
Instructions for completing form HUD-90054, Pre-Foreclosure Sale Data Reporting

Element #	Description
1	The 9-digit case number without hyphen or check digit
2	3-digit code with no alpha character subsections
3	Numeric codes, no check digit
4	ZIP+4, use zeros for 4-digit extension if not available
5	Census code, digital
6	Census code, digital. PMSA when applicable, otherwise MSA code
7	Alphabetical, USPS codes
8	MMDDYY
9	MMDDYY
10	01=death of mortgagor 02=illness of mortgagor 03=illness or death in mortgagor's family 04=marital difficulties 05=curtailment of income 06=excessive obligations; habitual nonpayment of debts 07=abandonment of property 08=distant employment transfer 09=unsatisfactory property 10=inability to sell or rent property 11=military service 12=other reasons
11	Contractual mortgage payment plus escrow, rounded to nearest dollar
12	At time of PFS application, rounded to nearest dollar
13	Checking and saving accounts, certificates of deposit, mutual funds, stock and bond holdings, other liquid assets. Do not include 401(k) or IRA retirement saving accounts. Round to nearest dollar
14	Credit card debt, installment loans, other debts not secured by liens on the mortgaged property. Round to nearest dollar.
15	Any loans with recourse to the mortgaged property and other liens against the property. Round to nearest dollar.
16	MMDDYY
17	01=waived right to apply for assignment 02=denied assignment 03=denied other forbearance/repayment plan or mortgage modification 04=unable to sustain repayment plan
18	At time of application, rounded to nearest dollar.
19	At time of application, including late charges, rounded to nearest dollar.
20	MMDDYY
21	01=normal acceptance 02=acceptance with field office approval (variance granted) 03=rejected, appraisal too low 04=rejected, excessive liens 05=rejected, lack of demonstrated hardship 06=rejected, applied too late to stop foreclosure 07=withdrawal before acceptance decision to cure loan on own 08=withdrawal before acceptance decision to payoff loan on own 09=withdrawal before acceptance decision, negotiated a repayment plan with mortgagee
22	Rounded to nearest dollar.
23	MMDDYY. Do not delete if sale does not close. This may be updated with a second contract date when applicable.
24	Rounded to nearest dollar.
25	Due to real estate broker(s), rounded to nearest dollar.
26	Dollar amount
27	Amount paid to effect lien discharges, rounded to nearest dollar.
28	Rounded to nearest dollar.
29	Rounded to nearest dollar.
30	Rounded to nearest dollar.
31	Rounded to nearest dollar.
32	Rounded to nearest dollar.
33	MMDDYY.
34	

**Pre-Foreclosure Sale
Data Reporting
Pre-Foreclosure Sale Program**

**U. S. Department of Housing
and Urban Development**
Office of Housing
Federal Housing Commissioner

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Public reporting burden for this collection of information is estimated to average 0.3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2502-0464), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

Do not send this form to the above address.

The data elements in this table must be collected for every mortgagor who applies to participate in HUD's Pre-Foreclosure Sale Program, and whose involvement with the PFS procedure has come to closure in one way or another. Descriptions of what to enter in each field are attached. Do not report cases still in process. Mortgagees are to submit records on cases closed through March 31, 1995, by April 30, 1995, and on the same date annually thereafter. If there are more than 10 records they must be submitted in machine readable format. Acceptable formats include: Lotus 1-2-3 spreadsheet format (WK1) or fixed-format ASCII (with CR/LF) on IBM-PC readable diskettes, fixed-format blocked 8-bit ASCII or EBCDIC on 9-track tapes (with no line-feed characters), or SAS dataset. No alternative formats unless approved by HUD Headquarters, Policy Development & Research.

Send all reports to the following address: PFS Reports, Room 9176, Dept. of HUD, 451 Seventh St., SW, Washington, DC 20410.

#	Data Element	Values							
1	FHA case number								
2	Section of Act Code								
3	Mortgagee Code & subcode								
4	Property Address: zip code (9 digits)								
5	Property Address: 3-digit County code								
6	Property Address: PMSA or MSA code								
7	Property Address: State Abbreviation								
8	Initial loan amortization date								
9	Date of default								
10	Reason for default								
11	Monthly mortgage payments (PITI)								
12	Mortgagor monthly gross income								
13	Mortgagor liquid assets								
14	Mortgagor non-housing debt								
15	Mortgagor other housing debt (liens)								
16	Application date								
17	Application code								
18	Unpaid principal loan balance								
19	Arrearage at time of application								
20	Intake decision or withdrawal date								
21	Intake decision or withdrawal code								
22	Appraisal: as is value								
23	Property sales contract date								
24	Property sale contract price								
25	HUD expense: sales commission								
26	HUD expense: seller consideration								
27	HUD expense: junior lien discharge								
28	HUD expense: seller closing costs								
29	HUD expense: buyer closing costs								
30	HUD expense: repair escrows								
31	Sales expenses paid by seller								
32	Sales expenses paid by third parties								
33	Account closing date								
34	Account closing code								