Electronic Case Binder Developer's Guide

Lender Insurance Program

U.S. Department of Housing and Urban Development, Federal Housing Administration (FHA), Single Family Housing

June 20, 2007 (Revised)

1.0   Purpose of Electronic Case Binder Developer's Guide

The Electronic Case Binder Developer's Guide provides the necessary information to establish the interface required to participate in the Electronic Case Binder Program. This document is primarily aimed at the software development and maintenance staff supporting a Loan Origination System.

2.0   Background

The Federal Housing Administration (FHA) has offices nationwide with Headquarters in Washington, D.C. It manages many programs, the largest and most well known being FHA Mortgage Insurance for Single Family homes. Despite a level of automation, an enormous amount of paper is handled, especially when it comes to the Case Binders.

Under FHA-Single Family's current insurance endorsement policy, a Direct Endorsement (DE) lender may apply for FHA insurance based upon its internal underwriting of the loan. During the closing process, most lenders log on to a Web-based application, FHA Connection (FHAC), to establish and update a case, log the appraisal, and complete the Insurance Application.   The data entered are subsequently transferred to the Computerized Homes Underwriting Management System (CHUMS), the system of record for the endorsement process. Large lenders with Loan Origination Systems (LOS) transmit data from their LOS or use third party software to send data to CHUMS via a telecommunications method known as B2G (Business to Government).   CHUMS is subsequently updated with the same data elements that other lenders enter into FHAC.

After the lender underwrites and closes the loan, lenders must submit information about the loan organized in a Case Binder in an FHA required stacking order. The FHA Case Binder is a subset of the lenders "loan file" and is sent to a HUD Home Ownership Center (HOC) where Reviewers and Endorsement Clerks check the paperwork to determine if the mortgage meets the eligibility requirements for insurance and that all required documents and signatures are present. Then, HOC endorsement clerks validate data in the paper-based case binder against data stored in CHUMS. If there is a discrepancy, the endorsement clerk may reject the binder and issue a Notice of Return (NOR) to the lender. If no problems are detected, the case is endorsed and the binder is sent to a HUD archive facility.

2.1   Current Methods and Procedures

For discussion purposes, the HUD endorsement function related to lenders can be broken down into the following major processes:

    1.0 Lender applies for FHA-Single Family mortgage insurance
    2.0 Lender mails case binder to HOC

3.0 HOC mailrooms receive case binders for initial endorsement and NOR resubmission processing

4.0 HOC staff review case binder

5.0 HOC staff conduct pre-endorsement review of case binder documents

6.0 HOC staff endorses loan and sends case binder to mailroom to send to archive facility

7.0 HOC staff process NORs

8.0 HOC mailrooms mail NOR'd case binders back to lenders for correction

3.0   New Lender Insurance Methods and Procedures

The FHA-Single Family Lender Insurance (LI) program streamlines the process for obtaining FHA Insurance. Lenders that are authorized for LI can perform the endorsement functions themselves. LI Lenders are required to submit case binders on only a small percentage of the loans that they process. Any lender wishing to participate in the LI program must apply using the FHA Connection Lender Insurance Certification Screen. Lenders must meet eligibility requirements. The lender's FHA Connection Application Coordinator is the only FHA Connection user type that is authorized to certify that the lender wishes to participate in the LI program.

Only LI lenders will be able to participate in the Electronic Case Binder program. When a lender participating in the Electronic Case Binder program submits a case binder, they do not submit paper based case binders. Instead, these lenders submit an electronic case binder containing scanned images of the final loan documents upon request from FHA. Some of the reasons that would require a lender to submit an electronic case binder are:

- Case Flagged for a Risk Based Case Warning
- Case Chosen for Post Endorsement Technical Review
- Case Chosen for Appraisal Review
- IG Request

Loans flagged for risk based case warnings are not eligible for LI. These case binders must be reviewed by HUD and may be endorsed in the HUD office. LI lenders that are not participating in the Electronic Case Binder program will submit case binders via the mail.

Detailed information for calling B2G transactions can be found at http://www.hud.gov/offices/hsg/sfh/f17c/welcome.cfm.

The LI process is comprised of the following functions:

1. Enter loan application data (Lender)
    a. Using FHA Connection or B2G, the lender will supply the FHA Connection data that is currently called for in today's FHA endorsement process. This includes data for Case Number Assignment, Appraisal Logging, Insurance Application, and any other related screens as called for by case type.

b. The Insurance Application transaction has been modified to allow LI approved lenders to insure the loans. Only users with the new "Insurance" authorization in FHA Connection will be allowed to process loans for insurance. This authorization can be granted or revoked by the lender's FHA Connection Application Coordinator. A message will be returned indicating that the loan was endorsed or that an error occurred.

2. Pull a list of case binders to submit (Lender)
   a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders to submit.

3. Pull a list of case binders that were not accepted (Lender)
   a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that were not accepted. Some reasons for rejecting the submission of case binders are:
      i. Submitting lender is neither the sponsor nor the originator on the loan.
      ii. Submitted file is not in the valid MISMO Smart Doc format.
      iii. Submitted file does not contain all required documents.

4. Pull a list of case binders that were accepted (Lender)
   a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that have been submitted by the lender and accepted by FHA.

5. Send case binder to HOC (Lender)
   a. If the lender is authorized to send electronic case binders
      i. Lender will transfer case binders to the HUD computer facility securely using Secure Shell (SSH) as the transfer protocol.
      ii. Once the documents have been transmitted, they will automatically be verified. Records passing preliminary edits will be loaded into the HUD imaging server. Records which do not pass preliminary edits, will not be loaded to the HUD imaging server and the system will place a record in the error list described in step 3.
      iii. Once in the HUD imaging server, the documents will be available for review by authorized HUD users on the FHA Connection
   b. If the lender sends paper case binders
      i. Lender will mail the binder to the HOC using the current process

6. Review case binder documents (HOC staff). This process is only for loans endorsed in the HUD office.
   a. Referencing the documents listed in HUD's Stacking Order Mortgagee Letter (ML 2001-01), HOC staff will review case binder images for completeness and image quality using FHA Connection.
   b. If not complete or quality of images is unsatisfactory, issue an electronic NOR to lender.
   c. If complete and image quality is satisfactory, compare the data entered into the Insurance Application screen with the imaged documents.
   d. If data items compare correctly, endorse the loan.

e. If any problems are found, issue an NOR with details pertaining to the rejection. Do not print and mail the hard copy NOR.
7. Endorsement Process (Lender)
    a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases endorsed.
    b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
8. NOR Process (Lender)
    a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases NOR'd and reason for NOR.
    b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
    c. Hard copy NOR will not be sent from HOC.
    d. Using FHA Connection or B2G, lender to make corrections to Insurance Application or Appraisal Logging data as dictated by the NOR and mark the case as ready for endorsement processing.
    e. Lender to make corrections to documents and resend case binder.

3.1   Security

Security for the Electronic Case Binder program is comprised of two parts.

1.   Transferring electronic case binders from the lenders to HUD. Each lender participating in the Electronic Case Binder program will be issued a user ID that will allow them to transfer electronic case binders to HUD. This user ID will represent the lender at the corporate level. The transfer protocol will be Secure Shell (SSH). This is a secure transfer protocol that uses Secure Socket Layer to ensure that the data is transmitted securely. FHA Currently supports SSH version 2. For more information about SSH, please go to http://www.ssh.org.

2.   Insuring loans and performing other functions using FHA Connection or B2G. Current FHA Connection security will be applied to these transactions. A new security authorization will be available via the FHA Connection security that will be required for users to insure loans (Step 1B in section 3.0). Users who have access to any existing Origination Case Processing functions will be allowed to:
    a.   Pull a list of case binders to be submitted (Step 2 in section 3.0)
    b.   Pull a list of case binders that were not accepted due to errors (Step 3 in section 3.0)
    c.   Pull a list of case binders that were accepted (Step 4 in section 3.0)

These security authorizations will be granted and revoked to individual users by the lender's FHA Connection Application Coordinator.

3.2   Description of eDocs Technology

The lender would send the complete case binder in an imaged format using the document guidelines referenced in ML 2001-01. The preferred imaging standard is a single page TIFF. Other standard imaging formats such as multi-page TIFF and PDF will be accepted. Each image file would be encapsulated in a Mortgage Industry Standards Maintenance Organization (MISMO) Category 4 Smart Document. These Smart Documents would then be combined into a single file using the MISMO ePackage Version 1.0 Standard. The details for creating MISMO Smart Documents and a MISMO ePackage can be found at the eMortgage section of the MISMO Web site (http://www.mismo.org/). The MISMO ePackage will be transferred to a HUD server using SSH as the transmission protocol. The file should be named [FHACaseNumber]_[LenderLoanNumber].xml. For example:

FHA Case Number: 123-4567890
Lender's Internal Tracking Number: 012345
MISMO ePackage File Name: 1234567890_012345.xml

Once the MISMO ePackage has been completely and successfully transferred, the lender should transmit a second file indicating that the ePackage has successfully transferred. This second file should be named similarly to the ePackage. The only difference should be the file extension. The file extension for the second file should be ".done". For the case shown above:

Second File Indicating Transfer is complete: 1234567890_012345.done

The test server is HWVANAP033.HUD.GOV. The production server is HWVANAP057.HUD.GOV. Lenders will need to contact HUD to gain access to these servers by sending an email to SFADMIN@HUD.GOV.

3.3   Document List

There are two methods of indexing the ePackage case binder.
- Method 1 – index key individual loan documents, such as the Note, Appraisal, Credit Report, Contract, Secuirty Instrument, URLA, and HUD-1. See Section 3.3.1 ePackage Index Method 1.
- Method 2 – indexing only Left Side and Right Side of binder ensuring that documents are in the proper stacking order. See Section 3.3.2 ePackage Index Method 2.

3.3.1 ePackage Index Method 1

The following table describes the required documents to be included in the ePackage case binder. For each document, the table shows the values that should be used for the _Type, _Name, and _TypeOtherDescription attributes for the "DOCUMENT_INFORMATION" tag. There are some documents that may have more than one valid value for a particular tag. FHA has attempted to collect as much information as possible without forcing every participating lender to index every document. For example, if a lender indexes the Automated Underwriting Feedback Report, then the _TypeOtherDescription should be "AUSFeedbackCertificate". Lenders who do not index that document, can list the _TypeOtherDescription as "Miscellaneous". Not every document type will need to be included in every ePackage case binder submission. Only the documents appropriate for the particular loan should be included.

Appraisal Package: An appraisal package is required for all case binders unless the loan is a Streamline Refinance without Appraisal. The documents listed in the table below are part of the appraisal package. These documents may all be included with the appraisal or they may be listed separately. If listed separately, identify the specific document by using the appropriate _Name value shown in the chart below. If all documents are included in the "generic" appraisal category, the _Name values will be blank.

_Type	_Name	_TypeOtherDescription	Document
Appraisal			URAR
Appraisal	HomebuyerSummary or blank		Homebuyer Summary
Appraisal	VCSheet or blank		Valuation Condition Sheet
Appraisal	AssuranceOfCompletion or blank		Mortgage Assurance of Completion
Appraisal	ComplianceInspection or blank		Compliance Inspection Report
Appraisal	WoodDestroyingInsectReport or blank		Wood Destroying Insect Infestation Report
Appraisal	HealthAuthorityApproval or blank		Local Health Authority's Approval
Appraisal	StatementOfValue or blank		Statement of Appraised Value

Appraisal	BuildersCert or blank		Builders Certification
Appraisal	BuildersWarranty or blank		Builders One Year Warranty
Appraisal	WarrantyEvidence or blank		Evidence of a 10 Year Warranty
Appraisal	StartLetter or blank		Early Start Letter
Appraisal	InspectionsCompleted or blank		Inspections Completed by Local or FHA Fee Inspector
Appraisal	TermiteTreatement or blank		Subterranean Termite Treatment Report
Appraisal	MARMCCDoc or blank		MAR/MCC Documentation
Appraisal	VACRVDoc or blank		VACRV/MCRV Documentation
Appraisal	EngineersCertification or blank		Engineer's Certificate for Manufactured Housing Foundation

Credit Package: A credit package is required for all case binders unless the loan is a Streamline Refinance. The documents listed in the table below are part of the credit package. These documents may all be included with the credit report or they may be listed separately. If listed separately, identify the specific document by using the appropriate _Name value shown in the chart below. If all documents are included in the "generic" credit package category, the _Name values will be blank.

_Type	_Name	_TypeOtherDescription	Document
CreditReport			Credit Report
CreditReport	AssetVerification or blank		Asset Verification
CreditReport	GiftLetter or bland		Gift Letter
CreditReport	IncomeVerficiation or blank		Income Verification
CreditReport	SSNEvidence or blank		Evidence of SSN
CreditReport	AUSFeedbackCertificate or blank		Automated Underwriting Feedback Certificate
CreditReport	MCAW or blank		Mortgage Credit Analysis

_Type	_Name	_TypeOtherDescription	Document
			Worksheet

Required Documents: The documents listed in the table below are required for all loans. The Addendum to the URLA can be included with the URLA or sent separately.

_Type	_Name	_TypeOtherDescription	Document
Note			Note
SecurityInstrument			Security Instrument and Riders
HUD-1			HUD-1 Settlement and Addendum
UniformResidentialLoanApplication			URLA
UniformResidentialLoanApplication	Addendum or blank		Addendum to URLA

Contract: The sales contract is required for all purchases.

_Type	_Name	_TypeOtherDescription	Document
Contract			Purchase Contract and Addenda

Miscellaneous Documents: The documents listed in the table below do not have to be identified individually. These documents may all be identified as miscellaneous or they may be listed separately. If listed separately, identify the specific document by using the appropriate _TypeOtherDescription value shown in the chart below. If all documents are included in the "generic" other category, the _ TypeOtherDescription values will be blank.

_Type	_Name	_TypeOtherDescription	Document
Other		FirstTimeHomebuyerCounselingCertificate or Miscellaneous	First Time Homebuyer Counseling Certificate
Other		LateLetter or Miscellaneous	Late Submission

			Letter/Payment History
Other		203KWorksheet or Miscellaneous	203K Worksheet
Other		EEMWorksheet or Miscellaneous	EEM Worksheet
Other		203HDoc or Miscellaneous	203H Documentation
Other		SpecializedDoc or Miscellaneous	Specialized Eligibilty Documents for 203(k), Multi-Unit Properties, or Condominiums
Other		ForYourProtection or Miscellaneous	For Your Protection

3.3.2 ePackage Index Method 2 (Left/Right Side Format)

The following table describes the required documents to be included in the ePackage case binder left/right side format. For each side of the binder, the table shows the values that should be used for the _Type, _Name, and _TypeOtherDescription attributes for the "DOCUMENT_INFORMATION" tag. FHA has attempted to collect enough information about the binder as possible while only requiring two indexes. Only the documents appropriate for the particular loan should be included.

Left Side: The Left Side of the binder contains documents related to the property. The Left Side documents and stacking order are shown in the table below.

_Type	_Name	_TypeOtherDescription	Document
Other		LeftSide	- Mortgage Assurance of Completion (Form HUD-92300 - Compliance Inspection Report (Form HUD-92051) or other acceptable documentation and evidence of satisfaction of valuation condition s (as applicable) - Wood Destroying Insect Infestation Report (Form NPMA-33 or State mandated infestation report) (if applicable) - Local Health Authority's Approval for Individual Water and Sewer Systems (if applicable) - New Construction Exhibits: - Builders Certification (Form HUD-92541) - Builders One Year Warranty (Form HUD-92544) - Evidence of a 10 Year Warranty or Building Permit and Certificate of Occupancy Inspections Completed by Local Authority or FHA Fee Inspector

| | | | Inspection Report(s) – (Form HUD-92051, VA-26-1839 for VA CRV's and MCRV's or HUD approved local building authority inspections* Subterranean Termite Treatment Report – NPCA-99a and NPCA-99b* Early Start Letter Engineer's Certificate for Manufactured Housing Foundation Statement of Appraised Value (Form HUD-92800.5b) (Conditional Commitment) Comprehensive Valuation Package (CVP) Uniform Residential Appraisal Report (Fannie Mae Form 1004) for all one-unit single family dwellings Manufactured Home Appraisal Report (Fannie Mae Form 1004C) for all manufactured homes Individual Condominium Unit Appraisal Report (Fannie Mae Form 1073) for all condominium dwellings Small Residential Income Property Appraisal Report (Fannie Mae Form 1025) for all 2 to 4 unit single family dwellings Location map, photos of properties, building sketch Master Appraisal Reports if applicable, (Form HUD-91322), with all attachments and amendments* VA Certificate of Reasonable Value (VACRV)/Master Certificate of Reasonable Value (MCRV) Documentation including all attachments and amendments* Specialized eligibility documents (such as, but not limited to) 203(k): Rehabilitation Agreement, Plans, Work Write-ups, Cost Estimates, Initial Draw Request Borrower's Contract with Respect to Hotel and Transient Use of Property (Form HUD-92561 Purchase Contract* Amendatory Statement executed by all parties Real Estate Certification executed by all parties All other contract addenda * Indicates "When/if applicable" |

Right Side: The Right Side of the binder contains documents related to the borrower.
The Right Side documents and stacking order are shown in the table below.

_Type	_Name	_TypeOtherDescription	Document

Other		RightSide	- Automated Underwriting Feedback Certificate* - Late Request for Endorsement Certification * - Mortgage Credit Analysis Worksheet (Form HUD-92900-PUR or 92900-WS) as applicable with any supporting documents - Section 203(k), Maximum Mortgage Worksheet (Form HUD-92700)* - EEM and/or 203h program documentation* - Attachments, memos, and clarifications* - Mortgage Note, applicable riders, and allonges - Security Instrument and applicable riders - HUD-1 Settlement Statement and Addendum - Uniform Residential Loan Application (Form Fannie Mae 1003) - Addendumto Uniform Residential Loan Application (Form HUD-92900A) - Payoff Statement – Refinance Transactions - Credit History Documentation - Asset Documentation - Income Documentation - Evidence of Social Security Number * Indicates "When/if applicable"

4.0   Example Electronic Case Binder – Method 1

The following XML is a sample electronic case binder to be used as an example. This sample case binder contains only the five documents listed below.

1.   Miscellaneous – The table in section 3.2 shows which documents can be listed as Miscellaneous.
2.   First Time Home Buyer Counseling Certificate
3.   Late Submission Letter/Payment History
4.   Loan Application (5 pages)
5.   Addendum to Loan Application (3 pages)

When creating an electronic case binder a base 64 representation of the binary image needs to be embedded within the <DOCUMENT> tag. The example simply shows a place holder for that image "[base64 representation of the image].

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MISMOVersionIdentifier="1.02"
PopulatingSystemDocumentIdentifier="WF_1234577">
<HEADER>
<DOCUMENT_INFORMATION
_Type="UniformResidentialLoanApplication" _Name="Addendum"
_StateType="Populated" NegotiableInstrumentIndicator="False"
MustBeRecordedIndicator="False" SMARTDocumentCategoryType="4" />
<META_DATA _Name="PageNumber" _Value="3" />
<META_DATA _Name="TotalPages" _Value="3" />
</HEADER>
<VIEW _ID="WF_05908_3" Href="342464049P005.TIF"
_EncodingTypeDescription="Base64" _MIMETypeDescription="image/tiff"
_TaggedIndicator="False">[base64 representation of the image]</VIEW>
<AUDIT_TRAIL>
<AUDIT_ENTRY _PerformedByName="System"
_ActionType="Populated" _DateTime="12/15/2004" />
</AUDIT_TRAIL>
</SMART_DOCUMENT>
</EMORTGAGE_PACKAGE>
```

5.0 Example Electronic Case Binder – Method 2

The following XML is a sample electronic case binder to be used as an example of the
left side/right side binder approach. This sample case binder contains only the left side
and right side indexes. All necessary documents must exist in the proper HUD stacking
order within the left side and right side of the imaged binder.

- Left Side – Contains all the required documents related to the property in the
  proper stacking order as proscribed by HUD.
- Right Side – Contains all the required documents related to the borrower in
  the proper stacking order as proscribed by HUD.

When creating an electronic case binder a base 64 representation of the binary image
needs to be embedded within the <DOCUMENT> tag. The example simply shows a
place holder for that image "[base64 representation of the image].

```
<?xml version="1.0" encoding="utf-8" ?>
<EMORTGAGE_PACKAGE _ID="HUD_Binder" MISMOVersionIdentifier="1.02">
```

```xml
<KEY _Name="FHACASENUMBER" _Value="341-0831772" />
- <SMART_DOCUMENT _ID="HUD_436589728" MISMOVersionIdentifier="1.02"
    PopulatingSystemDocumentIdentifier="WF_1234567">
- <HEADER>
  <DOCUMENT_INFORMATION _Type="Other" _TypeOtherDescription="LeftSide"
    _StateType="Populated" NegotiableInstrumentIndicator="False"
    MustBeRecordedIndicator="False" SMARTDocumentCategoryType="4" />
  <META_DATA _Name="PageNumber" _Value="1" />
  <META_DATA _Name="TotalPages" _Value="1" />
    </HEADER>
  <VIEW _ID="WF_14629" Href="436589728P001.TIF"
    _EncodingTypeDescription="Base64" _MIMETypeDescription="image/tiff"
    _TaggedIndicator="False">[base64 representation of the image]</VIEW>
- <AUDIT_TRAIL>
  <AUDIT_ENTRY _PerformedByName="System" _ActionType="Populated"
    _DateTime="12/15/2004" />
    </AUDIT_TRAIL>
    </SMART_DOCUMENT>
- <SMART_DOCUMENT _ID="HUD_342463997" MISMOVersionIdentifier="1.02"
    PopulatingSystemDocumentIdentifier="WF_1234568">
- <HEADER>
  <DOCUMENT_INFORMATION _Type="Other" _TypeOtherDescription="RightSide"
    _StateType="Populated" NegotiableInstrumentIndicator="False"
    MustBeRecordedIndicator="False" SMARTDocumentCategoryType="4" />
  <META_DATA _Name="PageNumber" _Value="1" />
  <META_DATA _Name="TotalPages" _Value="1" />
    </HEADER>
  <VIEW _ID="WF_14310" Href="342463997P001.TIF"
    _EncodingTypeDescription="Base64" _MIMETypeDescription="image/tiff"
    _TaggedIndicator="False">[base64 representation of the image]</VIEW>
- <AUDIT_TRAIL>
  <AUDIT_ENTRY _PerformedByName="System" _ActionType="Populated"
    _DateTime="12/15/2004" />
    </AUDIT_TRAIL>
    </SMART_DOCUMENT>
    </EMORTGAGE_PACKAGE>
```

6.0   Revisions

December 14, 2005: Moved the MCAW and the AUS Feedback Certificate from the Miscellaneous Documents section to the Credit Report Documents.

June 20, 2007 – Revised to include Left Side/Right Side indexing information.