

# Upfront Premium Case Information

Lenders use the FHA Connection **Upfront Premium Collection** menu options (**Figure 1**) to pay and monitor upfront mortgage insurance premium (UFMIP or MIP) payments, including viewing a history of upfront MIP payments made online, retrieving current upfront MIP payment information on requested cases, and generating upfront MIP summary reports at the lender and branch level. In addition, lenders can access the message board from HUD's upfront premium collection system.

This **FHA Connection Guide** module provides training on accessing, viewing, and correcting upfront premium case information. Refer to the sections that follow for accessing instructions, followed by descriptions and illustrations of each **Upfront Premium Case Information** menu option.

- **Accessing Case Information**
- **Case Corrections**
- **Case History**
- **Case Master Summary**
- **Payment Details**
- **Refund Details**

**Note:** Find the **FHA Connection Guide** documentation for the other **Upfront Premium Collection** options as follows:

- **Upfront Premium Payments** provides training for submitting upfront MIP payments and viewing payment history as well as information regarding MIP payment research tools
- **Upfront Premium Reports** provides guidelines for retrieving lender and/or branch level information in various reports

The screenshot shows the 'Upfront Premium Collection' menu on the FHA Connection website. The menu is organized into several sections:

- Message Board for Upfront Premium Collection**
  - Pay Upfront Premium
    - Pay Premium for Purchase Cases (Includes Conventional Refinance Cases)
    - Pay Premium for Refinance Cases (FHA to FHA only)
    - Pay Penalties Only
    - Payment History
- Upfront Premium Case Information**
  - Case Corrections
  - Case History
  - Case Master Summary
  - Payment Details
  - Refund Details
- Upfront Premium Reports**
  - Penalties Due
  - Refinance Exceptions
  - Refunds Disbursed
  - Unendorsed Cases
  - Suspended Payments

Callout boxes highlight the following options:

- Case level options discussed in this FHA Connection Guide module:** Case Corrections, Case History, Case Master Summary, Payment Details, Refund Details.
- Payment options discussed in the Upfront Premium Payments module:** Pay Premium for Purchase Cases (Includes Conventional Refinance Cases), Pay Premium for Refinance Cases (FHA to FHA only), Pay Penalties Only, Payment History.
- Report options discussed in the Upfront Premium Reports module:** Penalties Due, Refinance Exceptions, Refunds Disbursed, Unendorsed Cases, Suspended Payments.

Figure 1: Upfront Premium Collection menu

## Accessing Case Information

Case Information can be obtained between 7:00 a.m. and 9:00 p.m. ET, Monday through Friday, excluding holidays. The Federal Reserve holiday calendar is observed.

The instructions that follow illustrate how to access the **Case Master Summary** for a specific case. These steps serve as instructions to access any of the case level **Upfront Premium Collection** functions (listed above):

1. After sign on, follow the menu path: **Single Family FHA > Single Family Origination > Upfront Premium Collection** to access the **Upfront Premium Collection** menu (**Figure 1**).

**Note:** The FHA Connection menu path appears as a breadcrumb trail in the red bar at the top of each function page (just like the one illustrated at the top of each page of this guide).

2. Click the desired **Upfront Premium Collection** function. In this example, we selected **Case Master Summary**.
3. On the Case Master Summary Query page (**Figure 2**), type the desired case number in the **FHA Case Number** field.

Figure 2: Case Master Summary Query page

4. Click **Send**. The Case Master Summary Results page (**Figure 3**) appears, providing summary information for the specified case.

For assistance with procedural details and field definitions, click **Help Links ?**.

The Case Master Summary Results page provides a summary of the premium, late, and interest amounts paid, refunded, and debited for the case and, when applicable, refinance information. Due to their importance related to endorsement, note the highlighted information in the **Prem available for endorsement** field and the **Penalties Due** fields.

Use the print capability of your Internet browser to print the Case Master Summary Results page. For best results, set your printer orientation to "landscape" before printing.

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

Single Family FHA Single Family Origination > Upfront Premium Collection > Case Master Summary >

**Case Master Summary Results** [Help Link ?](#)

FHA Case Number: **021-1234567**  
 Borrower Name: **MCCULLOUGH, JOHN**

**Click for additional information about Upfront Premiums**

CASE INFORMATION	
Case status:	ENDORSED
Mortgagee ID:	8676100022
Closing date:	12/30/2004
Endorsement date:	6/21/2005
Last PER date:	1/5/2005

REFINANCE INFORMATION	
Old case number:	-
Refi authorization number:	Not applicable
Refi status:	Not applicable

**PAYMENT SUMMARY**

Premium		Late		Interest		Total	
Paid:	\$ 2,121.87	Paid:	\$ 0.00	Paid:	\$ 0.00	Paid:	\$ 2,121.87
Refunded:	- 0.00	Refunded:	- 0.00	Refunded:	- 0.00	Refunded:	- 0.00
Debited:	- 0.00	Debited:	- 0.00	Debited:	- 0.00	Debited:	- 0.00
Net premium:	\$ 2,121.87	Net late:	\$ 0.00	Net interest:	\$ 0.00	Net total:	\$ 2,121.87

**Refinance**

Refinance		Penalties Assessed/Adjusted					
Refi credit:	\$ 0.00	Late assessed:	\$ 0.00	Int assessed:	\$ 0.00	Total assessed:	\$ 0.00
		Late adjusted:	- 0.00	Int adjusted:	- 0.00	Total adjusted:	- 0.00
		Net late:	\$ 0.00	Net interest:	\$ 0.00	Net total:	\$ 0.00

**Penalties Due**

<b>Late:</b>	\$ 0.00	<b>Interest:</b>	\$ 0.00
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**Suspended**

Premium:	\$- 0.00	Late:	\$ 0.00	Interest:	\$ 0.00	Total:	\$ 0.00
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**Prem available for endorsement:** \$ **2,121.87**

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Figure 3: Case Master Summary Results page

## Case Corrections

**Case Corrections** is used to make corrections to case information submitted with an upfront MIP payment. After a payment is made, a correction via **Case Corrections** cannot be processed until the next business day. The following information can be corrected using **Case Corrections**:

- New FHA Case Number
- Old FHA Case Number (prior case being refinanced)
- Closing Date
- Mortgagee ID

**Case Corrections** can also be used to change a purchase case to a refinance case by providing the old FHA case number. To change a refinance case to a purchase case, contact HUD's Single Family Insurance Operations Division (SFIOD) at: Lender\_Assistance@hud.gov.

Authorized lender employees select **Case Corrections** on the **Upfront Premium Collection** menu (**Figure 1**) and provide the case number to display existing case information on the Case Corrections page (**Figure 4**). This page is used to review previously established case information and to enter correct information where applicable.

**FHA Connection**

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Single Family FHA Single Family Origination > Upfront Premium Collection > Case Corrections

**Case Corrections** Help Links ?

FHA Case Number: 102-9876543

	Existing Information	Enter Correct Information
Old FHA Case No.:	102-3216549	<input type="text"/> - <input type="text"/>
Closing Date:	10/18/2006	<input type="text"/> / <input type="text"/> / <input type="text"/>
Mortgagee ID:	8023045678	80230 <input type="text"/>
New FHA Case No.:	102-9876543	<input type="text"/> - <input type="text"/>

Send Reset New Request

Message Board Friday October 06, 2006

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Figure 4: Case Corrections page

After clicking **Send**, review the correction(s) on the Case Corrections Verification page. If any changes are needed, click **< Go Back and Edit** to return to the Case Corrections page and edit the information. If the information is correct as entered, click **Send**. The Case Corrections Results page appears indicating whether the correction was successful.

Keep the following in mind when making corrections to the indicated information. An error message is returned if a submitted correction is not compliant with one or more of these rules.

**New FHA Case Number:**

- The new case number (entered as the correction):
  - must exist in HUD's Computerized Homes Underwriting Management System (CHUMS/F17), which is HUD's system for processing cases for FHA insurance. To determine this, use **Case Query** on the FHA Connection's **Case Processing** menu.
  - and,
  - must not have an upfront MIP payment on record in HUD's Single Family Premium Collection Subsystem - Upfront (SFPCS-U/A80R). To determine this, use **Case Master Summary** on the FHA Connection's **Upfront Premium Collection** menu; no case information should be found.
- The existing case number (the one being corrected):
  - cannot have a payment on suspense, except for an invalid case number and/or,
  - cannot have an upfront MIP refund or adjustment.

To determine this, use **Case Master Summary** on the FHA Connection's **Upfront Premium Collection** menu.

**Old FHA Case Number:** This is the case number of a prior FHA-insured mortgage for the same property. The old case number can be corrected if the original pairing of the old and new case numbers was invalid on a previous upfront MIP payment.

**Closing Date (Disbursement Date):** The closing date (for a new purchase) or disbursement date (for an FHA-to-FHA refinance case) cannot be a future date and cannot be later than the received date of the first payment (that has not been refunded or debited).

**Note:** Correcting the closing (disbursement) date on record for the payment automatically corrects the closing (disbursement) date entered on the Insurance Application form on the FHA Connection, if there is a discrepancy in the dates.

**Mortgagee ID:** The mortgagee ID can only be changed to the ID of a branch office of the same lending institution. The mortgagee ID must be a valid 10-digit identifier in HUD's system of record for FHA-approved lending institutions, the Institution Master File (IMF/F51).

## Case History

Select **Case History** on the **Upfront Premium Collection** menu and enter a case number to display a chronological list of every upfront premium transaction and/or event that has occurred on a case. Each event gives information about who or what generated the activity on the case and a description of the activity.

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Single Family FHA | Single Family Origination > Upfront Premium Collection > Case History >

**Case History Result** [Help Link](#)

FHA case number: 321-1234567

<b>1</b>	1/3/2006	1:13:41 AM	SYSTEM	Received remittance payment		
Mortgage: 8881234567 Schedule: 28063 Closing: 12/30/2005						
Received: 1/3/2006 Deposited: 1/4/2006 SFPCS: 1/3/2006						
Total pmt Premium						
\$2,310.08		\$2,310.08	Late	Interest	Late assd	Interest assd
			\$0.00	\$0.00	\$0.00	\$0.00
<b>2</b>	1/3/2006	1:13:41 AM	SYSTEM	Premium endorsement report sent		
4 PER was sent to mortgagee ID: 8881234567						
PER was sent using: EDI						
<b>3</b>	1/19/2006	2:44:15 PM	CHUMS	Case correction		
Old values: Mortgage Closing Refi case Refi authorization						
New values: 12/30/2005 12/29/2005						
<b>4</b>	1/19/2006	2:44:15 PM	CHUMS	Premium endorsement report sent		
4 PER was sent to mortgagee ID: 8881234567						
PER was sent using: EDI						
<b>5</b>	2/23/2006	5:14:03 PM	CHUMS	Endorsed		
CHUMS sent endorsement to SFPCS on 2/22/2006						
Premiums						
			Remitted premium: \$2,310.08	Premium on case at endorsement: \$2,310.08		
			Suspended premium: \$0.00			
			Refinance credit: \$0.00	Total premium needed to endorse: \$2,310.07		
			Total: \$2,310.08	Excess: \$0.01		
<b>6</b>	2/23/2006	12:51:26 AM	SYSTEM	Payment reconciled at endorsement		
This case has been reconciled.						
Check for possible refunds which have been created based on excess.						

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Figure 5: Case History Result page

## Case Master Summary

Select **Case Master Summary** on the **Upfront Premium Collection** menu and enter a case number to obtain a summary of upfront MIP payment information at the case level. The Case Master Summary Results page (**Figure 6**) displays case specifics such as **Case status**, **Mortgagee ID**, **Closing date**, and **Endorsement date** (if applicable). Payment information is summarized to show premium, late, and interest paid and, when applicable, refunded on the case. Refinance case identification and credit amounts are also included when applicable. The summary concludes with the amount of premium available toward endorsement of the case.

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Single Family FHA | Single Family Origination > Upfront Premium Collection > Case Master Summary >

**Case Master Summary Results** [Help Link](#)

FHA Case Number: 321-1234567  
 Borrower Name: MACARTNEY, WHITNEY M

CASE INFORMATION	
Case status:	ENDORSABLE
Mortgagee ID:	8881234567
Closing date:	12/29/2005
Endorsement date:	
Last PER date:	7/6/2007

REFINANCE INFORMATION	
Old case number:	-
Refi authorization number:	Not applicable
Refi status:	Not applicable

PAYMENT SUMMARY							
Premium		Late		Interest		Total	
Paid:	\$ 2,310.08	Paid:	\$ 0.00	Paid:	\$ 0.00	Paid:	\$ 2,310.08
Refunded:	- 0.00	Refunded:	- 0.00	Refunded:	- 0.00	Refunded:	- 0.00
Debited:	- 0.00	Debited:	- 0.00	Debited:	- 0.00	Debited:	- 0.00
Net premium:	\$ 2,310.08	Net late:	\$ 0.00	Net interest:	\$ 0.00	Net total:	\$ 2,310.08

Refinance				Penalties Assessed/Adjusted			
Refi credit:	\$ 0.00	Late assessed:	\$ 0.00	Int assessed:	\$ 0.00	Total assessed:	\$ 0.00
		Late adjusted:	- 0.00	Int adjusted:	- 0.00	Total adjusted:	- 0.00
		Net late:	\$ 0.00	Net interest:	\$ 0.00	Net total:	\$ 0.00

**Penalties Due**

Late:	\$ 0.00	Interest:	\$ 0.00
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Case is not endorsable until penalties are paid.

Suspended			
Premium:	\$- 0.00	Late:	\$ 0.00
		Interest:	\$ 0.00
		Total:	\$ 0.00

**Prem available for endorsement:** \$ 2,310.08

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Figure 6: Case Master Summary Results page

## Payment Details

Select **Payment Details** on the **Upfront Premium Collection** menu and enter a case number to obtain information about each payment received for a specific case. The Payment Details Results page (**Figure 7**) includes the date each payment was received and deposited, the closing date and mortgagee ID submitted with the payment, and suspension information. In addition, this page provides a link to the upfront premium **Case History**.

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Single Family FHA | Single Family Origination > Upfront Premium Collection > Payment Details >

**Payment Details Results** [Help Link ?](#)

FHA Case No: 321-1234567

Payment 1 of 1

Schedule no:	28063	Closing date:	12/29/2005
Received date:	1/3/2006	Source:	PNC
Deposit date:	1/4/2006	Mortgagee ID:	8881234567
Process date:	1/3/2006		HOME LOANS INC

REMITTED	CURRENT	ASSESSED
Premium: \$ 2,310.08	Premium: \$ 2,310.08	
Late: \$ 0.00	Late: \$ 0.00	Late: \$ 0.00
Interest: \$ 0.00	Interest: \$ 0.00	Interest: \$ 0.00
\$ 2,310.08	\$ 2,310.08	

[See history for details](#)

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Figure 7: Payment Details Results page



## Refund Details

Select **Refund Details** on the **Upfront Premium Collection** menu and enter a case number to obtain information about each upfront premium refund on a specific case. The details for each refund include the reason for the refund, the refund status, the date the refund request was created, the date it was disbursed, and the address to which it was sent.

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Single Family FHA | Single Family Origination > Upfront Premium Collection > Refund Details >

**Refund Details Result** [Help Link](#)

FHA case number: 901-9999901

Refund 1 of 1

Requesting mortgagee ID: 8999999901  
Mortgagee name: MORTGAGE BANKERS  
Reason for refund: R01 - 18 Month expire  
Refund status: Request has been authorized  
Created date: 06/01/2007  
Created by: SYSTEM  
Disbursed date: 06/01/2007  
Authorized by: SYSTEM  
Voucher no: PC99999901

Refund Amounts

Total	Premium	Late	Interest
\$1,887.86	\$1,887.86	\$0.00	\$0.00

The above refund was authorized for disbursement to:  
**MORTGAGE BANKERS**  
**Attn: FHA MORTGAGE CLOSING DEPT**  
**REGIONAL OPERATIONS MANAGER** [See history for details](#)  
**9901 S. EAST AVE.**  
**LAS VEGAS, 89119**

[See history for details](#)

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Figure 8: Refund Details Result page