Single Family Servicing Overview

The Single Family Servicing Business Area on the FHA Connection provides access to HUD's systems for FHA-insured (endorsed) cases. Authorized users can do the following:

- View case information in HUD's records.

- Report case information changes to HUD and view the results of case information changes reported via Electronic Data Interchange (EDI).

- Pay monthly (periodic) mortgage insurance premium and get reports on monthly premium payments.

- Get reports on Home Equity Conversion Mortgage (HECM) monthly mortgage insurance premium payments.

- Report FHA-insured Single Family mortgages that are 30 or more days overdue (delinquent loans).

- Apply for FHA single family mortgage insurance benefits and view the statuses of claims.

This **FHA Connection Guide** module includes summaries of the above-listed topics. Note that only the **HECM Reports** function on the **Single Family Servicing** menu is applicable to HECM cases (reverse mortgages). All other functions are only applicable to cases with forward (traditional) mortgages.

A site map of the Single Family Servicing Business Area on the FHA Connection is illustrated in **Figure 1**.

Figure 1: Single Family Servicing Site Map

Viewing Case Information in HUD's Records

The following Single Family Servicing functions can be used to view case information in HUD's records:

- **Lender Query by Case Number:** This function provides detailed information for an endorsed case in HUD's Single Family Insurance System (SFIS/A43). It is accessed from the **Single Family Servicing** menu. For further information, see the **Lender Query by Case Number** module of this *FHA Connection Guide*.

- **Case Detail:** This function provides current case information for endorsed and nonendorsed cases and is accessed from the **Monthly Premiums** menu. Information on a nonendorsed case is retrieved from HUD's Computerized Homes Underwriting Management System (CHUMS/F17). Information on an endorsed case is retrieved from HUD's Single Family Insurance System (SFIS/A43). Information on monthly mortgage insurance premium payments is retrieved from HUD's Single Family Premium Collection Subsystem - Periodic (SFPCS-P/A80B). For further information on **Case Detail**, see the **Monthly Premium Reports** module of this *FHA Connection Guide*.

- **Portfolio:** This function allows the servicing lender or service bureau to retrieve case information for a single case or all endorsed cases in the lender's portfolio. It is accessed from the **Monthly Premiums** menu. **Portfolio** information is retrieved from HUD's Single Family Insurance System (SFIS/A43). For further information on **Portfolio**, see the **Monthly Premium Reports** module of this *FHA Connection Guide*.

Also, **Case Query** on the Single Family Origination, **Case Processing** menu provides information on nonendorsed and endorsed cases. A case is archived thirteen months after insurance endorsement if there is no activity, but an online request can be processed to have it restored (unarchived) for viewing the next business day. **Case Query** information is retrieved from HUD's Computerized Homes Underwriting Management System (CHUMS/F17). For further information on **Case Query**, see the **Case Processing Support Functions** module of this *FHA Connection Guide*.

If HUD's information is incorrect, changes that can be made by the lender or service bureau are explained in **Reporting Changes to HUD** below.

Reporting Changes to HUD

Changes to case information are reported to HUD via the FHA Connection or EDI. Reported changes are processed in HUD's Single Family Insurance System (SFIS/A43). On the FHA Connection, the **Mortgage Record Change** menu includes options for reporting the following:

- **Servicer and/or Holder Transfer:** Use the **Servicer/Holder Transfer (HUD Form 92080)** menu option.

- **Mortgagor Transfer:** Use the **Assumption (HUD Form 92080)** menu option.

- **Discontinuing Monthly Premium Payments:** If a case qualifies for the discontinuance of monthly premium payments before the projected end date, use the **Monthly MIP Cancellation** menu option to change the month and year of the last monthly premium assessment to an earlier date. Use the **Monthly MIP Reset** option to undo a **Monthly MIP Cancellation** processed in error.

- **Termination of FHA Insurance:** Use the **Insurance Termination (HUD Form 27050-A)** menu option. Note: This function should not be used for transferring a case to another servicer or holder.

For further information on these options, see the **Mortgage Record Changes** module of this *FHA Connection Guide*.

The results of changes that were reported via EDI can be viewed on the FHA Connection through the options on the **Mortgage Servicing Data Quality System** menu. For further information, see the **Mortgage Servicing Data Quality System** module of this *FHA Connection Guide*.

If a change cannot be made through the FHA Connection or EDI, see *Contacts for Changes to FHA Insured Case Data* at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfdqrep.

Paying Monthly Mortgage Insurance Premium and Getting Reports

Monthly (periodic) mortgage insurance premium payments can be made through the FHA Connection or through CPU to CPU batch file transmissions to HUD, depending on the size of the lender's portfolio. HUD's Single Family Premium Collection Subsystem-Periodic (SFPCS Periodic/A80B) tracks the collection of monthly premiums.

The **Monthly Premiums** menu on the FHA Connection provides options for paying monthly premium online, viewing the history of online and batch file payments, and viewing a list of batch files transmitted within the current billing period. For further information, see the **Monthly Premium Payments** module of this *FHA Connection Guide*.

Pregenerated and user-requested monthly premium reports can be viewed and downloaded through the **Monthly Premiums** menu options. Pregenerated report files can also be retrieved using the Frame Relay Network. The **View Schedule Pregenerated Files** option on the **Monthly Premiums** menu provides the availability of each pregenerated report file. For further information, see the **Monthly Premium Reports** module of this *FHA Connection Guide*.

Mortgage Calculator on the **Single Family Servicing** menu can be used to generate a billing schedule that includes monthly mortgage insurance premium amounts based on the mortgage information provided. For further information, see the **Mortgage Calculator** module of this *FHA Connection Guide*.

The *Single Family Premium Collection Subsystem-Periodic Information Packet* on HUD's Homes & Communities website provides detailed information on the collection and payment of monthly premiums. It is available at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfpcsp5.

Getting Reports on HECM Monthly Premium Payments

The **HECM Reports** function provides servicing lenders of HECM cases with Treasury Deposit reports on monthly mortgage insurance premium payments. It is accessed from the **Single Family Servicing** menu. Reports can be viewed online or downloaded as an Excel® spreadsheet file. The information is retrieved from HUD's Home Equity Conversion Mortgage (HECM/F12) system.

The FHA's *Home Equity Conversion Mortgage for Seniors* page on HUD's Homes & Communities website has links to further HECM information at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome.

Reporting Delinquent Loans

Delinquent loans are reported to HUD via the FHA Connection or EDI. Lenders report a delinquent loan when one full installment is due and unpaid as of the last day of the month (30 days delinquent) and continue reporting the loan's status until there is a resolution to the delinquency. On the FHA Connection, the **Delinquent Loans** menu provides options for reporting, updating, and viewing delinquent loan information. Reported delinquencies are processed in HUD's Single Family Default Monitoring System (SFDMS/F42). For further information, see the **Delinquent Loans** module of this *FHA Connection Guide* and the *Single Family Delinquency/Default Reporting* page on HUD's Homes & Communities website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/sfdms.

Applying for FHA Insurance Benefits (Claims)

Lenders can apply for FHA insurance benefits via the FHA Connection or EDI. Claims for FHA insurance benefits are processed in HUD' Single Family Insurance Claims Subsystem (CLAIMS/A43C). On the FHA Connection, the user can do the following through the options on the **Claims Processing** menu:

- Process an application for insurance benefits: Using the **Claims Input** menu option, the *Single Family Application for Insurance Benefits (form HUD-27011)* can be entered online for the following claim types: 01 – Conveyance, 07 - Pre-foreclosure Sale, 31 - Special Forbearance, 32 - Mortgage Modification, and 33 - Partial Claim. For further information, see the **Claims and Input Summary** module of this *FHA Connection Guide*.

- View the status of paid and suspended claims using the **Claim Status** menu option. For a suspended claim, use the **Suspended Claim Error Message** menu option for an explanation of the suspension reason code. For further information, see the **Claim Status** module of this *FHA Connection Guide*.

- View the claim information entered by the user via the FHA Connection for a specified day using the **Claims Input Summary** menu option. For further information, see the **Claims and Input Summary** module of this *FHA Connection Guide*.

- View the status of original title evidence sent for approval to a local HUD office using the **Title Approval Status** menu option. For further information, see the **Title Approval Status** module of this *FHA Connection Guide*.