

# Upfront Premium Reports

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 focuses on accessing and viewing **Upfront Premium Reports**. The following sections provide general access instructions, descriptions, and illustrations of each upfront premium report:

- **Accessing Reports**
- **Penalties Due**
- **Refinance Exceptions**
- **Refunds Disbursed**
- **Unendorsed Cases**
- **Suspended Payment**


**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 Case Information** provides training for viewing upfront MIP information for a specific case

The screenshot shows the 'FHA Connection' website interface. The breadcrumb trail is 'Single Family FHA > Single Family Origination > Upfront Premium Collection'. The main menu is titled 'Upfront Premium Collection' and includes a 'Message Board for Upfront Premium Collection' section. Under this section, there are two main categories: 'Pay Upfront Premium' and 'Upfront Premium Case Information'. The 'Pay Upfront Premium' category includes: 'Pay Premium for Purchase Cases (Includes Conventional Refinance Cases)', 'Pay Premium for Refinance Cases (FHA to FHA only)', 'Pay Penalties Only', and 'Payment History'. The 'Upfront Premium Case Information' category includes: 'Case Corrections', 'Case History', 'Case Master Summary', 'Payment Details', and 'Refund Details'. To the right of the menu, there is a section for 'Upfront Premium Reports' which includes: 'Penalties Due', 'Refinance Exceptions', 'Refunds Disbursed', 'Unendorsed Cases', and 'Suspended Payments'. Three callout boxes are present: one on the left for 'Case level options discussed in the Upfront Premium Case Information module' pointing to the 'Upfront Premium Case Information' section; one in the middle for 'Report options covered in this FHA Connection Guide module' pointing to the 'Upfront Premium Reports' section; and one on the right for 'Payment options discussed in the Upfront Premium Payments module' pointing to the 'Pay Upfront Premium' section. The footer contains links: 'HSG/FHA Home Page | HUD Single Family Housing Page | HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgage Letters'.

Figure 1: Upfront Premium Collection menu

## Accessing Reports

The **Upfront Premium Report** options provide access to reports on upfront premium cases that may require further tracking. Report requests are based on the requesting mortgagee ID; reports can be limited to the requesting mortgagee branch or expanded to include all branches of the mortgage company. Reports are immediately generated and displayed by completing the appropriate request page and clicking .

Upfront Premium reports 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 a **List of Unendorsed Cases** report using your mortgagee number. These steps serve as instructions to access any of the **Upfront Premium Collection** reports (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 the function pages (just like the one illustrated at the top of each page of this guide).

2. Click the desired Upfront report name to start to generate the report. In this example, we selected **Unendorsed Cases**.
3. On the List of Unendorsed Cases Query page (**Figure 2**), type the desired mortgagee ID in the **Mortgagee ID** field. Enter the full 10-digit ID to limit the results to a specific branch or the first five digits of the ID to expand the results to all branches within your lending institution.

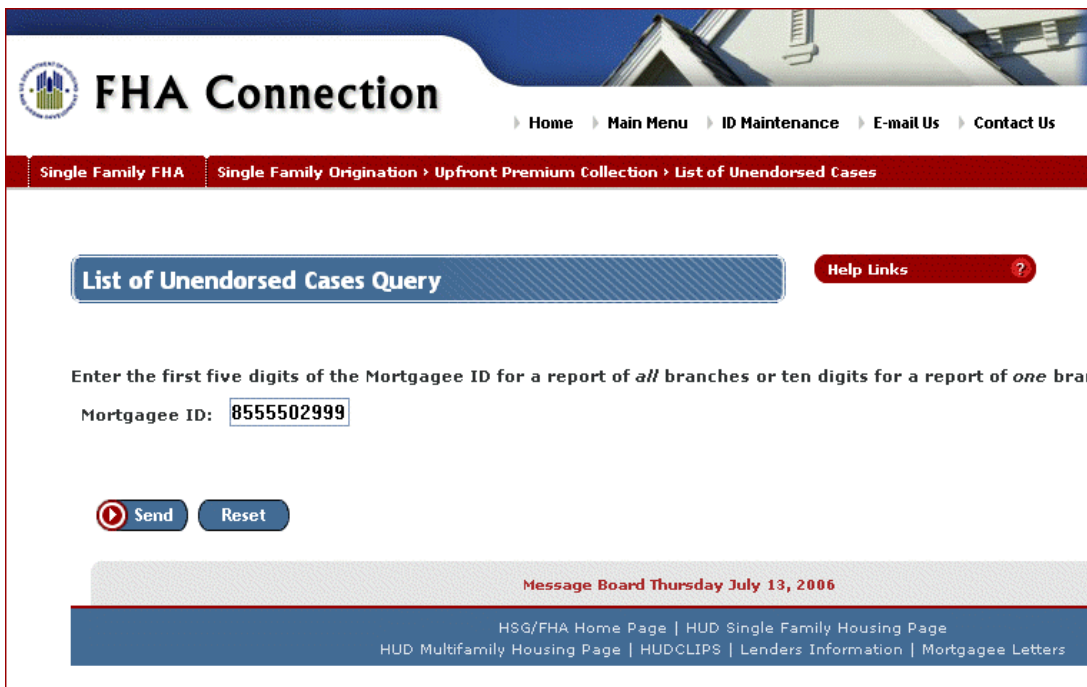



Figure 2: List of Unendorsed Cases Query

4. Click . The List of Unendorsed Cases Result page (**Figure 3**) appears, listing cases that received an upfront premium but are not yet endorsed.

**FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > List of Unendorsed Cases >

**List of Unendorsed Cases Result** [Help Link ?](#)

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

Case number	Closing date	Premium paid	Refinance credit	Premium suspended	Potential debit	Debited amount	Penalties due (Y/N)	Refinance exceptions (Y/N)
<a href="#">021-1212121</a>	1/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">021-5656567</a>	5/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">021-8989899</a>	8/21/1997	\$1,687.50	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">021-6565654</a>	6/22/2006	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">101-7878789</a>	6/28/2006	\$3,708.75	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">101-3232321</a>	7/31/2006	\$2,568.08	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">234-5656567</a>	7/17/2006	\$2,175.23	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">243-2222221</a>	7/24/2006	\$2,080.65	\$0.00	\$0.00	\$0.00	\$0.00	N	N

TOTALS FOR MORTGAGEE 8555502999

Unendorsed exceptions:

Suspended cases 0  
 Penalties due 0  
 Refinance exceptions 4  
 Potential debit 0  
 Debited amount 0  
 Total 4 Other unendorsed cases 4 Number of unendorsed cases 8

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[HUD Multifamily Housing Page](#) | [HUDCLIPS](#) | [Lenders Information](#) | [Mortgagee Letters](#)

Figure 3: List of Unendorsed Cases Result page

All **Upfront Premium Reports** results pages provide access to additional information for each case listed. Click the underlined **Case number** to link to the Case Master Summary page where details such as **Case status**, **Closing date**, penalty information, and **Premium available for endorsement** are listed. (See the **FHA Connection Guide** module, **Upfront Premium Case Information**, for more information about the Case Master Summary page.)

For additional assistance with procedural details and field definitions, click [Help Link ?](#).

## Penalties Due

The **Penalties Due** report (Figure 4) lists cases that require upfront MIP and have outstanding late charge and/or interest due.

**FHA Connection**

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Single Family FHA Single Family Origination > Upfront Premium Collection > Penalties Due >

**Penalties Due Result** [Help Link](#)

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

Case number	Late due	Interest due	Total Penalties due
<a href="#">021-5554441</a>	\$100.00	\$77.00	\$177.00
<a href="#">021-7896543</a>	\$777.00	\$11.00	\$788.00

Total number of cases with penalties due for Mortgagee ID: 8555502999 2

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Figure 4: Penalties Due Result page

## Refinance Exceptions

The **Refinance Exceptions** report (Figure 5) lists refinance cases that received an upfront premium payment and either have incorrect refinance information or have no refi credit available to put toward the new case.

**FHA Connection**

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Single Family FHA Single Family Origination > Upfront Premium Collection > Refinance Exceptions >

**Refinance Exceptions Result** [Help Link](#)

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

New case number	Closing date	Authorization number	Old case number	Refinance status
<a href="#">021-1236544</a>	10/18/2006	9999967456789	021-3232333	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE
<a href="#">021-2468102</a>	11/10/2006	9999969876543	021-3334444	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE
<a href="#">021-8765432</a>	4/30/1999	1234567897011	021-7896666	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE

Total number of cases with refinance exceptions for Mortgagee ID: 8555502999 3

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Figure 5: Refinance Exceptions Result page

## Refunds Disbursed

The **Disbursed Refunds** report (**Figure 6**) displays information about upfront premium refunds that were disbursed within a specified date range. Since this is a cumulative report, the results can be quite lengthy using a broad date range. To minimize the report length, specify a smaller date range that focuses specifically on the date(s) of interest.

**FHA Connection**

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Single Family FHA | Single Family Origination > Upfront Premium Collection > Disbursed Refunds Report Query

**Disbursed Refunds Result** Help Links ?

Requesting Mortgagee ID: 8555502999 | Beginning Disbursed Date: 06/01/2012 - Ending Disbursed Date: 06/27/2012

Displaying cases 1 - 2 of 2 total cases

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

<u>FHA Case number</u>	<u>Disbursed date</u>	<u>Refund amount</u>	<u>Confirm date</u>	<u>Request date</u>	<u>Authorization date</u>	<u>Disburse mode (Mail or EFT)</u>
<a href="#">111-2223000</a>	06/08/2012	\$2,581.37	06/10/2012	06/01/2012	06/05/2012	Mail
<a href="#">222-1234567</a>	06/05/2012	\$127.84	06/08/2012	05/20/2012	06/02/2012	Mail

Total number of cases with disbursed refunds for Mortgagee ID: 8555502999 2

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Figure 6: Disbursed Refunds Result page

## Unendorsed Cases

The **Unendorsed Cases** report (Figure 7) displays, for the specified mortgagee ID, all cases that received upfront premium but are not yet endorsed. For each case listed, detailed information is provided to help assist you in determining why the case is not yet endorsed. Cases are grouped by Mortgagee (branch) ID and listed in numerical order within each branch grouping.

**FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > List of Unendorsed Cases >

**List of Unendorsed Cases Result** Help Link ?

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

Case number	Closing date	Premium paid	Refinance credit	Premium suspended	Potential debit	Debited amount	Penalties due (Y/N)	Refinance exceptions (Y/N)
<a href="#">021-1212121</a>	1/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">021-5656567</a>	5/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">021-8989899</a>	8/21/1997	\$1,687.50	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">021-6565654</a>	6/22/2006	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">101-7878789</a>	6/28/2006	\$3,708.75	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">101-3232321</a>	7/31/2006	\$2,568.08	\$0.00	\$0.00	\$0.00	\$0.00	N	N
<a href="#">234-5656567</a>	7/17/2006	\$2,175.23	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
<a href="#">243-2222221</a>	7/24/2006	\$2,080.65	\$0.00	\$0.00	\$0.00	\$0.00	N	N

TOTALS FOR MORTGAGEE 8555502999

Unendorsed exceptions:

Suspended cases	0
Penalties due	0
Refinance exceptions	4
Potential debit	0
Debited amount	0
Total	4

Other unendorsed cases 0 Number of unendorsed cases 8

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Figure 7: List of Unendorsed Cases Result page

## Suspended Payments

The **Suspended Payments** report (Figure 8) displays cases with suspended payments for a range of mortgagees or a specific mortgagee branch office. The cases are grouped by Mortgagee (branch) ID and listed in ascending case number order within each branch grouping.

**FHA Connection**  
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Single Family FHA Single Family Origination > Upfront Premium Collection > Suspended Payments Search

**Suspended Payments Result** [Help Links ?](#)

From Mortgagee ID: 1234000004 To Mortgagee ID: 3450000006

Displaying records 1 - 3 of 3 total records

**Mortgagee ID: 1234000005 BANK OF BANKS**

FHA Case Number	Receive Date	Age	Premium Paid	Late Paid	Interest Paid	Total Paid	Suspension Type
<a href="#">111-2223456</a>	04/30/2012	44	\$1,737.00	\$0.00	\$0.00	\$1,737.00	CDM ICD

Total number of suspended payments for Mortgagee ID: 1234000005 1

**Mortgagee ID: 2222222223 HAPPY LENDERS**

FHA Case Number	Receive Date	Age	Premium Paid	Late Paid	Interest Paid	Total Paid	Suspension Type
<a href="#">012-3456789</a>	05/03/2012	41	\$155.33	\$6.21	\$0.14	\$161.68	CDM

Total number of suspended payments for Mortgagee ID: 2222222223 1

**Mortgagee ID: 3344500006 ABC HOME LOANS LLC**

FHA Case Number	Receive Date	Age	Premium Paid	Late Paid	Interest Paid	Total Paid	Suspension Type
<a href="#">444-5556667</a>	12/06/2010	55	\$1,011.00	\$40.44	\$2.69	\$1,054.13	MIM

Total number of suspended payments for Mortgagee ID: 3344500006 1

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Figure 8: Suspended Payments Result page