Single Family Claim Status

The **Single Family Claim Status** function provides information on cases for which a claim for FHA single family mortgage insurance benefits were paid or suspended (i.e., not paid due to an error). It includes loss mitigation claims. The claim status, as of the previous business day, is available upon request for a single case or multiple cases. The holding or servicing lender of a case (according to HUD records) is permitted to request, view, and print the case's claim information.

The claim information differs depending upon whether the claim is paid or suspended:

- Paid claim: A *Duplicate Advice of Payment* letter provides specific case and claim information, including detailed paid claim amounts.
- Suspended claim: A Suspended Claim Detail report provides case and claim information including codes representing the reason(s) a claim has not been paid.

Claim Types

Single Family Claim Status is used to determine the status of the types of claims listed in **Table 1**. These are claims for which the *Single-Family Application for Insurance Benefits – form HUD-27011* was submitted.

Table 1: Claim Types		
Type Number	Description	
01	Conveyance or Deed-in-lieu: Lender obtains the property by foreclosure or deed-in-lieu after the borrower defaults on the mortgage and deeds the property to HUD. The FHA Connection's Claims Input function is used to submit the claim online.	
02	Assignment: Lender assigns defaulted mortgage to HUD, with HUD's approval.	
03	Automatic Assignment: Mortgage insured under Section 221(g) (4) is assigned to HUD by the lender. Mortgage was not in default twenty years after the FHA mortgage insurance endorsement date.	
04	Coinsurance: Lender obtains the property after borrower defaults on the mortgage and lender sells the property. Any loss on the sale is shared by HUD and the lender on a 90%:10% basis, respectively.	
05	Supplemental Claim/Remittance: Supplemental claim for additional funds owed or remittance of funds received by the lender after the initial claim was filed.	
06	Claim without Conveyance of Title: Lender does not convey the property to HUD in exchange for insurance benefits.	
07	Pre-foreclosure Sale: Before foreclosure, lender sells the property at fair market value and, at the time of the sale, was less than the outstanding indebtedness. HUD pays a claim to the lender equal to the difference between the fair market sales price and the outstanding indebtedness, approved costs, and debenture interest. The FHA Connection's Claims Input function is used to submit the claim online.	
	Loss Mitigation Claims	
31	Special Forbearance: Claim for an incentive payment for using the special forbearance reinstatement option. Written repayment agreement was made between the lender and borrower and contained a plan to reinstate a delinquent loan of 90 days or more. The FHA Connection's Claims Input function is used to submit the claim online.	

Updated: 08/2009

Table 1: Claim Types		
Type Number	Description	
32	Loan Modification: Claim for an incentive payment for using the loan modification reinstatement option. Lender modified the terms of the loan to allow reinstatement of the loan and provide the borrower with affordable payments. The FHA Connection's Claims Input function is used to submit the claim online.	
33	Partial Claim: Claim for an incentive payment for using the partial claim reinstatement option. Lender advanced funds to the borrower in an amount necessary to reinstate the delinquent loan. Borrower executed a promissory note, or partial claim, payable to HUD. The FHA Connection's Claims Input function is used to submit the claim online.	

Getting Claim Status Information

To access Single Family Claim Status, follow this menu path after signing on to the FHA Connection: Single Family FHA > Single Family Servicing > Claims Processing > Claim Status. On the Single Family Claim Status page (Figure 1), search criteria are entered to get claim status information for a single case or multiple cases.

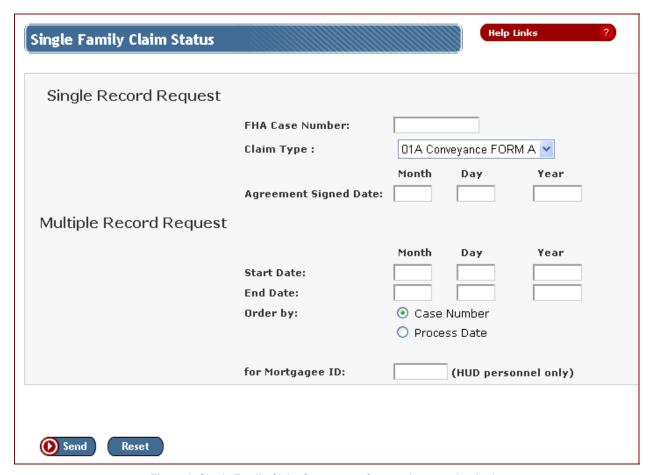


Figure 1: Single Family Claim Status page for entering search criteria

Online help is available by clicking Help Links ?

Getting Information for a Single Case

- 1. On the Single Family Claim Status page (**Figure 1**), type the case number in the **FHA Case Number** field. Include a dash (-) in the number (e.g., 111-1234567).
- 2. Select the Claim Type from the drop-down list.

Note: There are two choices for the *Conveyance* claim type: 01A Conveyance – FORM A and 01B Conveyance – FORM B for the Single-Family Application for Insurance Benefits – form HUD-27011 Parts A and B, respectively.

- 3. For loss mitigation claim types 31 Special Forbearance, 32 Loan Modification, and 33 Partial Claim, you must enter the **Agreement Signed Date**. This is the date on the HUD-27011 form for item 9. Date of Possession and Acquisition of Marketable Title. Use an mmddyyyy format.
- 4. Click Send If there are no errors, the Duplicate Advice of Payment letter is displayed if the claim was paid (Figure 2) or the Suspended Claim Detail report is displayed if the claim was not paid due to an error (Figure 3).



Figure 2: Duplicate Advice of Payment letter (partially displayed)

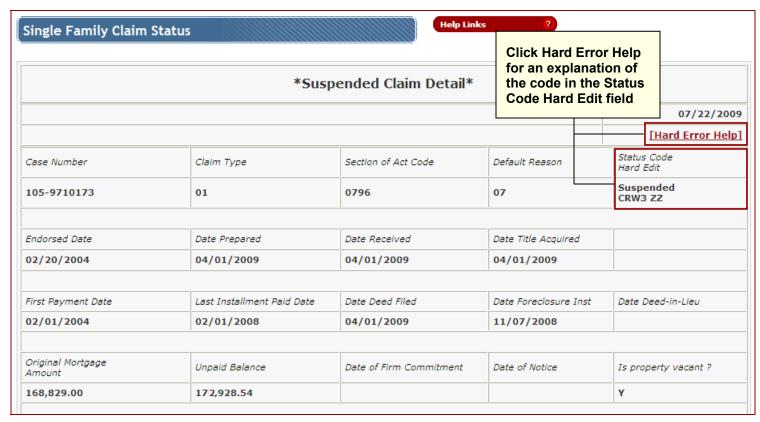


Figure 3: Suspended Claim Detail report (partially displayed)

The code in the **Status Code Hard Edit** field indicates the claim must be reviewed or corrected before payment. If the code is followed by *ZZ*, the claim cannot be paid without correction. To view an explanation of the code, click **Hard Error Help**. In **Figure 3**, the codes are *CRW3*. When **Hard Error Help** is clicked, the Single Family Suspended Claim Error Messages page is displayed with an explanation of the CR and W3 codes (**Figure 4**). A list of all error messages can also be viewed by selecting the **Suspended Claim Error Messages** option on the **Claims Processing** menu.

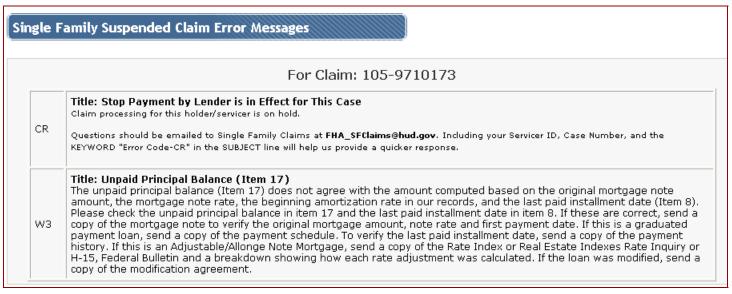


Figure 4: Single Family Suspended Claim Error Messages page with an explanation of the codes

Getting Information for Multiple Cases

 On the Single Family Claim Status page (Figure 1), enter the Start Date and End Date for the period in which the claims were processed. The date must be earlier than the current day. Use an mmddyyyy format.

Note: Each case is retrieved based on the date of the most recent action performed on the case in HUD's claims system. Therefore, for a paid claim to be displayed, the date range must include the period in which the claim was processed by HUD.

- 2. Specify the desired sort order in the **Order by** field (*Case Number* or *Process Date*).
- 3. Click Send If there are no errors, the List of Claims is displayed with the cases for which claims were processed during the specified period (Figure 5).
- 4. Click the **Select for Detail** radio button beside the desired case number to view the claim details. For a paid claim the *Duplicate Advice of Payment* letter is displayed (**Figure 2**). For a suspended claim, the *Suspended Claim Detail* report is displayed (**Figure 3**).

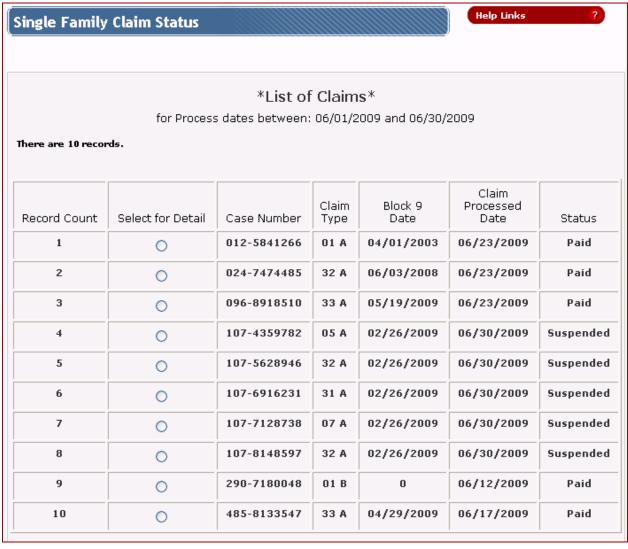


Figure 5: List of Claims report sorted by Case Number

The **Block 9 Date** field in **Figure 5** displays the date entered on the *Single-Family Application for Insurance Benefits - form HUD-27011, Part A* for item 9. Date of Possession and Acquisition of Marketable Title.

Updated: 08/2009