TEST Execution

FNMA0130-Timely Delivery of Breach Letter - 2nd Lien Abandoned Property

Objective

To verify that the servicer sent the demand letter to by the 45th day of delinquency if the property has been abandoned.

HIGH

1. Generate a report from the servicing system of the loans where:

a. The Investor Type indicates FNMA, AND,

b. The HI Type indicates the loan is a second lien mortgage, AND,

c. The Loan Status indicates the loan is delinquent, AND,

d. The Occupancy Description indicates the property is abandoned, AND,

e. The Next Payment Due Date is between 40 - 75 days prior to the As of Date of the Servicer File, AND,

f. The Breach Letter Date is greater than 45 days after the Next Payment Due Date, OR,

g. The Breach Letter Date is null.

SELECT \* FROM (Select FNMA013,

A.Loan\_Number,

A.Outstanding\_UPB,

A.Processed\_Flag,

B.FLAG AS INVESTOR\_TYPE ,

C.FLAG AS HI\_TYPE ,

D.FLAG AS LOAN\_STATUS,

E.FLAG AS Occupancy\_Description,

A.Next\_Payment\_Due\_Date,A.As\_of\_Date,A.Breach\_Letter\_Date,

DATEDIFF(D,A.Next\_Payment\_Due\_Date,A.As\_of\_Date)AS Calc\_DateDiff\_NPDD\_DataAsOf ,

DATEDIFF(d,A.Next\_Payment\_Due\_Date,A.Breach\_Letter\_Date) as Calc\_DateDiff\_NPDD\_BRLD

from

DW\_FCT\_ALL\_SERVICERS\_CURRENT A

LEFT JOIN

DW\_FCT\_FANNIE\_MAE\_CURRENT\_DAY FM

ON A.Loan\_Number=FM.Loan\_Number

LEFT JOIN

DW\_DIM\_Investor\_Type B

ON A.Investor\_Type=B.FIELD\_VALUE AND

A.SERVICER\_SOURCE=B.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_HI\_Type C

ON A.HI\_Type=C.FIELD\_VALUE AND

A.SERVICER\_SOURCE=C.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_Loan\_Status D

ON A.Loan\_Status=D.FIELD\_VALUE AND

A.SERVICER\_SOURCE=D.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_Occupancy\_Description E

ON A.Occupancy\_Description=E.Field\_Value

AND A.SERVICER\_SOURCE=E.SERVICER\_SOURCE

)F

WHERE F.Processed\_Flag=1 AND FNMA013='HIGH'

AND

(INVESTOR\_TYPE='FNMA' AND

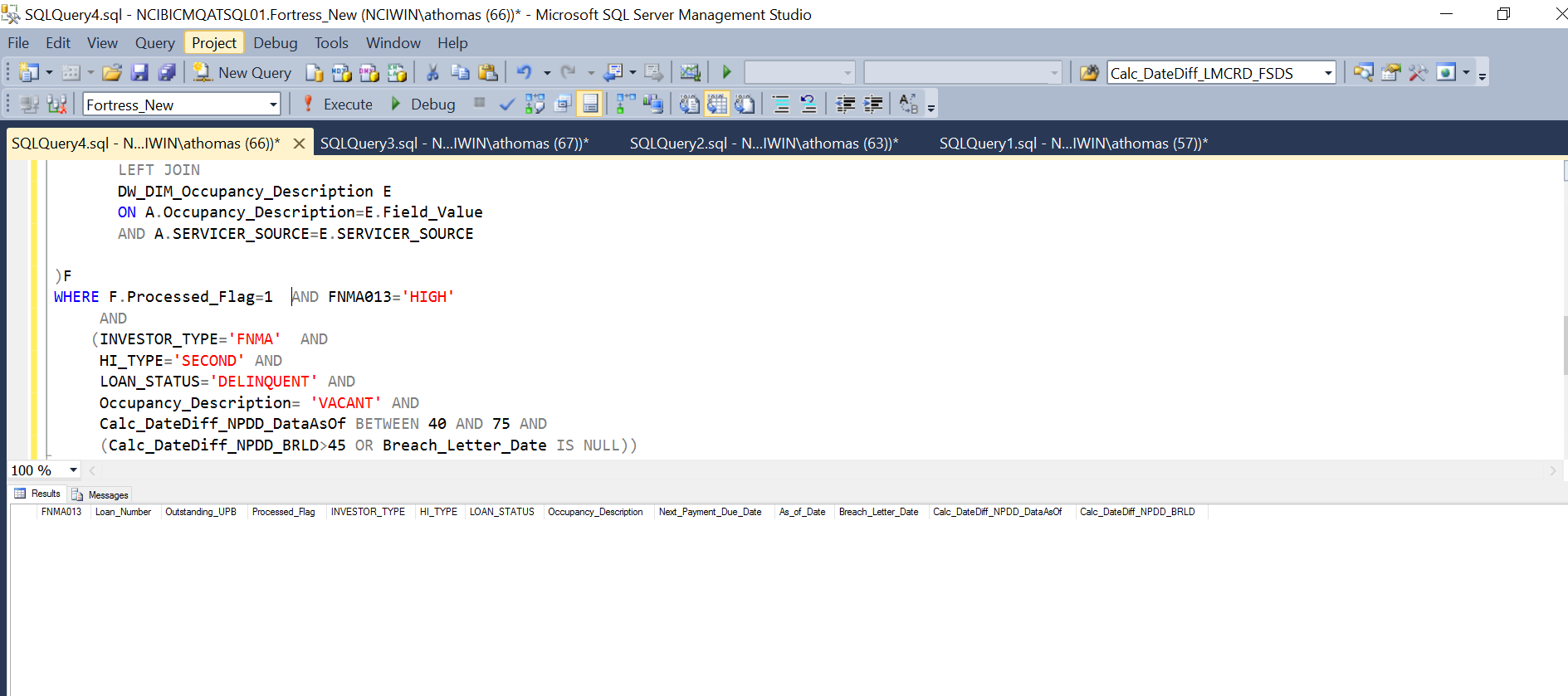
HI\_TYPE='SECOND' AND

LOAN\_STATUS='DELINQUENT' AND

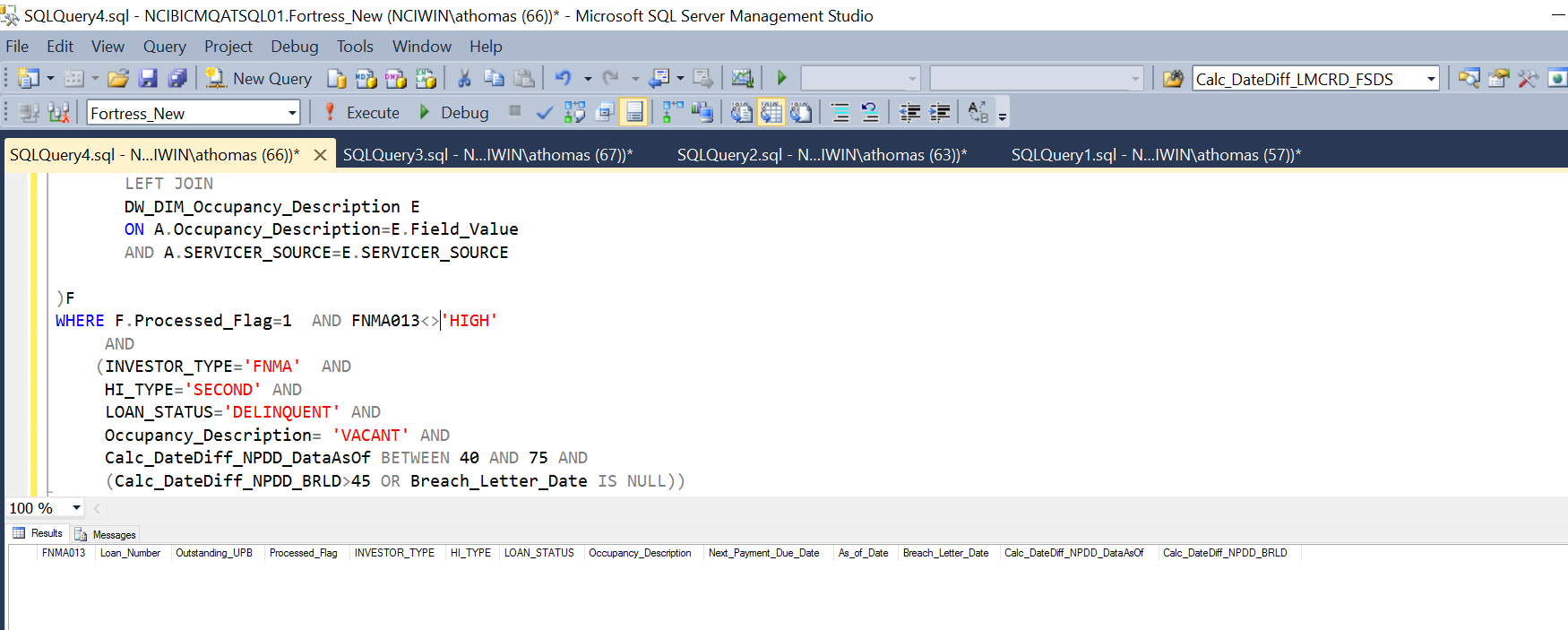
Occupancy\_Description= 'VACANT' AND

Calc\_DateDiff\_NPDD\_DataAsOf BETWEEN 40 AND 75 AND

(Calc\_DateDiff\_NPDD\_BRLD>45 OR Breach\_Letter\_Date IS NULL))



FNMA013<>'HIGH'



N/A

h. The Investor Type indicates the investor is not FNMA, OR,

i. The HI Type indicates the loan is not a second lien mortgage, OR,

j. The Loan Status indicates the loan is current, OR,

k. The Occupancy Description indicates the property is not abandoned, OR,

l. The Next Payment Due Date is less than 40 or more than 75 days prior to the As of Date of the Servicer File.

SELECT \* FROM (Select FNMA013,

A.Loan\_Number,

A.Outstanding\_UPB,

A.Processed\_Flag,

B.FLAG AS INVESTOR\_TYPE ,

C.FLAG AS HI\_TYPE ,

D.FLAG AS LOAN\_STATUS,

E.FLAG AS Occupancy\_Description,

A.Next\_Payment\_Due\_Date,A.As\_of\_Date,

DATEDIFF(D,A.Next\_Payment\_Due\_Date,A.As\_of\_Date)AS Calc\_DateDiff\_NPDD\_DataAsOf

from

DW\_FCT\_ALL\_SERVICERS\_CURRENT A

LEFT JOIN

DW\_FCT\_FANNIE\_MAE\_CURRENT\_DAY FM

ON A.Loan\_Number=FM.Loan\_Number

LEFT JOIN

DW\_DIM\_Investor\_Type B

ON A.Investor\_Type=B.FIELD\_VALUE AND

A.SERVICER\_SOURCE=B.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_HI\_Type C

ON A.HI\_Type=C.FIELD\_VALUE AND

A.SERVICER\_SOURCE=C.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_Loan\_Status D

ON A.Loan\_Status=D.FIELD\_VALUE AND

A.SERVICER\_SOURCE=D.SERVICER\_SOURCE

LEFT JOIN

DW\_DIM\_Occupancy\_Description E

ON A.Occupancy\_Description=E.Field\_Value

AND A.SERVICER\_SOURCE=E.SERVICER\_SOURCE

)F

WHERE F.Processed\_Flag=1 AND FNMA013='N/A'

AND (

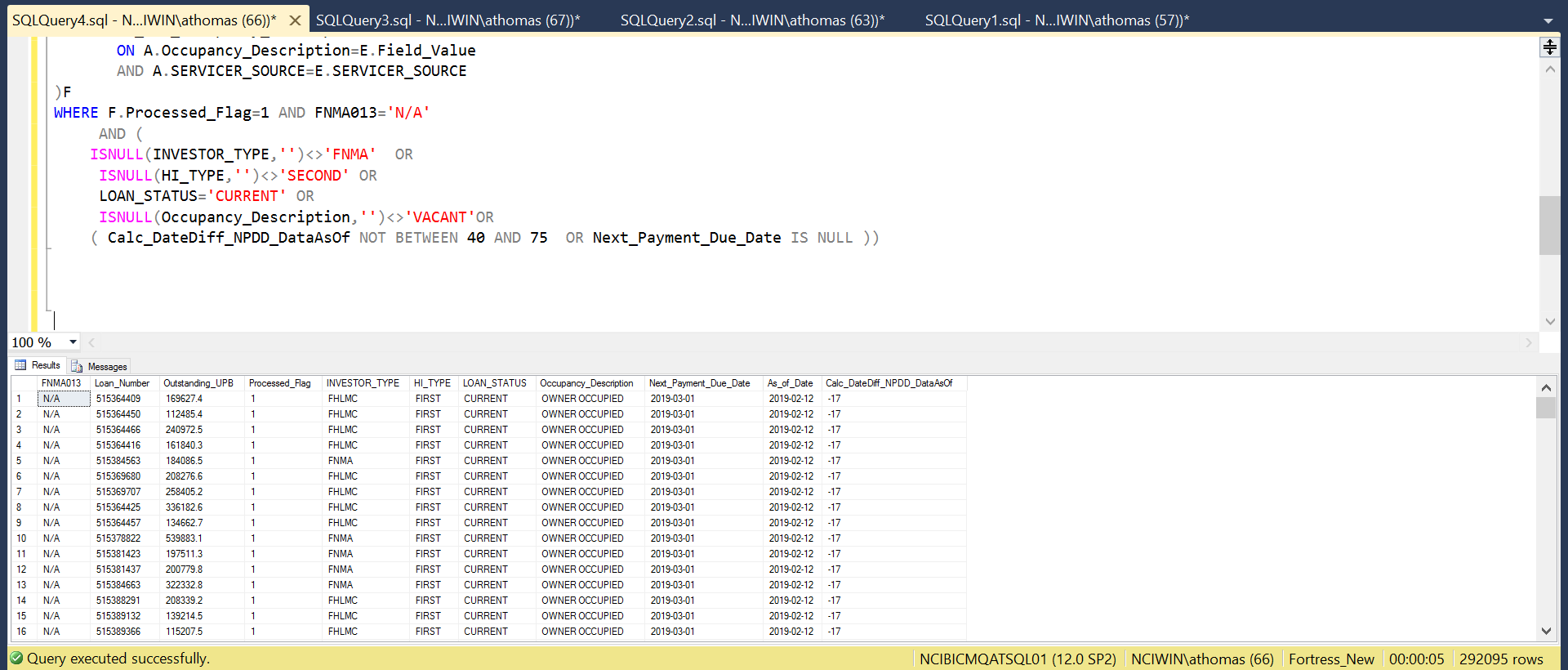
ISNULL(INVESTOR\_TYPE,'')<>'FNMA' OR

ISNULL(HI\_TYPE,'')<>'SECOND' OR

LOAN\_STATUS='CURRENT' OR

ISNULL(Occupancy\_Description,'')<>'VACANT'OR

( Calc\_DateDiff\_NPDD\_DataAsOf NOT BETWEEN 40 AND 75 OR Next\_Payment\_Due\_Date IS NULL ))



FNMA013<>'N/A'

