

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.

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.

The screenshot shows the 'Single Family Claim Status' page. At the top left is a blue header with the text 'Single Family Claim Status'. To its right is a red button labeled 'Help Links' with a question mark icon. Below the header, the page is divided into two sections: 'Single Record Request' and 'Multiple Record Request'.
Single Record Request section includes:
 - 'FHA Case Number:' followed by a text input field.
 - 'Claim Type:' followed by a dropdown menu showing '01A Conveyance FORM A'.
 - 'Agreement Signed Date:' followed by three separate input fields for 'Month', 'Day', and 'Year'.
Multiple Record Request section includes:
 - 'Start Date:', 'End Date:', and 'Order by:' each followed by three input fields for 'Month', 'Day', and 'Year'.
 - 'Order by:' has two radio button options: 'Case Number' (which is selected) and 'Process Date'.
 - 'for Mortgagee ID:' followed by a text input field and the text '(HUD personnel only)'.
 At the bottom of the form area are two buttons: 'Send' (with a right-pointing arrow) and 'Reset'.


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 . 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**).

Single Family Claim Status

Help Links ?

Duplicate Advice of Payment

07/22/2009

HOME MORTGAGES
 DEFAULT CLAIMS - MSN 123456
 77 LOAN LANE
 DES MOINES IA 503280001

DEAR SIR OR MADAM:

SUBJECT: FHA CASE NUMBER. 052-9876543 ADVICE OF PAYMENT

PROPERTY ADDRESS:

4724 BOULDER AVE
 COLORADO SPRINGS CO 80910

MORTGAGOR NAME: RICHARDS,SEAN N

SERVICER NAME:

PAYMENT TYPE:	PARTIAL	MORTGAGEE REF. NO:	9563471296
SECT OF ACT:	0729	CLAIM TYPE:	CONVEYANCE
SETTLEMENT DATE:	02/23/2009	SCHEDULE NUMBER:	0097E
DATE CLAIM REC'D:	02/03/2009	DUE DATE LAST INSTALLMENT:	02/01/2007

(LINE NO.) ****DESCRIPTION****	DEDUCTION	EXPENSE	INTEREST	RATE
(017) UNPAID PRINCIPAL BALANCE		175,136.98		

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

Single Family Claim Status					Help Links ?
Suspended Claim Detail					07/22/2009
					[Hard Error Help]
Case Number	Claim Type	Section of Act Code	Default Reason	Status Code Hard Edit	
105-9710173	01	0796	07	Suspended CRW3 ZZ	
Endorsed Date	Date Prepared	Date Received	Date Title Acquired		
02/20/2004	04/01/2009	04/01/2009	04/01/2009		
First Payment Date	Last Installment Paid Date	Date Deed Filed	Date Foreclosure Inst	Date Deed-in-Lieu	
02/01/2004	02/01/2008	04/01/2009	11/07/2008		
Original Mortgage Amount	Unpaid Balance	Date of Firm Commitment	Date of Notice	Is property vacant ?	
168,829.00	172,928.54			Y	

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.


Single Family Suspended Claim Error Messages	
For Claim: 105-9710173	
CR	<p>Title: Stop Payment by Lender is in Effect for This Case Claim processing for this holder/servicer is on hold.</p> <p>Questions should be emailed to Single Family Claims at FHA_SFclaims@hud.gov. Including your Servicer ID, Case Number, and the KEYWORD "Error Code-CR" in the SUBJECT line will help us provide a quicker response.</p>
W3	<p>Title: Unpaid Principal Balance (Item 17) The unpaid principal balance (Item 17) does not agree with the amount computed based on the original mortgage note amount, the mortgage note rate, the beginning amortization rate in our records, and the last paid installment date (Item 8). Please check the unpaid principal balance in item 17 and the last paid installment date in item 8. If these are correct, send a copy of the mortgage note to verify the original mortgage amount, note rate and first payment date. If this is a graduated payment loan, send a copy of the payment schedule. To verify the last paid installment date, send a copy of the payment history. If this is an Adjustable/Allonge Note Mortgage, send a copy of the Rate Index or Real Estate Indexes Rate Inquiry or H-15, Federal Bulletin and a breakdown showing how each rate adjustment was calculated. If the loan was modified, send a copy of the modification agreement.</p>

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

Getting Information for Multiple Cases

1. 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 . 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**).

Single Family Claim Status Help Links ?						
List of Claims						
for Process dates between: 06/01/2009 and 06/30/2009						
There are 10 records.						
Record Count	Select for Detail	Case Number	Claim Type	Block 9 Date	Claim Processed Date	Status
1	<input type="radio"/>	012-5841266	01 A	04/01/2003	06/23/2009	Paid
2	<input type="radio"/>	024-7474485	32 A	06/03/2008	06/23/2009	Paid
3	<input type="radio"/>	096-8918510	33 A	05/19/2009	06/23/2009	Paid
4	<input type="radio"/>	107-4359782	05 A	02/26/2009	06/30/2009	Suspended
5	<input type="radio"/>	107-5628946	32 A	02/26/2009	06/30/2009	Suspended
6	<input type="radio"/>	107-6916231	31 A	02/26/2009	06/30/2009	Suspended
7	<input type="radio"/>	107-7128738	07 A	02/26/2009	06/30/2009	Suspended
8	<input type="radio"/>	107-8148597	32 A	02/26/2009	06/30/2009	Suspended
9	<input type="radio"/>	290-7180048	01 B	0	06/12/2009	Paid
10	<input type="radio"/>	485-8133547	33 A	04/29/2009	06/17/2009	Paid

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*.