

# SFH Guaranteed Servicing

**May 22, 2025**

## Updates to Monthly Electronic Status Reporting

The Single-Family Housing Guaranteed Loan Program (SFHGLP) is updating the guidance for loan servicers concerning Electronic Status Reporting (ESR). These updates expand upon the list of existing codes and will be available beginning with the **June 2025** reporting cycle.

The following Default Status Codes are being **updated**:

- The RD-SLS verbiage will be removed from Default Codes 36 and 41.
- Default Status Code 39 is being de-activated (code 08 – Trial Payment Plan should be utilized).

The following Default Status Reason Code is being **added**:

- Status Reason Code 034 – “Forgot to Pay.” This code should be utilized when the delinquency is attributed to the borrower forgetting to make a mortgage payment.

A reference sheet with updated codes and guidance will be made available [on USDA LINC Training and Resource Library](#) shortly. In addition, the Electronic Status and Default Status Reporting (ESR) User Guide will be expanded to include these changes as well.

These codes apply only to ESR and are not intended to advise loan servicers on how they should report loan statuses to the credit reporting agencies. For guidance on reporting to the credit bureaus, loan servicers should confer with their compliance team.