

## 90-Day Quarterly Reports Quarterly Bulk Filing Directions

(Effective April 1, 2017)

Pursuant to the Superintendent's Part 422.5 (3 NYCRR 422.5), every mortgagee that is not exempt from the obligation imposed by New York's Real Property Actions & Proceedings Law section 1308 shall file with the superintendent a quarterly report on all loans secured by a mortgage on residential real property held by the mortgagee where the borrower has been delinquent for 90 or more days.

Quarterly reports shall be filed within 30 days of the end of the calendar quarter to which the report pertains and every mortgagee subject to the quarterly reporting requirements shall maintain for production and inspection all books and records documenting all actions to secure and maintain the subject property that have been taken, the date each action was taken, the nature of each action, the identity and employer of the person who performed each action, and all other information necessary to evidence compliance with the statute.

### General Directions

Quarterly bulk filings must contain two files: (1) the Header and (2) the Detail.

Each individual filing will have one Header entry and many Detail entries, depending on number of inspections and number of maintenance.

The Header document will contain high level information for each filing submitted as part of the bulk filing. Each filing will be represented by one line entry in the Header document. However, in the Detail document, each filing may include a number of entries.

All of the Header records in a bulk filing must be combined into one text file. All the corresponding Detail records must be combined into another text file. These two files must be uploaded at the same time.

Please see downloadable [Sample Header](#) (.txt) and [Sample Detail](#) (.txt) files.

### Header File Specification

**File Name:** Please use unique file names for each submission by concatenating the first 15 letters of your Company name, the form type and the date (ex.: SERVICERCOMPANYVADMMYYYY.txt)

#### Data File Requirements

**Data format:** ASCII delimited text file

**Field Separator:** Tilde (~)

**Record Separator:** LF (Line Feed)

**Header File Layout** (Required fields must be filled if applicable):

| COLUMN_ID | COLUMN_NAME         | DATA_TYPE    | LENGTH | REQUIRED | INSTRUCTIONS  |
|-----------|---------------------|--------------|--------|----------|---|
| 1         | FILE TYPE           | ALPHANUMERIC | 3      | Yes      | Value : HDR   |
| 2         | UNIQUE ID           | ALPHANUMERIC | 20     | Yes      | You may use Loan number or assign a unique number. This number must be used in the corresponding detail records   |
| 3         | EDIT FLAG           | ALPHANUMERIC | 1      | *        | Y – if editing a previous quarterly filing<br>N - otherwise   |
| 4         | TRACKING NUMBER     | ALPHANUMERIC | 13     | *        | Required if there exists a previous quarterly filing, VA continuous filing or Pre-foreclosure filing.   |
| 5         | FILER EMAIL         | ALPHANUMERIC | 200    | Yes      | Email of the filer  |
| 6         | YEAR                | NUMBER       | 4      | Yes      | Reporting Year  |
| 7         | QUARTER             | NUMBER       | 1      | Yes      | Reporting Quarter   |
| 8         | PROPERTY ADDRESS    | ALPHANUMERIC | 75     | Yes      | Property Address Line 1   |
| 9         | PROPERTY ADDRESS2   | ALPHANUMERIC | 75     | No       | Property Address Line 1   |
| 10        | PROPERTY CITY       | ALPHANUMERIC | 75     | Yes      | Property City   |
| 11        | PROPERTY STATE      | ALPHANUMERIC | 2      | Yes      | Property State must be NY   |
| 12        | PROPERTY ZIP        | ALPHANUMERIC | 5      | Yes      | Property zip  |
| 13        | PROPERTY ZIP4       | ALPHANUMERIC | 4      | No       | Property 4 digit zip extn.  |
| 14        | CDE PROPERTY COUNTY | ALPHANUMERIC | 6      | Yes      | Property County code from the table below   |
| 15        | CDE LOAN STATUS     | ALPHANUMERIC | 2      | Yes      | Loan Status code (select One)<br>01: Pre-foreclosure<br>02: Active foreclosure<br>03: Expedited foreclosure<br>04: Foreclosure Judgment<br>06: Loan Current<br>07: Loan Sold<br>08: Property Sold |
| 16        | DATE FC FILING      | DATE         | 8      | *        | Date of foreclosure filing<br>(MMDDYYYY)  |
| 17        | DATE VACANT         | DATE         | 8      | *        | Date property became vacant<br>(MMDDYYYY)   |
| 18        | DATE NOTICE         | DATE         | 8      | *        | Date RPAPL 1308(3) Notice sent to borrower  |

\* Conditionally Required

### VA Detail File Specification

**File Name:** Please use unique file names for each submission by concatenating the first 15 letters of your Company name, the form type and the date (ex.: SERVICERCOMPANYVADDMMYYYY.txt)

**Data File Requirements:**

**Data format:** ASCII delimited text file

**Field Separator:** Tilde (~)

**Record Separator:** LF (Line Feed)

**Detail File Layout** (Required fields must be filled if applicable):

| COLUMN_ID | COLUMN_NAME       | DATA_TYPE    | LENGTH | REQUIRED | INSTRUCTIONS   |
|-----------|-------------------|--------------|--------|----------|--|
| 1         | FILE TYPE         | ALPHANUMERIC | 3      | Yes      | Must contain the value - 'DTL'   |
| 2         | RECORD TYPE       | ALPHANUMERIC | 3      | Yes      | MTN – if the record is reporting maintenance details<br>INS – If the record is reporting inspection details  |
| 3         | UNIQUE ID         | ALPHANUMERIC | 20     | Yes      | Loan or unique number used in the header file for the corresponding header record  |
| 4         | DATE INS/MTN      | DATE         | 8      | *        | Required if inspection or maintenance performed.<br>Date of Inspection if record type is INS.<br>Date of maintenance if record type is MTN.<br>Format : MMDDYYYY   |
| 5         | CODE MAINTENANCE  | ALPHANUMERIC | 2      | *        | Required if the record type is MTN<br>Maintenance details<br>Code maintenance<br>(1) Lawn Maintenance<br>(2) Debris Removal<br>(3) Animal Extermination<br>(4) Structural Repairs<br>(5) Sidewalk Repair<br>(6) Window Boarding<br>(7) Lock Replacement<br>(8) Roof Repair<br>(9) Other (describe in column 6) |
| 6         | OTHER MAINTENANCE | ALPHANUMERIC | 15     | *        | Required If column 5 has value 9<br>please enter the type of maintenance   |

\* Conditionally Required

**New York State County Code Table**

| Code  | County Name | State |
|-------|-------------|-------|
| 36001 | Albany      | NY    |
| 36003 | Allegany    | NY    |
| 36005 | Bronx       | NY    |
| 36007 | Broome      | NY    |
| 36009 | Cattaraugus | NY    |
| 36011 | Cayuga      | NY    |
| 36013 | Chautauqua  | NY    |
| 36015 | Chemung     | NY    |
| 36017 | Chenango    | NY    |
| 36019 | Clinton     | NY    |
| 36021 | Columbia    | NY    |
| 36023 | Cortland    | NY    |
| 36025 | Delaware    | NY    |
| 36027 | Dutchess    | NY    |
| 36029 | Erie        | NY    |
| 36031 | Essex       | NY    |
| 36033 | Franklin    | NY    |
| 36035 | Fulton      | NY    |
| 36037 | Genesee     | NY    |
| 36039 | Greene      | NY    |
| 36041 | Hamilton    | NY    |
| 36043 | Herkimer    | NY    |
| 36045 | Jefferson   | NY    |
| 36047 | Kings       | NY    |
| 36049 | Lewis       | NY    |
| 36051 | Livingston  | NY    |
| 36053 | Madison     | NY    |
| 36055 | Monroe      | NY    |
| 36057 | Montgomery  | NY    |
| 36059 | Nassau      | NY    |
| 36061 | New York    | NY    |

|       |              |    |
|-------|--------------|----|
| 36063 | Niagara      | NY |
| 36065 | Oneida       | NY |
| 36067 | Onondaga     | NY |
| 36069 | Ontario      | NY |
| 36071 | Orange       | NY |
| 36073 | Orleans      | NY |
| 36075 | Oswego       | NY |
| 36077 | Otsego       | NY |
| 36079 | Putnam       | NY |
| 36081 | Queens       | NY |
| 36083 | Rensselaer   | NY |
| 36085 | Richmond     | NY |
| 36087 | Rockland     | NY |
| 36089 | St. Lawrence | NY |
| 36091 | Saratoga     | NY |
| 36093 | Schenectady  | NY |
| 36095 | Schoharie    | NY |
| 36097 | Schuyler     | NY |
| 36099 | Seneca       | NY |
| 36101 | Steuben      | NY |
| 36103 | Suffolk      | NY |
| 36105 | Sullivan     | NY |
| 36107 | Tioga        | NY |
| 36109 | Tompkins     | NY |
| 36111 | Ulster       | NY |
| 36113 | Warren       | NY |
| 36115 | Washington   | NY |
| 36117 | Wayne        | NY |
| 36119 | Westchester  | NY |
| 36121 | Wyoming      | NY |
| 36123 | Yates        | NY |