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

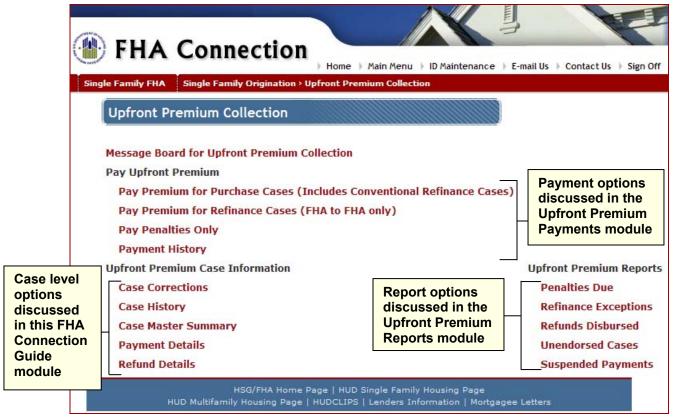


Figure 1: Upfront Premium Collection menu

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).

- Click the desired Upfront Premium Collection function. In this example, we selected Case Master Summary.
- 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

Single Family FHA | Single Family Origination > Upfront Premium Collection

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.

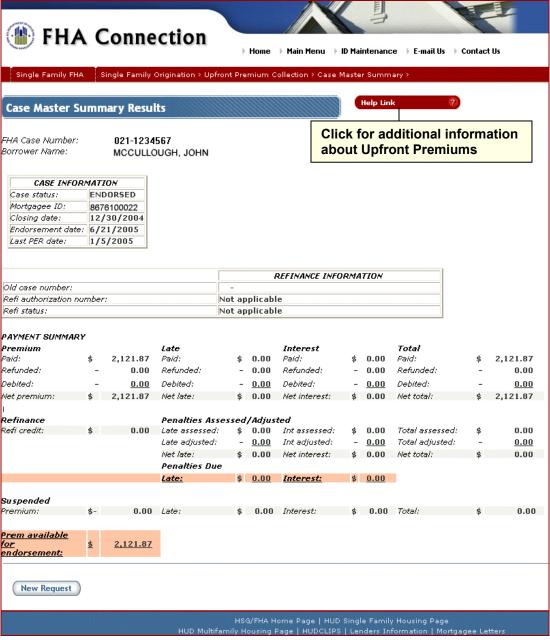


Figure 3: Case Master Summary Results page

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.

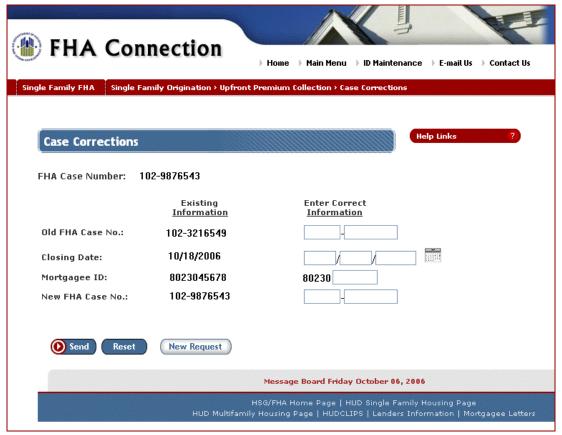


Figure 4: Case Corrections page

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.

Single Family FHA | Single Family Origination > Upfront Premium Collection

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.



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.

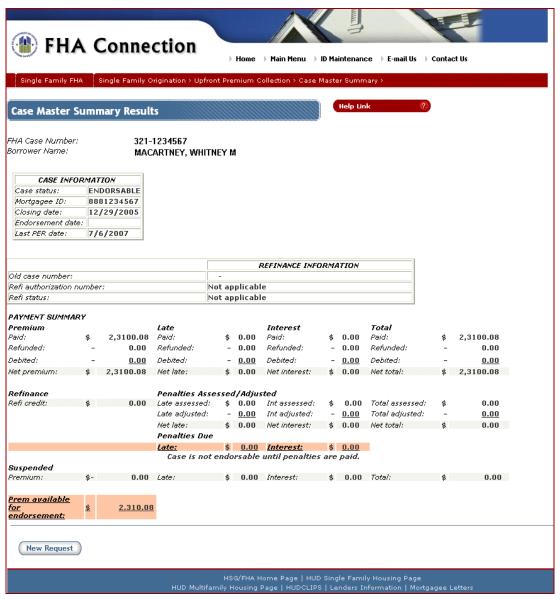


Figure 6: Case Master Summary Results page

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.

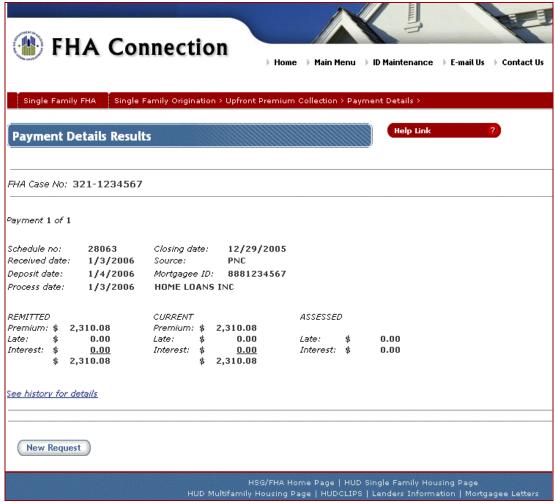


Figure 7: Payment Details Results page

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.

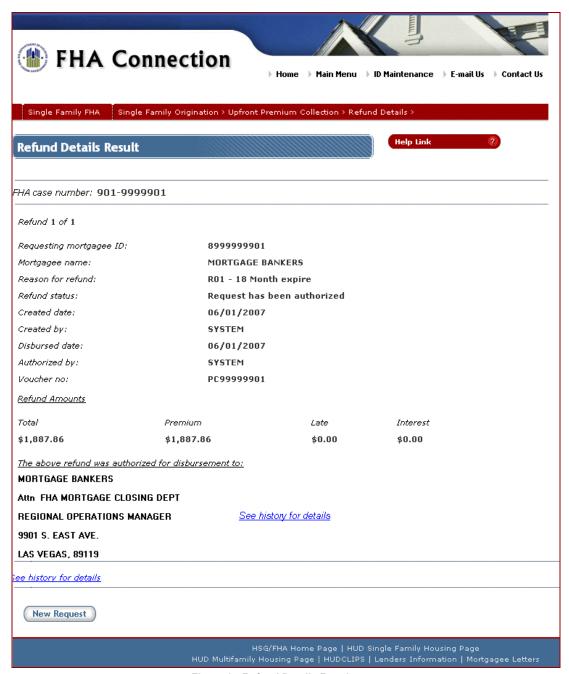


Figure 8: Refund Details Result page