


# FHA Connection Training Resources

This **FHA Connection Guide** module describes the FHA Connection's many training, information, and user assistance resources. **Table 1: FHA Connection Training and Information Resources** lists each title and gives a brief summary of its contents. The table itself provides a printable single-page, ready reference guide to the types of FHA Connection training available.

The sections following **Table 1** describe each resource in detail, with illustrations and examples of their key features. Unless noted, resources are directly available with no sign on required.

**Table 1: FHA Connection Training and Information Resources**

Training/Information Resource	Purpose
<b>FHA Connection Guide</b>	The <b>FHA Connection Guide</b> presents training on the full range of FHA Connection use, administration, functions, and resources. Access it from the FHA Connection Welcome page (does not require sign on) ( <b>Figure 1</b> ).
<b>Quick Start Guide</b>	The <b>Quick Start Guide</b> provides rapid access to key information on the FHA Connection system, its functions, and resources. Detailed Training Resources tables ( <b>Figure 5</b> ) link to comprehensive training. Access it from the FHA Connection Welcome page (does not require sign on) ( <b>Figure 1</b> ).
<b>Getting Started and References</b>	This section of the FHA Connection Welcome page ( <b>Figure 1</b> ) provides direct FHA Connection user assistance contacts, information pages, and links to training materials (does not require sign on).
<b>FHA Connection/HUD User Assistance and Information Links</b>	These links located in the header and footer of the FHA Connection ( <b>Figure 1</b> ) go to user <b>assistance</b> contacts and HUD Web sites outside the FHA Connection.
<b>FHA Connection Help</b>	The <b>Help</b> for the FHA Connection provides detailed assistance in the areas of business background, steps for processing, and field descriptions. Most <b>Help</b> requires sign on. Access it via  on the function page.
<b>Processing a Mortgage for FHA Insurance</b>	The <b>Processing a Mortgage for FHA Insurance</b> tutorial provides workflows for Single Family Origination case processing sequences. Access it from the <b>Quick Start Guide</b> without sign on or from the Single Family Origination <b>Case Processing</b> menu (after sign on).
<b>What I Need to Know (WINK)</b>	<b>WINK</b> provides subject-specific modules targeted to users' business information and processing needs. Each module is next to the described function's menu link for easy access. Currently available only for Single Family Origination topics (requires sign on).
<b>Single Family Premium Collection Subsystem-Periodic Information Packet</b>	The <b>Single Family Premium Collection Subsystem-Periodic Information Packet</b> provides comprehensive information on billing, collection, and case-level reconciliation of FHA Single Family monthly mortgage insurance premiums, including access and use of the FHA Connection <b>Monthly Premiums</b> functions. <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfpcsp5">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfpcsp5</a>
<b>FHA Connection Title I User's Guide</b>	The <b>FHA Connection Title I User's Guide</b> describes the use of the FHA Connection for Title I processing. This guide is available online via the FHA Connection at the following ( <i>user ID and password required</i> ): <a href="https://entp.hud.gov/title1/html/f72main_userguide.cfm">https://entp.hud.gov/title1/html/f72main_userguide.cfm</a>

The screenshot shows the FHA Connection Welcome page. At the top, there are navigation links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area includes a 'Welcome' message, a warning about misuse of federal information, and a sign-on form with fields for User ID and Password, and a 'Sign on' button. Below the sign-on form are links for 'Forgot Your Password?' and 'Forgot Your User ID?'. On the right side, there is a 'User information and training' section with sub-sections for 'Getting Started' (containing links for About This Site, Registering a New User, Hours of Operation, and Contact Us) and 'References' (containing links for Frequently Asked Questions, Quick Start Guide, and FHA Connection Guide). At the bottom, there is a 'Page footer HUD Web site links' section with links to HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, and Mortgage Letters. Callouts highlight 'Page header links', 'User information and training', 'Getting Started', 'References', 'Frequently Asked Questions', 'Quick Start Guide', 'FHA Connection Guide', 'Page footer HUD Web site links', 'Forgot Your Password?', 'Forgot Your User ID?', and 'Password reset and user ID retrieval assistance'.

Figure 1: FHA Connection Welcome page with key resources noted

## FHA Connection Guide

The **FHA Connection Guide** is accessed via the FHA Connection Welcome page (Figure 1, see **References** section) or directly at <https://entp.hud.gov/idapp/html/mrtg-pkg.cfm>. It is available without sign on to the FHA Connection.

The **FHA Connection Guide** page (Figure 2) links to detailed, illustrated training in portable document format (PDF) that can be viewed online, saved, and/or printed. The **FHA Connection Guide** modules are organized by the sections and topics as shown in **Table 2: FHA Connection Guide Resources**.

Table 2: FHA Connection Guide Resources

Section	Topics
Getting Started	Topics are <b>FHA Connection Registration Procedures</b> , <b>Signing on/off of the FHA Connection</b> , <b>Using the FHA Connection</b> , <b>FHA Connection Training Resources</b> , <b>User Administration</b> , and <b>Service Bureau Administration</b>
Single Family Origination	This section begins with an overview of the case processing cycle, then provides individual modules that describe each Single Family Origination function. The <b>Case Processing Overview</b> module introduces: <ul style="list-style-type: none"> <li>the four key case processing functions (<b>Case Number Assignment</b>, <b>Appraisal Logging</b>, and <b>Insurance Application/HECM Insurance Application</b>)</li> <li>the case processing <i>support</i> functions used to support Single Family Origination business processes.</li> </ul> The Single Family Origination functions described are:

Table 2: FHA Connection Guide Resources

Section	Topics
	<ul style="list-style-type: none"> <li>• <b>Case Number Assignment</b></li> <li>• <b>Holds Tracking</b></li> <li>• <b>Logging an Appraisal</b></li> <li>• <b>Endorsing a Case</b></li> <li>• <b>Endorsing a HECM Case</b></li> <li>• <b>Case Processing Support Functions</b></li> <li>• <b>FHA Approval Lists</b></li> <li>• <b>Underwriter Registry</b></li> <li>• <b>Origination Reports</b></li> <li>• <b>Upfront Premium Payments</b></li> <li>• <b>Upfront Premium Case Information</b></li> <li>• <b>Upfront Premium Reports</b></li> </ul>
<b>Single Family Servicing</b>	<p>This section begins with an overview of the Single Family Servicing functions and support materials on the FHA Connection, followed by individual modules that describe each function:</p> <ul style="list-style-type: none"> <li>• <b>Single Family Servicing Overview</b></li> <li>• <b>Filing a Claim for Insurance Benefits</b></li> <li>• <b>Claim Status</b></li> <li>• <b>Title Approval Status</b></li> <li>• <b>Claim Remittances</b></li> <li>• <b>Delinquent Loans</b></li> <li>• <b>Lender Query by Case Number</b></li> <li>• <b>Monthly Premium Payments</b></li> <li>• <b>Monthly Premium Reports</b></li> <li>• <b>Mortgage Record Changes</b></li> <li>• <b>Mortgage Calculator</b></li> <li>• <b>Mortgage Servicing Data Quality System</b></li> </ul>
<b>Neighborhood Watch</b>	<p>This module provides an overview of HUD/FHA's system used for monitoring lenders, programs, and problems.</p>
<b>Lender Functions</b>	<p><b>Lender Functions</b> describes the following functions available on the FHA Connection to support FHA-approved lenders:</p> <ul style="list-style-type: none"> <li>• <b>Lender Approval</b></li> <li>• <b>Lender Insurance History</b></li> <li>• <b>Cash Flow Account Setup</b></li> </ul>
<p><b>Lender Resources</b></p> <p><b>Note:</b> The FHA Connection does not maintain the Web sites listed in the Lender Resources section. For questions about these resources, refer to the current contacts listed on those sites.</p>	<p>This section provides information on HUD mortgagee letters and links to HUD's Federal Housing Administration lender information Web sites. The modules included are:</p> <ul style="list-style-type: none"> <li>• <b>FHA Mortgagee Letters</b></li> <li>• <b>Lender Resources:</b> HUD Housing's FHA resource page for lenders</li> <li>• <b>Lender's Page:</b> Covers how to become an FHA lender; what FHA lenders need to know; how to find related HUD information resources</li> <li>• <b>Mortgagee Starter Kit:</b> lists and provides access to Single Family business support documents. Linked from the HUDCLIPS online database of all HUD Official Handbooks and Notices.</li> </ul>

**FHA Connection** | Home | Main Menu | ID Maintenance | E-mail Us | Contact Us

## FHA Connection Guide

The FHA Connection Guide training modules offer *detailed, illustrated information* on using FHA Connection Single Family FHA loan processing-related functions and HUD lender resources.

You can view online, save, and/or print each training module in the list below (see [About PDF format](#)).

**Getting Started**

**For Users:**

- [FHA Connection Registration Procedures](#)
- [Signing on/off the FHA Connection](#)
- [Using the FHA Connection](#)
- [FHA Connection Training Resources](#)

**For Administrators:**

- [User Administration](#)
- [Service Bureau Administration](#)
- [Case Processing Overview](#)
- [Case Number Assignment](#)
- [Holds Tracking](#)
- [Logging an Appraisal](#)
- [Endorsing a Case](#)
- [Endorsing a HECM Case](#)
- [Case Processing Support Functions](#)
- [FHA Approval Lists](#)
- [Underwriter Registry](#)
- [Origination Reports](#)
- [Upfront Premium Payments](#)
- [Upfront Premium Case Information](#)
- [Upfront Premium Reports](#)
- [Single Family Servicing Overview](#)
- [Filing a Claim for Insurance Benefits](#)
- [Claim Status](#)
- [Title Approval Status](#)
- [Claim Remittances](#)
- [Delinquent Loans](#)
- [Lender Query by Case Number](#)
- [Monthly Premium Payments](#)
- [Monthly Premium Reports](#)
- [Mortgage Record Changes](#)
- [Mortgage Calculator](#)
- [Mortgage Servicing Data Quality System](#)
- [Neighborhood Watch](#)
- [Lender Approval](#)
- [Lender Insurance History](#)
- [Cash Flow Account Setup](#)
- [FHA Mortgage Letters](#)
- [Lender Resources](#)
- [Lenders Page](#)
- [Mortgage Starter Kit](#)

**Single Family Origination**

**Single Family Servicing**

**Neighborhood Watch**

**Lender Functions**

**Lender Resources**

Figure 2: FHA Connection Guide page

## Quick Start Guide

The **Quick Start Guide** (Figure 3) serves as an online, ready reference for Federal Housing Administration (FHA) lenders and HUD personnel. It is designed to put fast facts at your fingertips, providing key information via succinct descriptions, bulleted lists, examples, and screen captures. The **Quick Start Guide** describes how to access and use the more than 100 Single Family Origination and Servicing loan processing functions performed using the FHA Connection. All **Quick Start Guide** pages may be viewed online and/or printed. The following subsections describe the **Quick Start Guide**:

- **Quick Start Guide: Top-Level Sections, Content, and Presentation**
- **Quick Start Guide: Detailed Information Resources**
- **Quick Start Guide: Site Index**
- **Quick Start Guide: Sections and Subsections**
- **Navigation, Page Identification in the Quick Start Guide**

### Quick Start Guide: Top-Level Sections, Content, and Presentation

The **Quick Start Guide's** top-level sections are illustrated in **Figure 3**. Top-level sections are: Registration and Sign on, Using the FHA Connection, Functions Defined, Information Resources, FHA Connection Facts, and Site Index.

**Quick Start Guide: Fast Facts and Detailed Training**

The **Quick Start Guide** provides key information and directs you to detailed training on using the more than 100 functions and HUD resources available via the FHA Connection.

<p><b>Registration and Sign on</b></p> <p><a href="#">How to Register</a></p> <p><a href="#">User Administration (Application Coordinator)</a></p> <p><a href="#">Sign on/off and Password Procedures</a></p> <p><a href="#">Service Bureau Administration</a></p>	<p><b>Using the FHA Connection</b></p> <p><a href="#">Navigation Tools and Assistance</a></p> <p><a href="#">How to Find Help, Training, and Information Resources</a></p>	<p><b>FHA Connection Facts</b></p> <p><a href="#">Information on the FHA Connection's purpose and capabilities, system basics, security and user assistance</a></p>
<p><b>Functions Defined</b></p> <p><a href="#">Single Family Origination</a></p> <p><a href="#">Single Family Servicing</a></p> <p><a href="#">Property Improvement/Manufactured Housing</a></p> <p><a href="#">Lender Approval</a></p>	<p><b>Information Resources</b></p> <p><a href="#">FHA Connection Guide</a></p> <p><a href="#">Processing a Mortgage for FHA Insurance</a></p>	<p><b>Site Index</b></p> <p><a href="#">The FHA Connection Web Site Index shows the organization of its menus and functions with links to information on how to use them</a></p>

Figure 3: Quick Start Guide Home page

The types of information contained in the **Quick Start Guide** and the way it is presented are illustrated in **Figure 4**, the Sign on and Password Procedures page. The key topics listed at the top of the page link to essential facts about using the FHA Connection.

**Quick Start Guide: Sign on/off and Password Procedures**

This *Quick Start Sign on/off and Password* page outlines:

- [How to sign on for the first time](#)
- [Password rules](#)
- [Password change](#)
- [Password reset and sign on problems](#)
- [Account lockout assistance](#)
- [Signing off](#)
- [Getting help quickly](#)
- [Detailed Information Resources](#) table

● **How to sign on for the first time**

Once you are registered and authorized by HUD to use the FHA Connection, you will use the user ID provided to you (by your Application Coordinator or HUD, depending on your organization type). To sign on:

- On the Welcome page, enter your user ID in the User ID field.
- In the Password field, as a first-time user, enter the password you provided on your registration form.

(See also *Quick Start's* [User Administration \(Application Coordinator\)](#) page.)

● **Password rules**

The following rules must be observed in creating and entering an FHA Connection password.

**FHA CONNECTION PASSWORDS:**

- MUST have exactly 6 characters
- MUST contain at least one number, and may consist entirely of numbers
- ARE case sensitive, e.g., if MARY11 is your password, entering mary11 will fail
- MAY include numbers or letters and the two special characters "\_" or "-"

**EXAMPLES: de1\_i2 or 918961 or WyYnt9**

Figure 4: Example of *Quick Start Guide* page – FHA Connection Sign on and Password Procedures

### **Quick Start Guide: Detailed Information Resources**

The **Quick Start Guide** is also an avenue of direct access to more in-depth training. **Detailed Information Resources** tables provided at the end of **Quick Start Guide** pages link to more comprehensive, illustrated treatments of each topic or related topics (**Figure 5**). Source materials include the FHA Connection's Frequently Asked Questions, the **FHA Connection Guide**, and/or other specialized resources that may be viewed online, printed, and/or saved to your computer.

Detailed Information Resources	
Subject/Type of Information	Resources
FHA Approval Lists functions: detailed, illustrated explanations	<a href="#">FHA Approval Lists</a> ; <a href="#">Underwriter Registry</a>

Figure 5: Example of a Detailed Information Resources table

### Quick Start Guide: Site Index

The **Quick Start Guide Site Index** (Figure 6) gives a bird’s-eye view of the overall structure of the FHA Connection and its menus. Links go to informational pages that describe FHA Connection functions. The **Site Index** page itself also serves as a single-page, printable ready reference to the organization and functionality of the FHA Connection.

The FHA Connection Site Index maps the Web site and links to descriptions of its functions.

**Home Page**  
 The Home page provides FHA Connection [Sign on](#) and offers key [Getting Started](#) and [Reference](#) information

**Main Menu**  
 The Main Menu provides access to the [Single Family FHA](#), [Multifamily FHA](#), and [Lender Functions](#) business areas

**Single Family FHA**

- [Single Family Origination](#)
- [Single Family Servicing](#)
- [Property Improvement/Manufactured Housing](#)
- [Lender Approval](#)
- [Neighborhood Watch](#)
- [Lender Assessment](#)
- [Physical Assessment](#)
- [Mortgage Letters](#)

**Multifamily FHA**

- [Multifamily Delinquency and Default Reporting](#)
- [Physical Assessment](#)
- [eLOCCS Line of Credit Control System](#)
- [Active Partners Performance System](#)

**Lender Functions**

Access point for various lender-related functions and activities, including [Application Coordinators](#), [Lender Approval](#), [Lender Insurance Acknowledgment](#), [Lender Insurance Contact](#), [Lender Insurance History](#), and [Cash Flow Account Setup](#)

**Note:** To return to this Site Index after following the links above to other *Quick Start* pages, use your browser's (arrow) back function.

Figure 6: Quick Start Guide Site Index

### *Quick Start Guide: Sections and Subsections*

The **Quick Start Guide** consists of the sections and subsections listed in **Table 3: Quick Start Guide's Sections and Subsections** and shown in **Figures 3 and 6**.

**Table 3: Quick Start Guide's Sections and Subsections**

<b>Location/Link</b>	<b>Purpose/Function</b>
<b>Registration and Sign on/off</b>	<ul style="list-style-type: none"> <li>• How to Register</li> <li>• User Administration (Application Coordinator)</li> <li>• Sign on/off and Password Procedures</li> <li>• Service Bureau Administration</li> </ul>
<b>Using the FHA Connection</b>	<ul style="list-style-type: none"> <li>• Navigation Tools and Assistance               <ul style="list-style-type: none"> <li>○ FHA Connection user resources (including contacts, ID Maintenance) (header of each page)</li> <li>○ HUD/FHA information resources (footer of each page)</li> <li>○ Getting Started and References (training/information resource links)</li> <li>○ Help (business background, steps for processing, and field descriptions)</li> <li>○ Processing a Mortgage for FHA Insurance which provides high-level training on loan processing itself (Single Family Origination Case Processing menu)</li> <li>○ What I Need to Know which provides specialized training, targeted to specific functions (adjacent to Single Family Origination functions)</li> <li>○ User Aids provided in Single Family Origination and Single Family Servicing. These user aids and tools are located directly on the processing pages to provide information and assistance while using the loan processing functions.</li> </ul> </li> <li>• How to Find Help, Training, and Information Resources is a concise, single-source guide to FHA Connection Help, training resources, and user assistance contacts. Find it at <a href="https://entp.hud.gov/qckstart/gethelp.cfm">https://entp.hud.gov/qckstart/gethelp.cfm</a></li> </ul>
<b>Functions Defined</b>	<ul style="list-style-type: none"> <li>• Single Family Origination includes definitions of each function on the following menus, along with a description and illustration of the user aids, training, and Help provided directly within the relevant function or menu:               <ul style="list-style-type: none"> <li>○ <b>Case Processing</b> – descriptions of over 20 functions</li> <li>○ <b>Condominium Functions</b> – descriptions of 4 functions</li> <li>○ <b>FHA Approval Lists</b> – descriptions of over 20 functions</li> <li>○ <b>HECM Counseling Functions</b> – descriptions of 3 functions</li> <li>○ <b>Origination Reports</b> – descriptions of 5 functions</li> <li>○ <b>Upfront Premium Collection</b> – descriptions of 13 functions</li> </ul> </li> <li>• Single Family Servicing includes definitions of each function on its menu, along with description of the user aids, and Help provided</li> </ul>



Table 3: Quick Start Guide's Sections and Subsections

Location/Link	Purpose/Function
	<ul style="list-style-type: none"> <li>Property Improvement/Manufactured includes definitions of each function on its menu</li> <li>Lender Approval offers definitions of each function</li> </ul>
Information Resources	<ul style="list-style-type: none"> <li><b>FHA Connection Guide</b></li> <li><b>Processing a Mortgage for FHA Insurance</b></li> </ul>
FHA Connection Facts	Information on the FHA Connection's purpose and capabilities, system basics, security and user assistance.
Site Index	The FHA Connection Web Site Index shows the organization of the FHA Connection's menus and functions. Each entry links to the <b>Quick Start Guide</b> information page describing its purpose and use.

### Navigation, Page Identification in the *Quick Start Guide*

The **Quick Start Guide** uses the same navigation and page identification techniques that the FHA Connection uses to make information and resources easy to find and quickly accessible (**Figure 7**).

Navigation and page identification techniques include:

- a top-of-page **red navigation bar** that provides a breadcrumb trail identifying your location in the Web site

**Note:** These titles are **active links** to return to the previous topics.

- the page title provided in multiple places to assist you in your navigation.

Find the page title:

- in the upper left of corner of your Internet browser
- in the blue banner which identifies the name of the menu or function page you are using
- as the last link in the navigation bar's breadcrumb trail

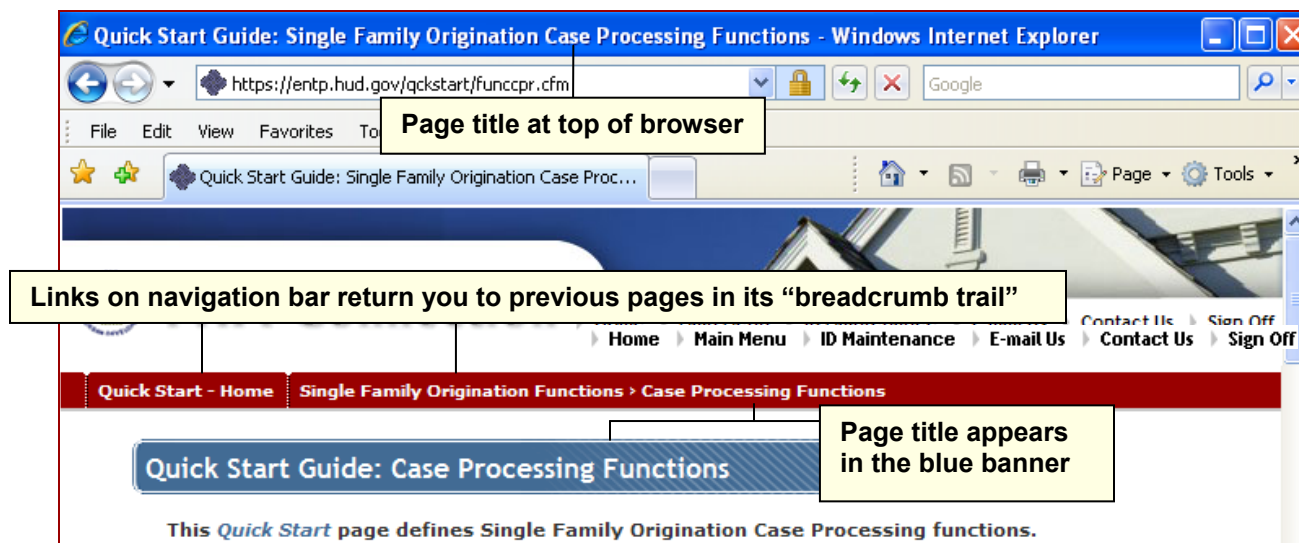


Figure 7: *Quick Start Guide* breadcrumb trail and page identification example

## FHA Connection Welcome Page: Getting Started and References Sections

The links in the FHA Connection Welcome page's **Getting Started** and **References** sections (Figure 8) connect users directly to key information and training resources. **Table 4: Resources Provided in the FHA Connection Welcome Page's Getting Started and References Sections** lists and briefly describes those resources.

<b>Section/Link</b>	<b>Topics</b>
<b>Getting Started: About the FHA Connection</b>	A very brief, but thorough, overview, including the FHA Connection's purpose and function
<b>Getting Started: Registering a New User</b>	A step-by-step depiction of the process to register to use the FHA Connection, designed for both users and for the Application Coordinators who assist their organization's users and administer their FHA Connection user accounts
<b>Getting Started: Hours of Operation</b>	The Hours of Operation for HUD systems appear by application name, schedule type, start time, end time, and specific planned events. The Hours of Operation page states that all times listed are Eastern time.
<b>Getting Started: Contact Us</b>	E-mail and telephone contact information for HUD Single Family, Multifamily, the FHA Resource Center, and other system assistance
<b>References: Frequently Asked Questions</b>	Answers provided by the FHA Connection Single Family Administration help desk cover: Access and Administration; Using the FHA Connection business areas of Case Processing, Single Family Servicing, Property Improvement/Manufactured Housing, Lender Assessment (LASS), and Lender Approval; and General topics.
<b>References: Quick Start Guide</b>	See the <b>Quick Start Guide</b> section, pp. 5-9.
<b>FHA Connection Guide</b>	Provides detailed, illustrated training that can be viewed online, saved, and/or printed. See the <b>FHA Connection Guide</b> section, pp. 2-4.



Figure 8: Getting Started and References portions of FHA Connection Welcome page

## FHA Connection/HUD User Assistance and Information Links

The following FHA Connection and HUD user assistance and information links are directly available—without need for sign on—in the FHA Connection Welcome page’s header and footer (**Figure 1**). They allow one-click access to key user information and contacts. These links are also continuously available on many FHA Connection menus following sign on. **Table 5: FHA Connection Header and Footer User Assistance and Information Links** lists and describes each link.

**Important:** These links are an important resource for users who cannot sign on to the FHA Connection due to a password or user ID problem or for those needing information about the FHA Connection who are not currently FHA Connection users.

**Table 5: FHA Connection Header and Footer User Assistance and Information Links**


Page Location	Link	Purpose/Function
<b>Page Header</b>	<b>Home</b>	Use this link to return to the Home page from other menu and function pages
	<b>Main Menu</b>	This link provides access to the Single Family FHA, Multifamily FHA, and Lender Approval menus (requires sign on)
	<b>ID Maintenance</b>	Use this link to reach password change and other administrative functions (requires sign on)
	<b>E-mail Us</b>	Use this link to send an e-mail question to the FHA Connection Single Family Administrator
	<b>Contact Us</b>	Use this link to reach e-mail and telephone contact information for HUD Single Family, Multifamily, the FHA Resource Center, and other system assistance
	<b>Sign Off</b>	Use this link to end your current session on the FHA Connection.
<b>Page Footer</b>	<b>HSG/FHA Home page</b>	Use this link for resources such as contact information, keyword Housing topics index, Site index, Work Online page (with links to HUD forms, handbooks, and systems processes), HUD Reading Room, HUD Office of Affordable Housing
	<b>HUD Single Family FHA Housing Home page</b>	Use this link for Single Family resources such as information for and about key participants in the FHA loan process, e.g., appraisers, home buyers, lenders, etc.; HUD's departmental home buying page and other related resources; events and training; Single Family FHA-insured mortgage programs information; Housing Counseling; HUD Homes (HUD-owned real estate); owning a home; reference guide; regulatory programs; and Neighborhood Networks (multiservice community learning centers in HUD-insured and assisted properties)
	<b>HUD Multifamily</b>	Use this link for Multifamily resources such as offices' description and contacts, data and statistics, program descriptions, renting, Section 8 information, Multifamily Accel Processing (MAP) (expedited Lender/HUD staff handling of the application and insurance process)

**Note:** The FHA Connection does not maintain the Web sites in the page footer. With questions about these resources, refer to the current contacts listed on those sites.

Table 5: FHA Connection Header and Footer User Assistance and Information Links

Page Location	Page Location	Page Location
	<b>HUDCLIPS</b>	Use this link to access the Web page for HUDCLIPS which serves as a database search tool for HUD Mortgagee Letters, the Federal Register, the Code of Federal Regulations (CFR) titles pertaining to HUD business, the Congressional Record, and HUD's guidebooks, handbooks and notices, and its various other policy letters.
	<b>Lenders Information</b>	Use this link for resources such as information on how to become an FHA Lender, including a mortgagee starter kit on: <ul style="list-style-type: none"> <li>• what FHA lenders need to know</li> <li>• FHA-insured mortgage programs</li> <li>• the FHA Connection</li> <li>• events and training for mortgage industry professionals</li> <li>• HUD's National Servicing Center</li> <li>• Neighborhood Watch early warning default and monitoring system</li> <li>• online lender recertification/renewal</li> </ul>
	<b>Mortgagee Letters</b>	Access resources such as information for lenders on Federal Housing Administration (FHA) operations, policies, procedures, and changes. FHA Mortgagee Letters are also accessible from the Main Menu page of the FHA Connection.

## FHA Connection Help

Individualized, detailed Help explaining the use of each function and its individual pages is available directly on the FHA Connection processing pages. **Help Links**  is the access point for Help provided in the following format; it opens Help pop-up pages (**Figure 9**) with links to:

- **Business Background:** General background information on specific application, including the business rules and regulations and relationships of functions within the loan processing cycle (**Business Background Help** section and **Figure 10**)
- **Steps for Processing:** Procedures required to complete the loan processing task (**Steps for Processing Help** section and **Figure 11**)
- **Field Descriptions:** Definition, data input, data validation rules, and data format for each field (**Field Descriptions Help** section and **Figure 12**)
- **Help Index:** Alphabetical index of the Help available for the business area

As can be seen in **Figure 9**, the **Help** menu, each Help page is provided in pop-up browser format (**Figure 11**) that includes access to the Internet browser's File\Print menu to print individual Help pages. The Help also provides page-end links to other, related Help pages (**Figure 10**).

Most FHA Connection business areas provide Help in the common format described here. Some business areas provide variations of the Help described here. Access to Help requires sign on to the FHA Connection, except for the Help on public pages, such as registration forms.

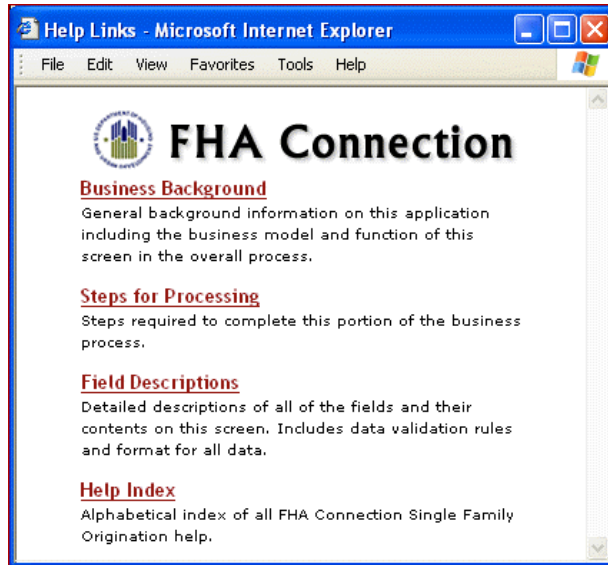


Figure 9: Illustration of Help menu

## Business Background Help

Business background provides practical insights to assist in using the particular loan processing or administrative function. View the type of content provided in **Figure 10** (which shows the help text only).

[<<Back](#)      [Forward>>](#)      [Close](#)

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**CEO Mailing Address - Business Background**

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**When HUD approves the registration of an Application Coordinator, an FHA Connection user ID is assigned to the Application Coordinator. A notification letter containing the FHA Connection user ID is mailed to the attention of the chief executive officer (CEO) at the home office mailing address HUD has on record for the organization. **CEO Mailing Address** should be used to verify this address before processing **Application Coordinator Registration**.**

**Incorrect Lender Address**

If a lender's home office mailing address is incorrect, fax a letter to HUD's Lender Approval Division at (202) 755-0303. It must be on letterhead, signed by a Vice President or higher official, and include the 10-character FHA lender ID. The old and new address must be provided (including county). Specify that it is the home office mailing address, since HUD retains multiple addresses for a lender. For confirmation that HUD's records have been updated, include your fax number and a contact name.

**Incorrect Service Bureau Address**

To correct the address of a service bureau for a Title II Lender, send an e-mail message to [sf\\_premiums@hud.gov](mailto:sf_premiums@hud.gov) and include the 5-character FHA service bureau ID.

-or-

To correct the address of a service bureau for a Title I lender, call the Premiums Help Line at 1-800-669-5152, x4232.

**See Also**

[CEO Mailing Address - Processing](#)  
[CEO Mailing Address Page - Field Descriptions](#)  
[CEO Mailing Address Results Page - Field Descriptions](#)

**End-of-page links to other Help topics**

Figure 10: Business Background Help example (browser frame omitted)

## Steps for Processing Help

Directions for processing take users step by step through each field on each function page. For detailed pages, with multiple sections, the processing steps are presented section by section.

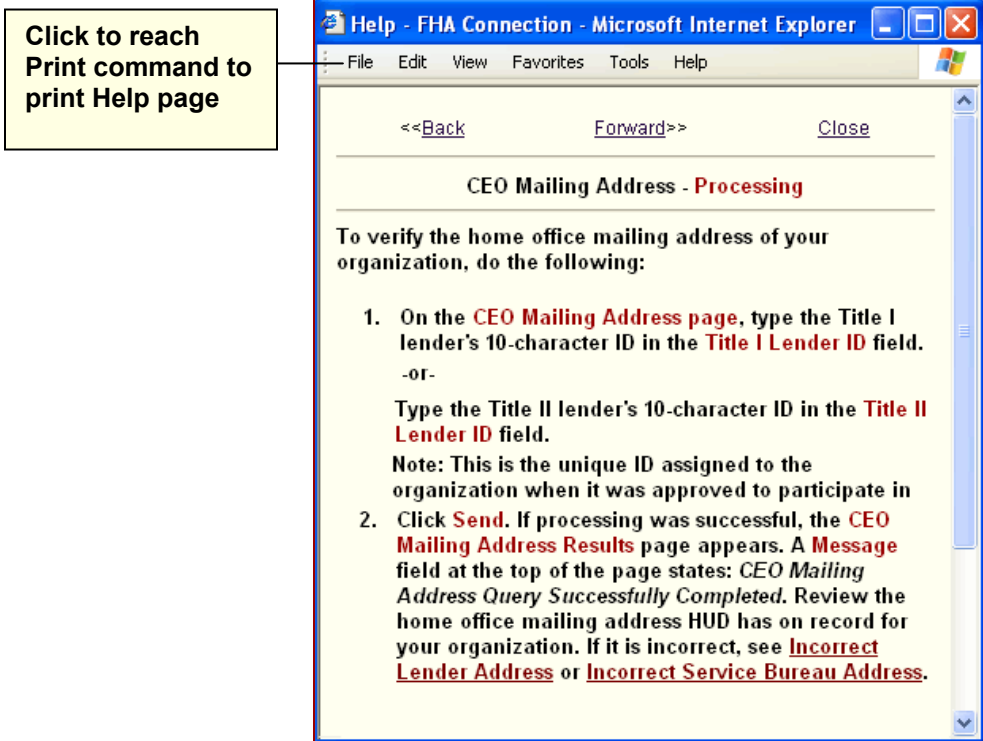


Figure 11: Segment of a processing steps page

## Field Descriptions Help

The field descriptions **Help** defines each field on each page, explaining required inputs or selections. **Figure 12** shows the **Help** Field Descriptions pop-up page for the CEO Mailing Address page.

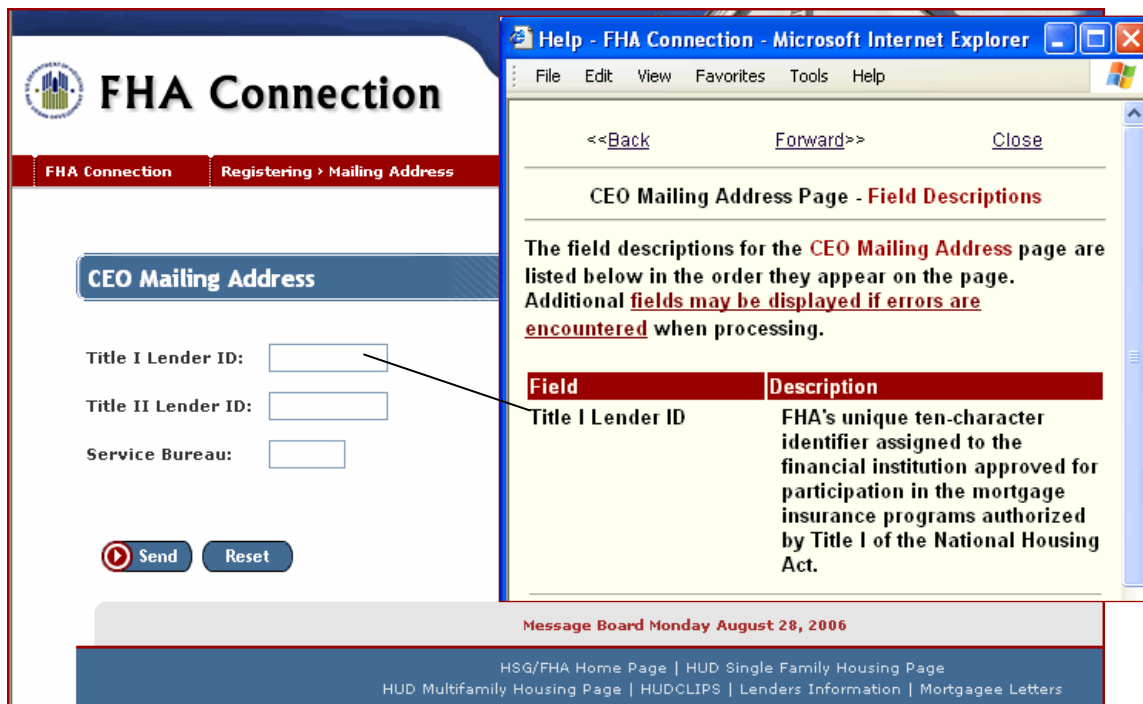


Figure 12: Field Description Help example

## Processing a Mortgage for FHA Insurance Tutorial

**Processing a Mortgage for FHA Insurance** (Figure 13) is an illustrated tutorial on using Single Family Origination menus and functions to:

- process requests for FHA insurance in mortgage origination
- to research supporting information.

Users are Title II Direct Endorsement (DE) lenders accessing HUD's origination system, the Computerized Homes Underwriting Management System (CHUMS).

Find **Processing a Mortgage** on the Single Family Origination **Case Processing** menu (Figure 16) and in the **Quick Start Guide** Home page's **Information Resources** section (Figure 3).

**Processing a Mortgage** has two workflows (Figure 13) with task sequences for:

- Existing Construction property
- 203k Substantial Rehabilitation property.

**Single Family Origination on the FHA Connection** Print Page

### Processing a Mortgage for FHA Insurance

The Single Family Origination menus on the FHA Connection provide Title II Direct Endorsement (DE) lenders access to HUD's origination system, Computerized Homes Underwriting Management System (CHUMS/F17). This enables lenders to process requests for FHA insurance for mortgages they are originating and research supporting information.

Below are links to Single Family Origination workflows (sequence of business tasks) and task sequences for the construction type of the property.

- [Existing Construction](#) (new purchases)
- [203k Substantial Rehabilitation](#) (new purchases)

**Workflows show the processing sequences for two Single Family Origination property types: existing construction and 203k substantial rehabilitation**

Figure 13: Processing a Mortgage for FHA Insurance

To provide a succinct view of the entire process, each workflow in the tutorial shows each processing task in step-by-step flowchart format that includes alternative paths and optional steps. Figure 14 shows these features in the Existing Construction workflow.

### Existing Construction

- [Borrower Applies for Mortgage](#)
- [Research Information Using the FHA Connection](#)
- [Request an FHA Case Number for the Mortgage](#)
- [Case Number Assigned or Case Is Put on Hold](#)
- [Record Appraisal Information \(if required\)](#)

- Processing order
- Alternative paths
- Optional steps

Each link shows a step in the Existing Construction workflow, e.g., this link provides information on requesting an FHA case number

Figure 14: Processing a Mortgage for FHA Insurance—Existing Construction workflow

Click on any link in the flowchart and its task description appears. For example, the Existing Construction workflow step: **Request an FHA Case Number for the Mortgage** (Figure 14) links to the drilled down detail of the pop-up page shown in Figure 15.

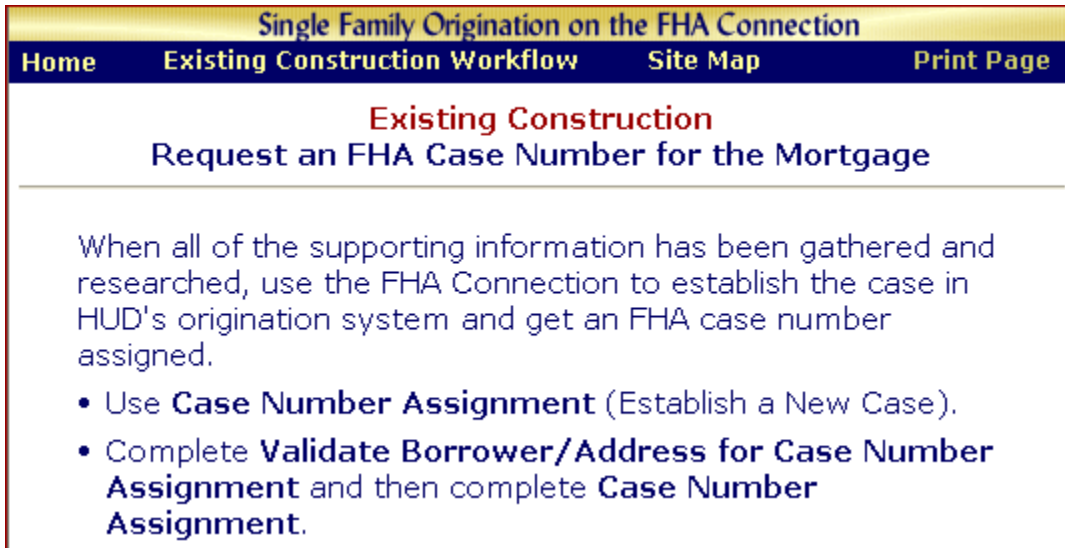



Figure 15: Portion of Request an FHA Case Number...descriptive pop-up page

### What I Need to Know (WINK): Function-specific Training

**What I Need to Know (WINK)** modules are function-specific FHA Connection training tools for Single Family loan origination. **WINK** pages illustrate key information and critical procedures to help users to avoid common errors or to work through sometimes problematic processing points.

**WINK** modules are located on the menu right next to the function they support, e.g., as shown in **Figure 16** on the **Case Processing** menu, providing helpful tips and troubleshooting aids.

Click the **WINK** icon  next to the loan processing function of interest e.g., as illustrated in **Figure 16**, **Case Number Assignment**, **Appraisal Logging**, **Insurance Application**, **HECM Insurance Application** to open the corresponding **WINK** module.

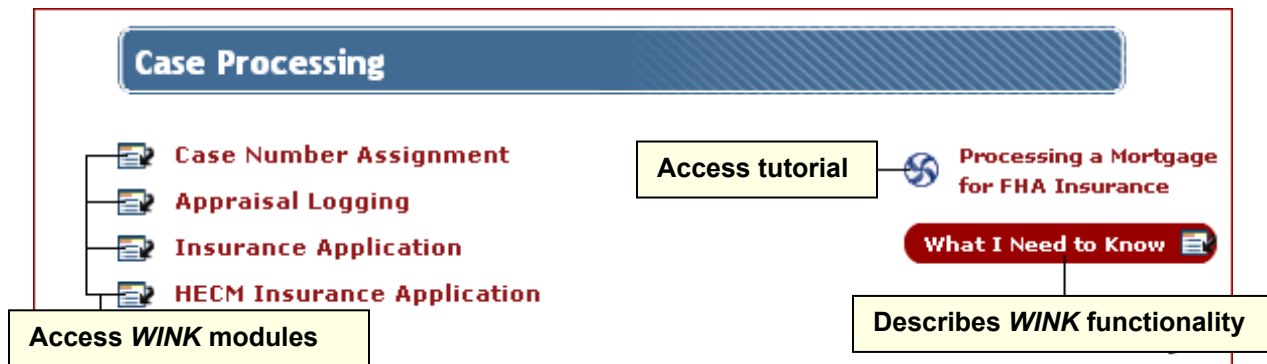


Figure 16: Processing a Mortgage for FHA Insurance

The **WINK** format consists of Topics indexes linked to illustrated information pages. This is illustrated in **Figures 17** and **18**.



The screenshot shows a web page titled "What I Need to Know . . . About Insurance Application". At the top, there are navigation links for "Site Map", "Other Resources", and "Print". Below this is a "Topics" section with a list of links organized into four main categories:

- Preparing to Use Insurance Application**
  - ▶ [Purpose](#)
  - ▶ [Insurance Application Authorization](#)
  - ▶ [Information Sources](#)
  - ▶ [Requirements](#)
  - ▶ [Upfront Mortgage Insurance Premium \(UFMIP\) Issues](#)
  - ▶ [Underwriters](#)
- Completing the Insurance Application**
  - ▶ [User Aids](#)
  - ▶ [Tips for Entering Worksheet and Mortgage Information](#)
  - ▶ [Tips for Changing Borrower Information](#)
- Insurance Application - Accepted or Rejected?**
  - ▶ [Determining Insurance Application Status](#)
  - ▶ [Retrieving Mortgage Insurance Certificate \(MIC\) Information](#)
  - ▶ [Resolving a Notice of Return \(NOR\)](#)
- Endorsements by LI Lenders**
  - ▶ [Lender Insurance \(LI\) Requirements](#)
  - ▶ [LI Endorsement Process](#)
  - ▶ [Submitting Case Binders](#)

Two callout boxes provide additional context:
 

- The first callout, "Links to additional helpful information", points to the "Site Map" and "Other Resources" links.
- The second callout, "The displayed topics and subtopics provide a listing of available information and link to the specific WINK information pages", points to the list of topic links.


Figure 17: Access to *WINK* information is organized by topics

On each *WINK* Topics page (Figure 17), click a topic link. A *WINK* information page appears with detail (Figure 18). This *WINK* information page (Figure 18) illustrates the *WINK* approach, putting specific FHA Connection loan processing information directly at the user's fingertips with:

- **succinct, targeted text** on a narrow aspect of a topic
- **representative illustrations** of the processing tip or business background item presented
- **callouts describing features or problem areas**, e.g., "Note assigned appraiser's information"
- **pullouts** (expanded portions with larger fonts) **focusing attention on key details**, e.g., shows data formats for specific fields of interest

**View/Resolve NOR Using Case Query**

Using **Case Query**, review/resolve **NOR Reasons** and **NOR Comments** listed on **Case Query Results**.



## FHA Connection

[Home](#) > [Main Menu](#) > [ID Maintenance](#) > [E-mail Us](#) > [Contact Us](#) > [Sign Off](#)

Single Family FHA
Single Family Origination > Case Processing > Case Query

Case Query Results

Help Links ?

**SUCCESS**

Other Functions

CASE QUERY SUCCESSFULLY COMPLETED  
ALL BORROWERS PASSED SSN VALIDATION - NAME, SSN OR DOB CHANGES WILL REVALIDATE

*FHA Case Number:* **061-1234567**

*Borrower Name:* **STANLEY, STAN S**

*Property Address:* **123 MAPLE AVE  
NEW LONDON CT 063200000**

---

*Originator Name:* **MORTGAGE LENDERS CO**

*Case Type:* **DIRECT ENDORSEMENT HECM TRADITNL (ADP Code 951)**

<i>Appraiser License:</i> <b>CTRCR.0001234</b>	<i>Case Number Assigned Date:</i> <b>01/11/11</b>
<i>Appraiser Name:</i> <b>MARKS, MARCUS M</b>	<i>Appraisal Logged Date:</i> <b>01/21/11</b>
<i>Closing Package Received Date:</i> <b>04/18/11</b>	<i>Appraisal Update Processing Date:</i>
<i>Insurance Date:</i>	<i>Closing Date:</i> <b>03/09/11</b>
<i>Upfront MIP Due:</i> <b>\$2,400.00</b>	<i>Upfront MIP Received Date:</i>

*Last Action Date:* **04/19/11**

*Last Action:* **NOR**

*Preprocessing Reject:*

*Uninsurable Location:*

*Uninsurable Property:*

**⚠ Nor Reasons: **R08****


*NOR Comments:* **ALL LOAN AGREEMENTS MUST BE SIGNED BY LENDER; UFMP BALANCE DUE OF \$2,400.00**

*Property:*

*NOR Comments:* **ALL LOAN AGREEMENTS MUST BE SIGNED BY LENDER; UFMP BALANCE DUE OF \$2,400.00**

New Request

See [Tips for Entering Worksheet and Mortgage Information](#) to help resolve a NOR.



PRINT

Succinct, targeted text

Graphical illustration of the function

Pullout

Callout

If available, click Nor Reasons to view the Explanation of Notice of Return Codes list and/or review NOR Comments

Figure 18: WINK information page

## *Single Family Premium Collection Subsystem-Periodic Information Packet*

The **Single Family Premium Collection Subsystem-Periodic Information Packet** covers the Department of Housing and Urban Development's (HUD) automated data processing system for FHA Single Family monthly mortgage insurance premium collection and case-level reconciliation. Detailed information is provided on paying monthly premiums and on all report files included in the FHA Connection **Monthly Premiums** function, including the report file layouts and how to retrieve the files.

This Web site (*url listed below*) is organized into various topical sections shown in **Table 6: Single Family Premium Collection Subsystem-Periodic Information Packet**:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/comp/premiums/sfpcsp5](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfpcsp5)

**Table 6: Single Family Premium Collection Subsystem-Periodic Information Packet**

<b>Chapter</b>	<b>Topics</b>
<b>Basic Information</b>	Business overview of HUD's collection of monthly mortgage insurance premiums, including: <ul style="list-style-type: none"> <li>• Answers to mortgagee questions</li> <li>• Premium, interest, and late charge calculations</li> <li>• Reconciliation discrepancy types</li> <li>• Service bureaus</li> <li>• Accessing HUD's systems and data</li> </ul>
<b>Technical Issues</b>	Technical assistance related to: <ul style="list-style-type: none"> <li>• Submitting payments</li> <li>• Accessing reports</li> </ul>
<b>Layouts for Report Files</b>	File formats for monthly premium reports downloadable via the FHA Connection or Alternate Report Retrieval: <ul style="list-style-type: none"> <li>• Advance Notices Layout</li> <li>• Billing Layout</li> <li>• Lender Notification Layout</li> <li>• Portfolio Layout</li> <li>• Reallocation Transactions Layout</li> <li>• Reconciliation Layout</li> <li>• Refund Transactions Layout</li> </ul>
<b>What's New</b>	Date and summary of recent and previous system updates.

## *FHA Connection Title I User's Guide*

The ***Property Improvement/Manufactured Housing - User's Guide*** for the FHA Connection provides instruction and information on Title I Property Improvement/Manufactured Housing function processing via the FHA Connection. Information topics include: Title I Property Improvement Loans, Title I FHA PowerSaver Loans, Title I Manufactured Housing Loans, and Title I Servicing. Each section can be viewed online, saved, and/or printed as needed. This information is available to authorized Title I lender personnel.