

FHA Connection User Guide

Table of Contents

OVERVIEW	2
OBTAINING A STANDARD USER ID AND PASSWORD	2
LOGIN TO FHA CONNECTION.....	5
HELP SCREENS	6
CASE NUMBER ASSIGNMENT	6
ESTABLISHING A NEW CASE	10
VALIDATE BORROWER/ADDRESS FOR CASE NUMBER ASSIGNMENT	10
CORRECTING PROPERTY ADDRESS ERRORS	12
<i>Reentering the Property Information</i>	<i>12</i>
<i>Overriding the Address Validation.....</i>	<i>12</i>
CORRECTING BORROWER INFORMATION ERRORS	13
<i>Reentering the Borrower Information.....</i>	<i>13</i>
<i>Overriding the Borrower Validation.....</i>	<i>13</i>
CASE NUMBER ASSIGNMENT COMPLETION	13
<i>General Information Section.....</i>	<i>14</i>
<i>As Required Section</i>	<i>16</i>
<i>Property Address Section.....</i>	<i>18</i>
<i>Appraiser/Compliance Inspection Fields Section</i>	<i>18</i>
<i>Borrower Information Section.....</i>	<i>19</i>
<i>Lender Notes</i>	<i>19</i>
TRANSMITTING.....	19
HOLDS TRACKING.....	20
EXPLANATION OF HOLDING STATUS AND WHAT TO DO NEXT.....	22
<i>Status.....</i>	<i>22</i>
<i>Case Number Asgnd.....</i>	<i>22</i>
REASONS WHY A CASE MAY NOT BE LISTED	23
SEARCHING FOR MISSING OR UNKNOWN INFORMATION.....	23
APPRAISERS.....	24
CONDOS AND PUDS	26
ZIP CODES	28
MORTGAGE LIMITS	29
CASE QUERY	30
APPRAISER REASSIGNMENT	31
BORROWER/ADDRESS CHANGE REQUEST	32
UPDATE EXISTING CASE	33

Overview

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

Obtaining a Standard User ID and Password

The following instructions assume that at least one senior member of your company has access to FHA Connection as the Application Coordinator.

To obtain a Standard User ID and Password to access FHA Connection, complete the following steps:

1. Go to the FHA Connection website at: <https://entp.hud.gov/clas/>.
2. Under **Getting Started**, click on **Registering a New User**.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Welcome

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

[Sign on](#)

Getting Started

About This Site

[Registering a New User](#)

[Hours of Operation](#)

[Contact Us](#)

References

[Frequently Asked Questions](#)

[Quick Start Guide](#)

[FHA Connection Guide](#)

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | M

3. Click on the **Standard User Registration** link.

Registration

The organization must designate an employee to act as an Application Coordinator. A maximum of two Application Coordinators are allowed. Application Coordinators maintain the FHA Connection user IDs for the entire organization (besides using the FHA Connection applications for which they are authorized). If the request for an Application Coordinator ID is approved, a notification letter disclosing the ID is mailed within 7 to 10 days to the organization's home office mailing address, to the attention of the organization's chief executive officer (CEO). Upon final approval by the CEO, the FHA Connection user ID is provided to the Application Coordinator.

- Prior to applying for an Application Coordinator ID, the applicant should verify the [mailing address](#) HUD has on record for the organization to avoid possible mailing delays.
- An Application Coordinator applicant is required to complete the [Application Coordinator Registration](#) form to obtain an FHA Connection user ID.
- Once the Application Coordinator receives an ID, other employees of the organization (Standard Users) can request FHA Connection user IDs for themselves by completing the [Standard User Registration](#) form.
- All registration forms are processed overnight. An e-mail message is sent to the e-mail address provided on the applicant's registration form notifying the applicant if an FHA Connection user ID was issued. If an ID was not issued, an explanation is provided.
- The Application Coordinator obtains the ID issued for the Standard User by accessing FHA Connection ID Administration through the FHA Connection's ID Maintenance menu. The Application Coordinator grants the Standard User the appropriate FHA Connection application authorizations (see [Authorizing Users](#) in the FHA Connection Guide for details). The FHA Connection user ID is then disclosed to the Standard User by the Application Coordinator. Application Coordinators can maintain their own FHA Connection user ID information and grant themselves the appropriate FHA Connection application authorizations.

4. Follow the instructions to complete the registration form.

Standard User Registration [Help Links](#) ?

To apply for an Standard User ID, fill out the form below and click Send when you are through. Upon verification the Application Coordinator of your organization will retrieve the user ID. The password will not be disclosed.

And remember:

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First Name:

Middle Initial:

Last Name:

Social Security Number: --

Organization Name:

Telephone Number: --

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsm@fha.gov

E-mail Address:

Choose a Password.

- You will enter your password each time you use this service. Your password must be exactly 6 characters (for example, brad83), and may include "-" and "_". **Important: Your password will be recorded EXACTLY as you enter it.**

Password:

Re-enter Password for Verification:

For future verification, please provide your Mother's Maiden Name:

5. Enter your FHA Branch ID # in the **Title II Lender ID** field. If the FHA Branch ID# is not known, contact your Branch Manager or company owner to request this information.

Choose your System Applications.

- Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One application must be chosen.

Title II Lender ID: Service Bureau:

<input type="checkbox"/> For CHUMS	<input type="checkbox"/> For Lender Approval	<input type="checkbox"/> For Monthly Premiums
<input type="checkbox"/> For Delinquent Loans	<input type="checkbox"/> For Mortgage Record Changes	<input type="checkbox"/> For Claims Processing
<input type="checkbox"/> For SFPCS-U	<input type="checkbox"/> For Neighborhood Watch	<input type="checkbox"/> For Home Equity Conversion Mortgage Reports
<input type="checkbox"/> For Multifamily Delinquency and Default Reporting	<input type="checkbox"/> For Physical Assessment Subsystem	<input type="checkbox"/> For Development Application Processing
<input type="checkbox"/> For Lender Assessment Subsystem	<input type="checkbox"/> For eLOCCS - Line of Credit Control Subsystem	<input type="checkbox"/> For Active Partners Performance

6. Check the **For CHUMS** box.
7. DO NOT check any other boxes or fields beyond this point.

Choose your System Applications.

- Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One application must be chosen.

Title II Lender ID: Service Bureau:

<input checked="" type="checkbox"/> For CHUMS	<input type="checkbox"/> For Lender Approval	<input type="checkbox"/> For Monthly Premiums
<input type="checkbox"/> For Delinquent Loans	<input type="checkbox"/> For Mortgage Record Changes	<input type="checkbox"/> For Claims Processing
<input type="checkbox"/> For SFPCS-U	<input type="checkbox"/> For Neighborhood Watch	<input type="checkbox"/> For Home Equity Conversion Mortgage Reports
<input type="checkbox"/> For Multifamily Delinquency and Default Reporting	<input type="checkbox"/> For Physical Assessment Subsystem	<input type="checkbox"/> For Development Application Processing
<input type="checkbox"/> For Lender Assessment Subsystem	<input type="checkbox"/> For eLOCCS - Line of Credit Control Subsystem	<input type="checkbox"/> For Active Partners Performance

8. Click **Send** at the bottom of the screen.



Your application is electronically sent to FHA/HUD. As soon as the application is approved, FHA/HUD sends an e-mail informing the Application Coordinator at your company that the User ID and Password have been approved. In turn, the Application

Coordinator needs to retrieve the User ID in FHA Connection and then forward it to the appropriate person. This process could take 24 to 48 hours.

Login to FHA Connection

Once you have received your user ID and password, you will be able to access the FHA Connection site.

1. Go to the FHA Connection website at <https://entp.hud.gov/clas>.
2. Click **Sign On**.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Welcome

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- Contact Us

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- Quick Start Guide
- FHA Connection Guide

HSG/FHA Home Page | HUD Single Family Housing | HUD Multifamily Housing Page | HUDCLIPS | Lenders Information

3. Enter your **User Name** and **Password**. User names and passwords are case sensitive. Click **OK**.



Help Screens

Click the **Help Links** icons located throughout the application for additional information. The help screens provide the user with details about functions, valid data entries, description of data entry fields, and a description of the information returned.



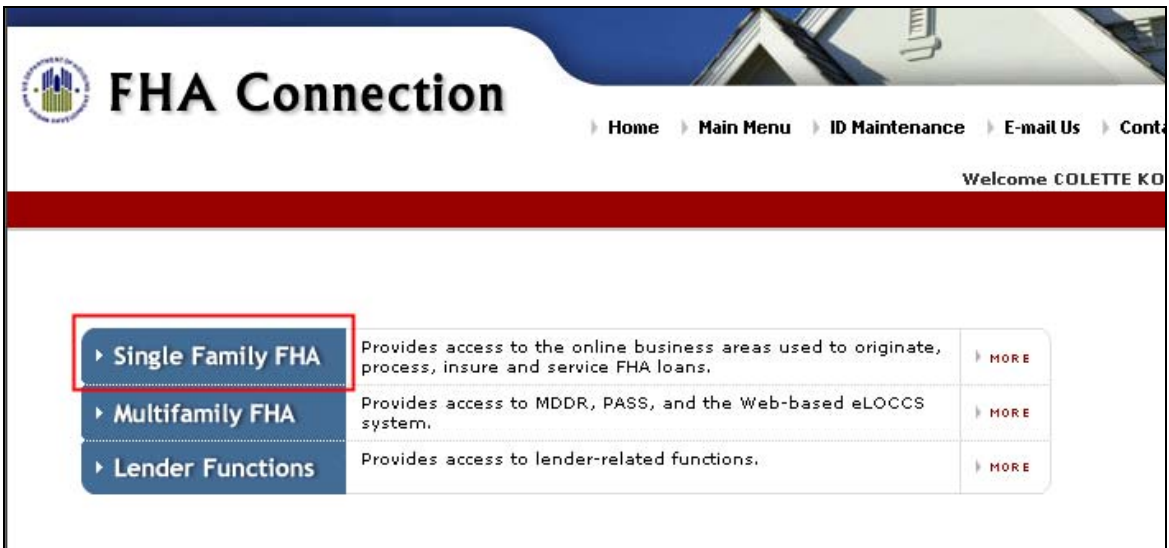
Case Number Assignment

Case Number Assignment allows the lender to establish a case in HUD's origination system and obtain an FHA case number. Before using **Case Number Assignment**, the lender must gather required information. The FHA Approval Lists menu provides links to supporting information such as FHA-approved appraisers or inspectors.

If a loan correspondent is originating the mortgage, they must have an FHA-approved lender acting as a sponsor.

Case Number Assignment begins the process of insuring the mortgage, or endorsement. The case is considered non-endorsed until a Mortgage Insurance Certificate (MIC) is issued by the FHA.

1. Select **Single Family FHA** from the FHA Connection main menu.



2. Select **Single Family Origination** from the **Single Family FHA Business Areas** menu.



3. Select **Case Processing** from the **Single Family Origination** menu.



Single Family Origination

Case Processing

Appraiser Review Functions

Underwriter Review Functions

FHA Approval Lists

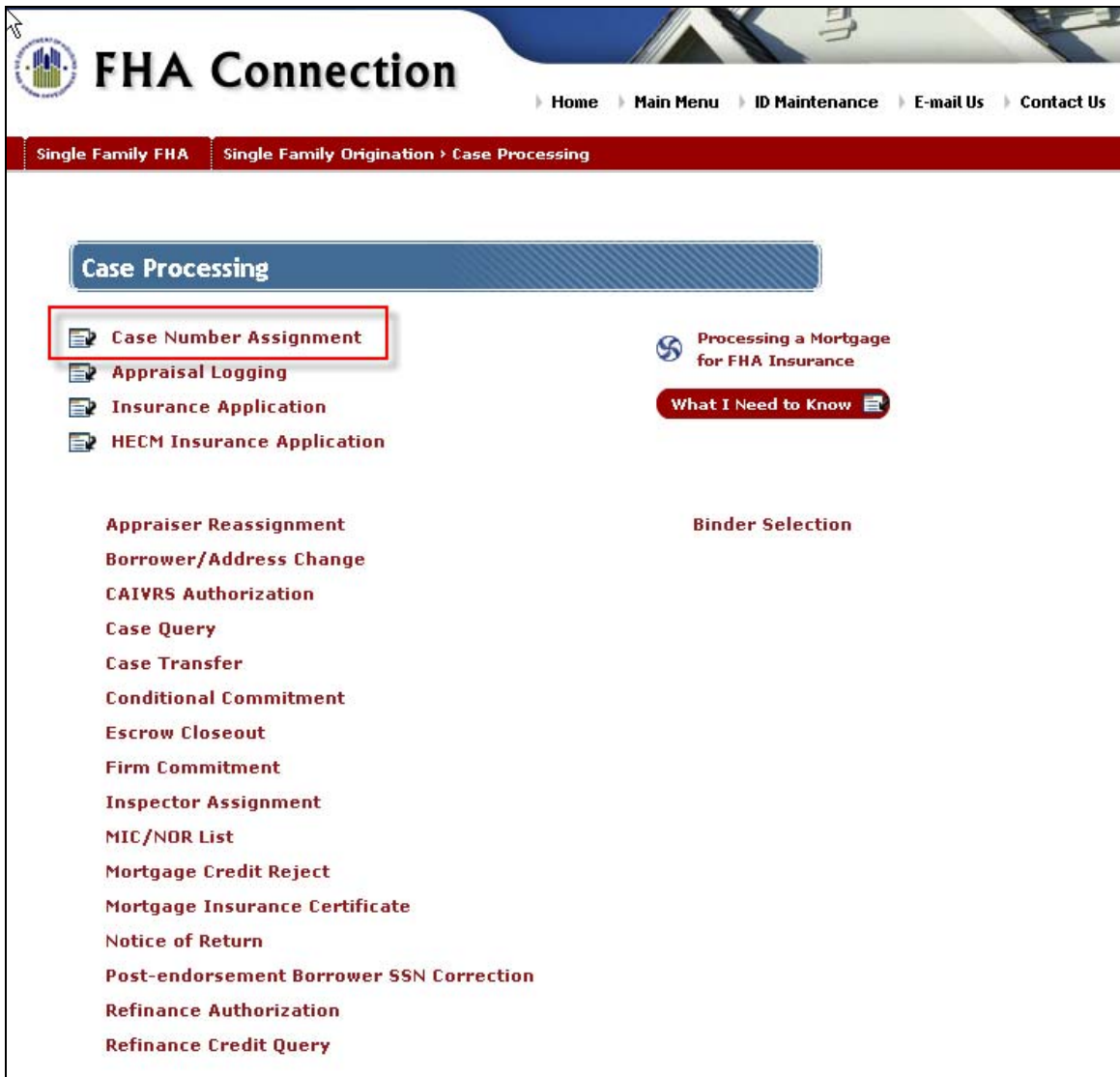
Origination Reports

Upfront Premium Collection

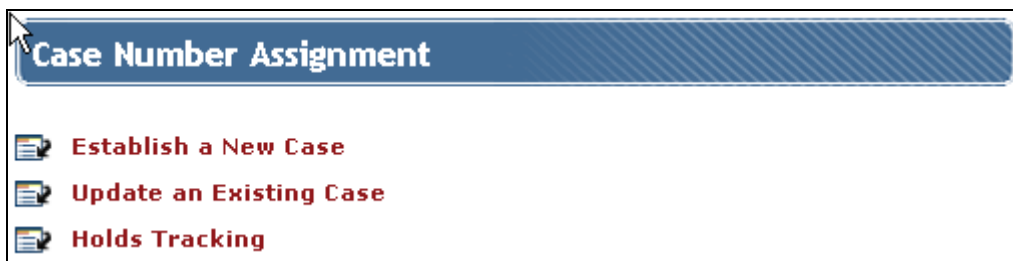


Processing a Mortgage
for FHA Insurance

4. Select **Case Number Assignment**.



The Case Number Assignment page is displayed. You may **Establish a New Case**, **Update Existing Case**, or view **Holds Tracking**.



Establishing a New Case

To submit a loan to FHA for a case number assignment, select **Establish a New Case**.

Validate Borrower/Address for Case Number Assignment

Part of the Case Number Assignment process includes validating the property address and borrower.

- The property address is validated against U.S. Postal Service information. If the street address is undetermined because of proposed or current construction, the lot, block, and plat information for the property may be entered instead. However, the property must have a street address when the insurance application is processed later. If there is a problem with the zip code due to a new city name or rezoning, contact your HUD Homeownership Center.
- The borrower's name, social security number, and birth date must match (i.e., must belong to the same person). The borrower cannot be deceased. This information is checked against numerous government databases. Initial borrower validation can be bypassed and Case Number Assignment information entered. For proposed construction, borrower information may be left blank.



When entering a Rural Route (RR) address, use the following format:
RR# (Hse No Field) Box ### (Street Name Field)

Enter property specific information.

1. **Hse No** - Indicates the house number of the property.
2. **Unit** - Designation for a specific dwelling located at the property, such as a condominium apartment number.
3. **Pre** - Predirection of the street name, if applicable.
4. **Street Name** - Name or number of the street.
5. **Type** – Street classification such as Blvd, Dr, or Pkwy.
6. **Post** - Street direction following the street name. Example: Greenlake Drive NW.
7. **City** – City in which property is located.

Validate Borrower/Address for Case Number Assignment
Help Links ?

* Property Address *

Hse No	Unit	Pre	Street Name	Type	Post
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip Code	County	Lot	Blk/Plat
<input type="text"/>	<input type="text" value="Select State"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Borrower Data *

Borrower Name (Last, First Mi)	SSN/TIN	Date of Birth (MM - DD - YYYY)
Borr1 <input type="text"/>	<input type="text" value="N/A"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Borr2 <input type="text"/>	<input type="text" value="N/A"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Borr3 <input type="text"/>	<input type="text" value="N/A"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Borr4 <input type="text"/>	<input type="text" value="N/A"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Borr5 <input type="text"/>	<input type="text" value="N/A"/> <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Send
 Reset

8. **State** – State in which property is located.
9. **Zip Code** – Zip code of the property (use 5 digit zip code).
10. **County** – System generated number for the county in which the property is located.
11. **Lot** - Lot number of a new property that has no street address.
12. **Blk/Plat** - **Blk:** Three-character identifier for the property's block.
Plat: Two-character identifier for the property's plat.
13. **Borrower Name** – Last name, first name, and middle initial of the borrower.

14. **SSN/TIN** – Indicator specifying the type of identification for the borrower.
Borrower's Social Security Number (SSN), Taxpayer Identification Number (TIN).
15. **Date of Birth** - Month, day, and year (mm/dd/yyyy) of the borrower's birth.
16. Click **Send**.

If the borrower and property address have been successfully validated, the **Case Number Assignment** window is displayed.

If the borrower or property address has not been successfully validated, an error message is displayed. The reason(s) for rejection appear in the **Error Details** field.

Correcting Property Address Errors

You can reenter address information or override address validation.

Reentering the Property Information

If the property information was incorrectly entered, do the following:

1. On the **Validate Borrower/Address for Case Number Assignment** page, correct the existing property information by deleting, adding or selecting new information.
2. Click **Send** to process again.

Overriding the Address Validation

The U.S. Postal Service information used for validating the property address is updated quarterly. Therefore, the property address may not be listed when processing **Validate Borrower/Address for Case Number Assignment**. This is sometimes the case for proposed construction. The address validation can be bypassed by using the **Override Address Validation** option. The FHA monitors misuse of this option.



Override address validation.

1. On the **Validate Borrower/Address for Case Number Assignment** page, verify the property address you entered.
2. If the property address was correctly entered but not validated, click the **Override** address validation check box. The following pop up message appears:
The address will be entered but it will be marked as unvalidated.
3. Click **OK**.

4. Click **Send**. The **Validate Borrower/Address for Case Number Assignment** is displayed. The Override address validation field is replaced with the statement: *Address Accepted*.

Correcting Borrower Information Errors

You can re-enter borrower information or override borrower validation.

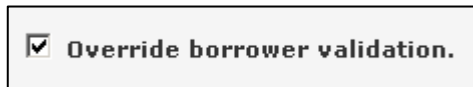
Reentering the Borrower Information

If the borrower information was incorrectly entered, do the following:

1. On the **Validate Borrower/Address for Case Number Assignment** page, correct the existing borrower information by deleting, adding, or selecting new information.
2. Click **Send** to process again.

Overriding the Borrower Validation

The borrower validation can be bypassed by using the **Override borrower validation** option.



1. On the **Validate Borrower/Address for Case Number Assignment** page, check the **Override borrower validation** box. The following pop up message is displayed: *Borrower information will be entered but it will be marked as unvalidated*.
2. Click **OK**.
3. Click **Send**.

The **Validate Borrower/Address for Case Number Assignment** page is displayed. The Override borrower validation field is replaced with the statement: *Borrower(s) Accepted*.

Case Number Assignment Completion

Once the borrower and address have been validated, the case number assignment document is separated into the following six sections:

1. General Information
2. As Required
3. Property Address
4. Appraiser/Compliance Inspection Fields
5. Borrower Information
6. Lender Notes

The following fields must be completed in each section to submit a loan to FHA Connection:

General Information Section

This section contains general loan information that is required for submission.

* General Information *

Field Office: Lender Case Ref:

Originator ID: Sponsor/Agent ID:

Case Type: Construction Code: Processing Type: Financing Type:

ADP Code: Living Units: Program ID: Loan Term:

ADP Code Characteristics:

Amortization Type: Housing Program: Condominium:

Special Program: Buydown:

Is this a Purchase or Refinance case?

If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)? Yes No

If Refinance: Specify type of refinance:

1. **Field Office** – HUD field office territory in which the property is located.
2. **Lender Case Ref** - the Flagstar Bank loan number.
3. **Originator ID** – FHA’s unique 10-character identifier for the lender originating the mortgage loan. Brokers and Correspondents can contact their branch manager to obtain this number.
4. **Sponsor/Agent ID** – FHA’s unique 10 character identifier for the lender acting as an approved sponsor or agent for the lender originating the mortgage loan; sponsor for the loan correspondent/originator. Brokers and Correspondents can use 7127400001.
5. **Case Type** – FHA classification of the case, include:
 - DE VA/CRV:** Direct endorsement case processed by the lender and having a Certificate of Reasonable Value. The Department of Veterans Affairs has done the appraisal review and mortgage credit analysis is to be done by the lender.
 - Regular DE:** Direct endorsement case primarily processed by the lender. Lender performs all or part of the property appraisal, if required, and the borrower evaluation.
6. **Construction Code** – Building status, including:
 - **Proposed Construction:** Site, plans, and materials for the property were approved by the FHA, Department of Veterans Affairs, or eligible lender underwriter before construction began, or

the site is covered by an "early start" letter. This option can also be used for an existing building less than one year old.

- **Substantial Rehabilitation:** Property is being repaired and insured under Section 203k.
 - **Under Construction:** Construction has begun but site, plans, and materials for the property were not previously approved by the FHA.
 - **Existing Construction:** Construction is 100% complete and building can be occupied. This option is generally used for an existing building more than one year old.
7. **Processing Type** - (N/A defaults) Use Real Estate owned if previously sold as a Property Disposition.
 8. **Financing Type** – (N/A defaults) Mortgage financing classification for an Irregular HUD case type and Military Sales and Real Estate Owned processing types.
 9. **ADP Code** – Automated data processing code related to the section of the National Housing Act under which mortgage insurance is being requested.
Flagstar Codes to be used:
 - 703 – 203(b) and 203(h) Fixed Rate
 - 729 – 203(b) and 203(h) ARM
 - 702 – 203(k) Fixed Rate Rehabilitation
 - 734 – 234(c) Condo Fixed Rate
 - 731 – 234(c) Condo ARM
 - 796 – All 203(b) loans with Interest Buydown Option
 - 797 – All 234(c) loans with Interest Buydown Option
 10. **Living Units** – Number of separate dwellings. For example, a two family house has 2 living units.
 11. **Program ID** – FHA two-character identifier for the mortgage insurance program under which the application is being made.
 12. **Loan Term**- Enter the loan term in months.
 13. **Amortization Type**-select an amortization type for the product type from the dropdown menu.
 14. **Housing Program**-select a housing program from the dropdown menu.
 15. **Condominium**-indicate whether or not the property is a condo.
 16. **Special Program**- select a special program from the dropdown menu, if applicable.
 17. **Buydown**-indicate whether or not a buydown is part of the loan transaction.

18. **Is this a Purchase or Refinance case** – Indicator for determining whether the case is a purchase or refinance.

19. **If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)?** – For a purchase case, this indicates whether or not the property was Real Estate Owned (REO) and sold at a prior time by HUD. For a refinance case, this indicates whether or not the borrower's prior mortgage on the property was FHA-insured.

20. **If Refinance: Specify type of refinance** – For a refinance case, this indicates whether or not the borrower's prior mortgage on the property was FHA-insured.

As Required Section

This section contains fields that are required only if the loan is a Refinance or a PUD/Condo unit.

* As Required *			
All Refinances: Select streamline refinance type: <input type="text" value="Not Streamlined"/>			
Prior FHA and prior REO cases: Enter case number of previous case: <input type="text"/> - <input type="text"/>			
203k Consultant ID: <input type="text"/>			
PUD/Condo Indicator: <input type="text" value="N/A"/>	PUD/Condo ID: <input type="text"/>	Phase: <input type="text"/>	Spot Lot: <input type="text" value="N/A"/>
Month/Year Completed: <input type="text"/> /	VA CRV Expire Date: <input type="text"/> /		VA CRV Number: <input type="text"/>
HECM Counsel TIN: <input type="text"/> - <input type="text"/>		HECM Counsel Date: <input type="text"/> /	
Prior FHA Case: Enter the following for new case:			
Projected Closing Date: <input type="text"/> /			
Contact Name: <input type="text"/>		Contact Phone: (<input type="text"/>) <input type="text"/> - <input type="text"/>	

The only field that is always required in this section is the **Month/Year Completed**.

1. **All Refinances: Select Streamlined Refinance Type** – Classification of a streamline refinance case. Streamline refers to the amount of documentation and underwriting that needs to be performed by the lender.
2. **Prior FHA and Prior REO Cases: Enter case number of previous case** – FHA case number for the prior FHA-insured mortgage or FHA case number for the property that was formerly Real Estate Owned.

3. **203K Consultant ID** - FHA unique five-character identifier for the 203k consultant. For a streamline 203k, *203KS* is entered as the ID.
4. **PUD/Condo Indicator** – Planned unit development (PUD), condominium, or subdivision indicator.
5. **PUD/Condo ID** – FHA's identifier for the planned unit development (PUD) or condominium project.
6. **Phase** – Identifier for the specific phase of the planned unit development (PUD), or condominium project.
7. **Spot Lot** – Indicator for a lot being developed in a previously completed subdivision.
8. **Month/Year Completed** – Month and year (mm/yyyy) the existing construction (building) was completed, or just year (yyyy) if it was completed more than two years ago.
9. **VA CRV Expire Date** – Month, day and year the Certificate of Reasonable Value issued by the Department of Veterans Affairs expires.
10. **VA CRV Number** – Identifier assigned by the Department of Veterans Affairs and is only used when a VA Loan has converted to a FHA Loan. Use the last 7 digits of the VA Case number.
11. **HECM Counsel TIN** – Nine-character Employer Identification Number (tax ID) of the FHA-approved HECM counseling agency that provided counseling to the borrower (home owner).
12. **HECM Counsel Date** – Month, day, and year (mm/dd/yy) HECM counseling was provided to the borrower (home owner).

Enter the following fields for Prior FHA refinances ONLY:

1. **Projected Closing Date** – Estimated closing date for the new mortgage (for a refinance case with a prior FHA-insured mortgage). Refinance credit (refi netting amount) is calculated based on this date.
2. **Contact Name** – Lender contact name for a Refinance case with a prior FHA-insured mortgage.
3. **Contact Phone** – Lender contact phone number for a Refinance case with a prior FHA-insured mortgage.

Property Address Section

This section is pre-populated with property specific information from the **Validate Property Address** field.

* Property Address *							
Hse No	Unit	Pre	Street Name	Type	Post	Lot	Blk/Plat
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City	St	Zip Code	County				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				

Appraiser/Compliance Inspection Fields Section

This section contains the necessary appraisal information.

* Appraiser Fields *	
Assignment Choice: <input type="text" value="N/A"/>	License ID: <input type="text"/>
Assignment Date: <input type="text"/>	
* Compliance Inspection Fields *	
Assignment Choice: <input type="text" value="N/A"/>	Assignment ID: <input type="text"/>

1. **Assignment Choice** – Appraiser assignment method.
 - **Manual:** HUD's Homeownership Center assigns an appraiser selected from the FHA's roster of appraisers who meet the Appraiser Qualifications Board (AOB) requirements for licensing/certification; used for a 203k case where the property was Real Estate Owned (REO) or a Coinsurance case.
 - **Lender Select:** Lender assigns an appraiser selected from the FHA's roster of appraisers who meets the Appraiser Qualifications Board (AOB) requirements for licensing/certification.
2. **License ID** – Identifier for the FHA-approved appraiser; appraiser's state license number preceded by the two-character state code. Example: NY123456.
3. **Assignment Date** – Month, day and year (mm/dd/yy) the appraiser was assigned to the case. Use the current date.
4. **Assignment Choice** – Type of inspector.
 - **Roster:** Inspector that meets FHA Inspector Roster requirements.
 - **Lender Select:** Fee inspector approved by the FHA.
 - **Mortgagee:** Staff inspector; inspector employed by the lender and approved by the FHA.
5. **Assignment ID** – Four-character identifier issued to the inspector by HUD.



Compliance Inspection Fields are required for proposed construction cases only.

Borrower Information Section

This section contains borrower specific information. This information auto-populates from the **Validate Borrower** page.

* Borrower Information *		
Borrower Name: SMITH, SHEILA	SSN: 387-02-5641	Birth Date: 10/11/1957
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered

Lender Notes

This section contains comments by HUD's Homeownership Center or lender regarding the case status and pending issues.

* Lender Notes *
Lender Notes: <input type="text"/>

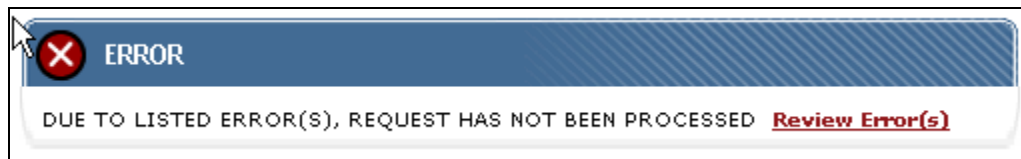
Transmitting

After completing all required fields, click the **Send** button to transmit the information to FHA. If the submitted information is correct and verified, a case number is assigned.

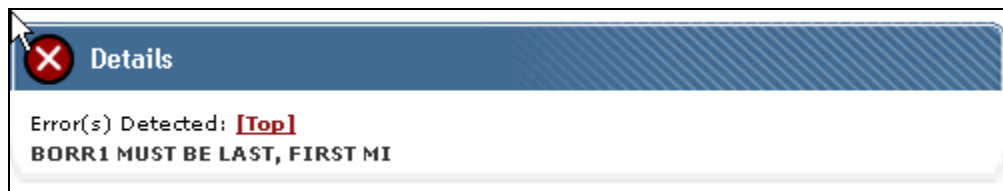
If there are any missing or incomplete fields, an error message is displayed stating which field(s) is causing the error. Click the back button and correct the items that were highlighted. After all the error fields have been corrected, re-send the submission.

Once the submitted information is correct and verified, a case number is assigned. In some cases, you may have to repeat the entire registration.

The following is an example of how an error message is displayed:



The message at the top of the page notifies you that there was an error processing your request.



The message at the bottom of the page identifies the details of the error and how to correct it, if applicable.

When a successful transmission returns a **Case Number Assignment**, remember to print the screen displaying the Case Number. This print screen must accompany your loan submission to Government Underwriting.

Holds Tracking

In the following circumstances, a **Case Number Assignment** request may be placed on hold for further processing:

- Duplicate property address.
- Validation of the name, social security number, and birth date combination of one or more borrowers against Federal government records.
- HUD Homeownership Center (HOC) review of the lender.
- For a refinance case, access to refinance authorization information may be unavailable.

After submitting a request for a **Case Number Assignment** you may be notified the case is being held by HOC. If this occurs, wait approximately 24 hours for processing by the HOC or federal government validation of the borrower(s). Then use **Holds Tracking** to determine the status of the case.

You can access **Holds Tracking** through the following sequence of FHA Connection links: **Single Family FHA, Single Family Origination, Case Processing, Case Number Assignment, and Holds Tracking.**

Holds Tracking Help Links ?

Lender ID:

Choose One of the Following:

By Status of Case: ▼

- OR -

By Street:

- OR -

By Last Name:

Send Reset

1. On the **Holds Tracking** page, enter your company's 10-character FHA ID the **Lender ID** field.
2. Enter ONE selection criterion:
 - **By Status of Case:** Make a selection from the drop down menu. You may want to choose the **All** option if more than one case is being held.
 - **By Street:** Type just the name of the street, such as Elm or 42. Do not include the house number or street type.
 - **By Last Name:** Type the borrower's last name, or last name and first name, such as Smith, John.
3. Click **Send**. If there are no errors, the **Holds Tracking List** page displays a list of cases and their holding statuses.

If there is an error, an message is displayed above the selection criteria fields and the details of the error below them. Review this information, make any necessary corrections and process again. When the **Error(s) Detected** field in the Details section displays **No Cases Selected**, there are no records in **Holds Tracking** that meet the criteria you entered.

4. To get further details about a case, click the radio button in the first column of the **Holds Tracking List** page, then click **Send**. Only the details of one case can be viewed at a time.

Explanation of Holding Status and What to Do Next

Status	Case Number Asgnd	Explanation and What to Do Next
Processing	No	The case has not been processed yet by the HUD Homeownership Center (HOC). When selected, the Case Number Assignment Results page displays the previously entered case information. Review the error message at the top of the page and Error(s) Detected field in the Details section at the bottom of the page. Check the details again within the next two working days to see if the HOC has processed the case. If necessary, contact the HOC to clarify.
Pending Borrower Validation	No	The name, Social Security Number, and birth date combination of one or more borrowers is being validated against Federal government records (new case without a case number). Check the status of the case again within the next two working days to see if the borrower(s) was validated.
Completed	No	The case has been reviewed and rejected by the HOC. When selected, the Case Number Assignment page is displayed. The Lender Notes section provides any additional information or instructions from the HOC on processing the case. Make any required corrections to the case information and submit again.
Completed	Yes	The case was reviewed and approved by the HOC or all borrowers were validated against Federal Government Records. When selected, the Case Number Assignment Results page appears with the assigned FHA case number. Print the page to capture the case number. To continue processing the case, select Other Functions near the top of the page and make a selection from the dropdown menu. If you forget to record the case number, and the case is no longer listed, use Case Query on the Case Processing menu.
Borrower Validation Completed	Yes	All borrowers for an existing case with a case number passed validation against Federal government records. When selected, the Case Number Assignment Results page displays the case details. To continue processing the case, select Other Functions near the top of the page and make a selection from the dropdown menu.
Failed Borrower Validation	Yes	One or more borrowers failed validation against Federal government records for an existing case or a new case assigned a case number. When selected, the Case Number Assignment Results page displays the reason for the validation failure message in the Borrower Information section. Case processing can continue. However, a case warning is issued and the case cannot be endorsed for FHA insurance without HOC acknowledgement of the warning. If appropriate, use

		Borrower/Address Change to make changes.
--	--	------------------------------------------

Reasons Why a Case May Not Be Listed

A case may not appear in the Holds Tracking List page for any of the following reasons:

- A case is removed from the **Holds Tracking** list three working days after retrieving case details.
- A case is removed from the **Holds Tracking** list within five working days if case details are never retrieved.
- The case may not have been held for HOC review. Use the Case Query on the Case Processing menu to get information on the case.

Searching for Missing or Unknown Information

The **FHA Connection** has several search engines that will help locate missing or unknown information regarding your case number. Many times you may not have a full address, name, or field office location. These items along with many others may be found by accessing **FHA Approval Lists** under **Single Family Origination**.

Single Family Origination

Case Processing


Appraiser Review Functions

Underwriter Review Functions

FHA Approval Lists

Origination Reports

Upfront Premium Collection



Processing a Mortgage
for FHA Insurance

Sections available under FHA Approval Lists:



Appraisers

This section allows you to access specific appraiser information that may be necessary in order to submit a case number request.

You can search for appraiser information by: **License, Name, City, or Zip Code.**

Appraisers search window:

Appraisers

Sorted By:

State:

License:

Last Name:



City:

Zip Code:

Ethnicity:

Race:

Gender:

The following output screen displays the complete appraiser information:

Appraisers List

Help Links ?

SUCCESS

APPAISERS SUCCESSFULLY COMPLETED

Appraiser Roster as of 12/18/2006
(12 records were selected, 12 records displayed.)

Name	License/ Expiration Date	Address	Gender	Ethnicity	Race	Phone	Ineligible due to sanction	Termination Date	Exam Pass Date	AQB Indicator
LAUREN G TORBICO	MI1201000034 07-31-2007	LAUREN G. TORBICO APPRAISALS 2317 N. WILSON ROYAL OAK, MI 480730000	Male	Not Hispanic	Black	(248) 640-4745	No	n/a	01/18/2000	Yes

Condos and PUDs

In order to submit a Condominium or Planned Unit Development loan to FHA, you must have the ID number. You may have the location and name, but not the ID number. These sections enable you to receive the necessary information in order to submit a loan.

You can search by: **Field Office, State, Condo ID, Condo Name, City, Zip Code, and Status**. To narrow your search, use any of the known information.

Condominiums Help Links ?

Sorted by:

Field Office:

State:

Condo ID:

Condo Name:

City:

Zip Code:

Status:

You can search for a PUD by: **Field Office, State, PUD ID, County Name, PUD Name, City, Zip Code, and Status.** To narrow your search, enter any of the known information.

Planned Unit Developments (PUDs)

Help Links ?

Sorted By:

Field Office:

State:

PUD ID:

County Name:

PUD Name:

City:

Zip Code:

Status:

Send

Reset

The search menu searches for the complete condominium or PUD record by defining known information. The following output menu is displayed. Click on the condominium or PUD name to access further information.

Condominiums List

Help Links ?

SUCCESS

CONDOMINIUMS SUCCESSFULLY COMPLETED

Condominiums as of 12/18/2006
(3 records were selected, 3 records displayed.)

Download Report to Excel File

Name/Alias	Condo ID	City	State	Zip Code	Status	Field Office
ESPLANADE CONDOMINIUM ESPLANADE CONDOMINIUM	044-34434	ROYAL OAK	MI	480730000	Approved	Detroit, MI
TOWER COURT CONDOMINIUMS TOWER COURT CONDOMINIUMS	044-34427	ROYAL OAK	MI	480730000	Approved	Detroit, MI
WOODLAND PLACE CONDOMINIUM WOODLAND PLACE CONDOMINIUM	044-34395	ROYAL OAK	MI	480730000	Approved	Detroit, MI

Zip Codes

This section enables you to find missing information regarding location. If only part of an address is known or the field office location is in question, the **Zip Code** locator searches for complete information. Any known information may be entered to narrow your search.

The input menu for Zip Codes searches by; **Field Office Type, Field Office, State, Zip Code, City, County Code** and **County Name**. To narrow your search, enter any of the known information.

Zip Codes

Help Links ?

Sorted By:

Field Office Type:

Field Office:

State:

Zip Code:

City:

County Code:

County Name:

▶ Send

↺ Reset

The output menu displays the following results:

Zip Codes List

Help Links ?

SUCCESS

ZIP CODES SUCCESSFULLY COMPLETED

Zip codes as of 12/18/2006
 (3 records were selected, 3 records displayed.)

[Download Report to Excel File](#)

Zip	City	State	County Code	County Name	Field Office Name	Field Office Type
480670000	ROYAL OAK	MI	125	OAKLAND	Detroit, MI	Jurisdictional
480730000	ROYAL OAK	MI	125	OAKLAND	Detroit, MI	Jurisdictional
482200000	ROYAL OAK TWP	MI	125	OAKLAND	Detroit, MI	Jurisdictional

Mortgage Limits

This section shows FHA's single family mortgage limits for defined areas. If a limit is in question, contact the area office for current information. Any known information may be entered to narrow your search.

The menu for **Mortgage Limits** searches by: **State, County, County Code, MSA Name, MSA Code, and Last Revised**. To narrow your search, enter any of the known information.

Mortgage Limits

Sorted By:

State:

County:

County Code:

MSA Name:

MSA Code:

Limit Type:

Last Revised: / /

You may download the [FHA Forward Limits](#) or [FHA HECM Limits](#) as well

The output menu displays the following results:

Mortgage Limits List

Help Links ?

SUCCESS
MORTGAGE LIMITS SUCCESSFULLY COMPLETED

Mortgage maximums as of Monday December 18, 2006
(1 records were selected, 1 records displayed.)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Last Revised
WARREN-TROY-FARMINGTON HILLS, MI METROPO	19820	47644	OAKLAND	125	MI	\$226,100	\$256,248	\$309,744	\$384,936	01/01/2006

Case Query

Case Query is used to determine the current status of an FHA case as it progresses towards insurance endorsement. View-only details are provided, including mortgage loan, appraisal, closing, upfront mortgage insurance premium (MIP), insurance, and general case information. It also contains the date and description of the last case activity.

Lenders can view their own cases as well as cases they may be acquiring. However, Home Equity Conversion Mortgage (HECM) cases can only be viewed by the originator/sponsor of the loan or an FHA-approved servicer of single family loans. You can request a case by **FHA Case Number**, property **Address**, borrower **Name**, or borrower **SSN/TIN** within the territory of a specified HUD field office. Therefore, **Case Query** can also be used to look up a case's FHA case number if it is not known.

You can access **Case Query** through the following sequence of **FHA Connection** links: **Single Family FHA**, **Single Family Origination**, **Case Processing**, and **Case Query**.

Case Query searches by: **FHA Case Number**, **House Number**, **Street Name**, **Zip Code**, **Last Name**, **First Name**, or **SSN/TIN**. The **Field Office** must be selected. To narrow your search, enter any of the known information.

Case Query

[Help Links ?](#)

Field Office:

Choose one of the following:

FHA Case Number: -

Address: Hse No Street Name Zip Code

Name: Last Name First Name

SSN/TIN: - -

Appraiser Reassignment


If an FHA case requires an appraisal, an appraiser is assigned when **Case Number Assignment** is processed. However, if it becomes necessary to later change the assigned appraiser, use **Appraiser Reassignment** before logging the initial appraisal information. If the appraisal has already been logged, the actual appraiser can be changed by using **Appraisal Logging** before endorsement. Only an FHA-approved appraiser selected by the lender can be changed through **Appraiser Reassignment**.


You can access **Appraiser Reassignment** through the following sequence of **FHA Connection** links: **Single Family FHA, Single Family Origination, Case Processing, and Appraiser Reassignment**.



You must enter the **FHA Case Number, Current Appraiser ID, and New Appraiser ID**. Click the **Send** button to submit.

Appraiser Reassignment Help Links ?

FHA Case Number: -

Current Appraiser ID: 

New Appraiser ID: 

Borrower/Address Change Request

Borrower/Address Change can be used to change or add the following information for a *nonendorsed* case:

- Borrower details such as name, birth date, and social security number.
- Property Address
- Planned unit development (PUD) and condominium details (depending on prior case processing).

Some of the general details about the case can also be changed, such as the program ID or living units. Additional case details may be available for editing, depending on stage of case processing.

You can access **Borrower/Address Change** through the following sequence of **FHA Connection** links: **Single Family FHA, Single Family Origination, Case Processing**, and **Borrower/Address Change**.

You must enter the **FHA Case Number**. Click the **Send** button to submit.

Borrower/Address Change Request [Help Links ?](#)

FHA Case Number: -

Update Existing Case

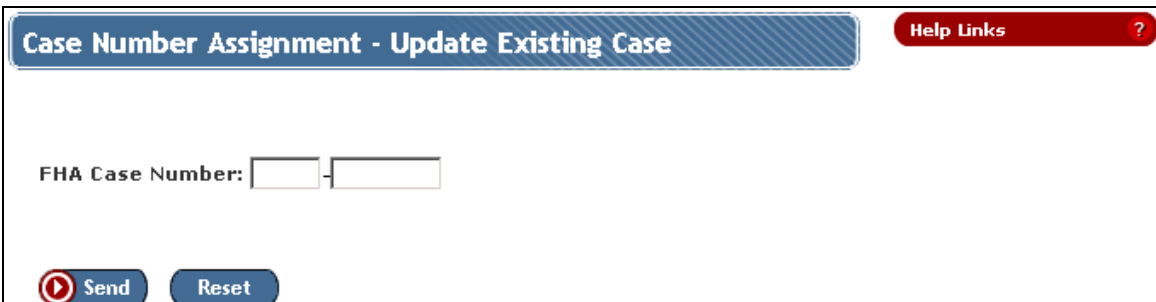
Case Number Assignment Update can be used by an authorized lender to update information for a nonendorsed case. All case information can be revised using **Case Number Assignment Update** except:

- **Field Office:** Contact your HUD Homeownership Center (HOC).
- **Originator ID:** Use **Case Transfer** in the **Case Processing** menu.
- **Sponsor/Agent ID:** Use **Case Transfer** in the **Case Processing** menu.
- **Property Address:** Use **Borrower/Address Change** in the **Case Processing** menu.
- **Borrower Information:** Use **Borrower/Address Change** in the **Case Processing** menu.
- For refinances: **Projected Closing Date**, **Contact Name**, and **Contact Phone** information for the new case can be added but existing information cannot be updated. Use **Refinance Authorization** in the **Case Processing** menu to update this information.
- **Lender Notes.**

Other information may not be able to be updated depending on the specific details of the case.

You can access **Case Number Assignment Update** through the following sequence of **FHA Connection** links: **Single Family FHA**, **Single Family Origination**, **Case Processing**, **Case Number Assignment**, and **Update an Existing Case**.

You must enter the **FHA Case Number**. Click **Send** to submit.



Case Number Assignment - Update Existing Case

Help Links ?

FHA Case Number: -

Send Reset