

Table #: Waterfall of Borrower Categories

#	Category	Description
1	SCRA	All borrowers eligible for SCRA protection where foreclosure was completed
2	Borrower not in Default	Servicer initiated foreclosure or completed foreclosure on borrower who was not in default.
3	Foreclosed while in Bankruptcy	Servicer initiated or completed foreclosure on borrower who was protected by federal bankruptcy law.
4	Performing Forbearance Plan	Servicer completed foreclosure on borrower while borrower was meeting all requirements of documented forbearance plan.
5	Failure to Convert Trial Plan	Failure to convert borrower to a permanent modification after the borrower made required payments under a written trial-period plan.
6	Performing Trial Period Plan	Servicer completed foreclosure on borrower while borrower was performing all requirements of the written trial-period plan.
7	Modification Approvals	Modification request approved
8	Denied Modification	Modification request denied
9	Insufficient Follow-Up	Modification request received but no underwriting decision
10	No Loss Mitigation Engagement	No loss mitigation engagement
11	Other	All other loans