIT
133	KYRGYZSTAN
134	LAO PEOPLE'S DEMOCRATIC REPUBLIC
135	LATVIA
136	LEBANON
137	LESOTHO
138	LIBERIA
139	LIBYA
140	LIECHTENSTEIN
141	LITHUANIA
142	LUXEMBOURG
143	MACAO
144	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF
145	MADAGASCAR
146	MALAWI
147	MALAYSIA
148	MALDIVES
149	MALI
150	MALTA
151	MARSHALL ISLANDS
152	MARTINIQUE
153	MAURITANIA
154	MAURITIUS
155	MAYOTTE
156	MEXICO
157	MICRONESIA, FEDERATED STATES OF
158	MOLDOVA, REPUBLIC OF
159	MONACO

160	MONGOLIA
161	MONTENEGRO
162	MONTSERRAT
163	MOROCCO
164	MOZAMBIQUE
165	MYANMAR
166	NAMIBIA
167	NAURU
168	NEPAL
169	NETHERLANDS
170	NEW CALEDONIA
171	NEW ZEALAND
172	NICARAGUA
173	NIGER
174	NIGERIA
175	NIUE
176	NORFOLK ISLAND
177	NORTHERN MARIANA ISLANDS
178	NORWAY
179	OMAN
180	PAKISTAN
181	PALAU
182	PALESTINIAN TERRITORY, OCCUPIED
183	PANAMA
184	PAPUA NEW GUINEA
185	PARAGUAY
186	PERU
187	PHILIPPINES
188	PITCAIRN
189	POLAND
190	PORTUGAL
191	PUERTO RICO
192	QATAR
193	RÉUNION
194	ROMANIA
195	RUSSIAN FEDERATION
196	RWANDA
197	SAINT BARTHÉLEMY
198	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA
199	SAINT KITTS AND NEVIS
200	SAINT LUCIA
201	SAINT MARTIN (FRENCH PART)
202	SAINT PIERRE AND MIQUELON
203	SAINT VINCENT AND THE GRENADINES
204	SAMOA
205	SAN MARINO

206	SAO TOME AND PRINCIPE
207	SAUDI ARABIA
208	SENEGAL
209	SERBIA
210	SEYCHELLES
211	SIERRA LEONE
212	SINGAPORE
213	SINT MAARTEN (DUTCH PART)
214	SLOVAKIA
215	SLOVENIA
216	SOLOMON ISLANDS
217	SOMALIA
218	SOUTH AFRICA
219	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
220	SOUTH SUDAN
221	SPAIN
222	SRI LANKA
223	SUDAN
224	SURINAME
225	SVALBARD AND JAN MAYEN
226	SWAZILAND
227	SWEDEN
228	SWITZERLAND
229	SYRIAN ARAB REPUBLIC
230	TAIWAN, PROVINCE OF CHINA
231	TAJIKISTAN
232	TANZANIA, UNITED REPUBLIC OF
233	THAILAND
234	TIMOR-LESTE
235	TOGO
236	TOKELAU
237	TONGA
238	TRINIDAD AND TOBAGO
239	TUNISIA
240	TURKEY
241	TURKMENISTAN
242	TURKS AND CAICOS ISLANDS
243	TUVALU
244	UGANDA
245	UKRAINE
246	UNITED ARAB EMIRATES
247	UNITED KINGDOM
248	UNITED STATES
249	UNITED STATES MINOR OUTLYING ISLANDS
250	URUGUAY
251	UZBEKISTAN

252	VANUATU
253	VENEZUELA, BOLIVARIAN REPUBLIC OF
254	VIET NAM
255	VIRGIN ISLANDS, BRITISH
256	VIRGIN ISLANDS, U.S.
257	WALLIS AND FUTUNA
258	WESTERN SAHARA
259	YEMEN
260	ZAMBIA
261	ZIMBABWE