



DATA THROUGH 12/2020

- \* OVER 106,846 LENDERS WORKING ON BEHALF OF HUD AND PARTICIPATING AGENCIES HAVE ACCESS TO THE SYSTEM.
- \* LENDERS USE TOUCH TONE TELEPHONES AND THE WEB TO ACCESS DATA BASE CONTAINING SOCIAL SECURITY NUMBERS (SSN'S) FOR 7,922,446 BORROWERS FROM ALL PARTICIPATING AGENCIES.
  - 0 BORROWERS CURRENTLY IN DEFAULT ON AN FHA SINGLE FAMILY MORTGAGE.
  - 178,348 BORROWERS WHO HAVE HAD A CLAIM PAID ON AN FHA SINGLE FAMILY MORTGAGE IN THE LAST THREE YEARS.
  - 37,149 BORROWERS WHO HAVE HAD A CLAIM PAID ON A TITLE I LOAN IN THE LAST THREE YEARS.
- \* SINCE IMPLEMENTATION OVER 161.0 MILLION FHA SINGLE FAMILY AND TITLE I APPLICANTS SSN'S HAVE BEEN CHECKED USING THE SYSTEM. LESS THAN 4% WERE MATCHED WITH THE CREDIT ALERT DATA BASES.
- \* EVEN SO, CAIVRS HAS TO DATE ALLOWED THE DEPARTMENT TO AVOID \$351.7 BILLION IN POTENTIAL FHA SINGLE FAMILY CLAIMS AND \$127.5 BILLION IN POTENTIAL LOSSES. ( 7,034,243 POTENTIAL TITLE II CLAIMS HAVE BEEN AVOIDED AND 183,207 POTENTIAL TITLE I LOSSES HAVE BEEN AVOIDED.)

ORIGINAL VALUES

TOTAL CUMULATIVE TITLE 1 INQUIRY	004955961
TOTAL CUMULATIVE TITLE 1 MATCHES	000182526
TOTAL CUMULATIVE TITLE 2 INQUIRY	155332510
TOTAL CUMULATIVE TITLE 2 MATCHES	007020310

NEW VALUES

TOTAL CUMULATIVE TITLE 1 INQUIRY	004963046
TOTAL CUMULATIVE TITLE 1 MATCHES	000183207
TOTAL CUMULATIVE TITLE 2 INQUIRY	155899452
TOTAL CUMULATIVE TITLE 2 MATCHES	007034243

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM (CAIVRS)  
SYSTEM USAGE DATA FOR 12/2020

AGENCY IDENTIFICATION CODE NAME	BORROWER COUNT	RECORDS PCT	AUTHORIZED COUNT	USER PCT	IDS PCT	TELEPHONIC COUNT	ELECTRONIC COUNT	WEB COUNT	BATCH COUNT	MATCH COUNT	MATCH PCT
01 FHA TITLE I	37,149	.47	1,865	.81		0	7,085	0	0	78	.35
02 FHA SINGLE FAMILY	178,348	2.25	28,164	12.19		0	566,609	333	0	1,126	5.09
03 HUD 312 REHABILITATION	0	.00	14	.01		0	0	0	0	0	.00
04 DEPT OF VETERAN'S AFFAIRS	0	.00	54,818	23.72		0	245,849	29	0	0	.00
05 USDA - RURAL DEVELOPMENT	0	.00	22,524	9.75		0	31,892	8	0	0	.00
06 USDA - FARM SERVICES	0	.00	381	.16		0	2	4,560	0	0	.00
07 DEPT OF ED. - GUARANTEED	7,431,711	93.81	85	.04		0	0	2,770	0	18,652	84.38
08 DEPT OF ED. - TYPE B	0	.00	4	.00		0	0	0	0	0	.00
09 SMALL BUSINESS ADMIN.	268,183	3.39	8,501	3.68		0	24,953	483	0	1,702	7.70
10 DEPT OF JUSTICE - JMD	0	.00	8	.00		0	0	0	0	0	.00
11 FDIC	0	.00	10	.00		0	0	0	0	0	.00
12 DEPT OF JUSTICE - EOUSA	0	.00	97	.04		0	0	0	0	0	.00
13 HUD GENERIC DEBT	6,977	.09	1	.00		0	0	0	0	23	.10
15 USDA - RURAL DEV. DEBT	0	.00	8,225	3.56		0	32	1	0	0	.00
16 USDA GUAR. RH LOSS CLAIMS	0	.00	8	.00		0	0	0	0	0	.00
17 CHUMS	0	.00	4	.00		0	9,043	0	0	0	.00
18 HUD NATIVE AMERICAN PRGMS	0	.00	106,384	46.03		0	739	1	0	523	2.37
20 TREASURY CONTRACTOR SCRNG	0	.00	3	.00		0	0	0	0	0	.00
21 HUD GOOD NEIGHBOR GNND	0	.00	4	.00		0	0	0	0	0	.00
22 FHA SF SUBORDINATE MTGES.	0	.00	11	.00		0	0	0	0	0	.00
23 TREASURY DEBT CHECK	0	.00	1	.00		0	0	0	0	0	.00
24 HUD CFO	78	.00	0	.00		0	0	0	0	0	.00
25 ELHP	0	.00	1	.00		0	0	0	0	0	.00
TOTALS	7,922,446		231,113			0	886,204	8,185	0	22,104	

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM  
CALL SUMMARY REPORT

AGENCY CD NAME	MONTH OF: 12/2020			FY TO DATE: 10/2020-12/2020		
	INQUIRIES RECEIVED	NUMBER OF NON-MATCHES	NUMBER OF MATCHES	INQUIRIES RECEIVED	NUMBER OF NON-MATCHES	NUMBER OF MATCHES
01 FHA TITLE I	7,085	6,404	681	23,752	21,354	2,398
02 FHA SINGLE FAMILY	566,942	553,009	13,933	1,828,797	1,784,097	44,700
04 DEPT OF VETERAN'S AFFAIRS	245,878	240,183	5,695	722,102	707,967	14,135
05 USDA - RURAL DEVELOPMENT	31,900	31,515	385	103,740	102,475	1,265
06 USDA - FARM SERVICES	4,562	4,532	30	12,618	12,543	75
07 DEPT OF ED. - GUARANTEED	2,770	1,877	893	9,008	6,053	2,955
09 SMALL BUSINESS ADMIN.	25,436	25,130	306	116,696	113,084	3,612
10 DEPT OF JUSTICE - JMD	0	0	0	1	0	1
13 HUD GENERIC DEBT	0	0	0	5	1	4
15 USDA - RURAL DEV. DEBT	33	32	1	92	89	3
17 CHUMS	9,043	8,982	61	26,082	25,912	170
18 HUD NATIVE AMERICAN PRGMS	740	717	23	2,327	2,273	54
22 FHA SF SUBORDINATE MTGES.	0	0	0	1	1	0
<b>**TOTALS**</b>	<b>894,389</b>	<b>872,381</b>	<b>22,008</b>	<b>2,845,221</b>	<b>2,775,849</b>	<b>69,372</b>

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM  
MONTHLY DATA MATCHING REPORT

MONTH OF: 12/2020

AGENCY CD NAME	01	02	07	09	13	18	TOTALS
01 FHA TITLE I	0	3	212	466	0	0	681
02 FHA SINGLE FAMILY	54	982	12404	536	21	6	14003
04 DEPT OF VETERAN'S AFFAIRS	15	105	4426	648	2	516	5712
05 USDA - RURAL DEVELOPMENT	3	21	356	7	0	0	387
06 USDA - FARM SERVICES	2	3	24	1	0	0	30
07 DEPT OF ED. - GUARANTEED	4	1	885	4	0	0	894
09 SMALL BUSINESS ADMIN.	0	5	269	36	0	0	310
15 USDA - RURAL DEV. DEBT	0	0	1	0	0	0	1
17 CHUMS	0	6	54	3	0	0	63
18 HUD NATIVE AMERICAN PRGMS	0	0	21	1	0	1	23
*TOTALS*	78	1126	18652	1702	23	523	22104

-----LEGEND-----

01 = FHA TITLE 1	02 = FHA SINGLE FAMILY	03 = HUD 312 REHABILITATION	04 = DEPT OF VETERAN'S AFFAIRS
05 = USDA - RURAL DEVELOPMENT	06 = USDA - FARM SERVICES	07 = DEPT OF ED. - GUARANTEED	08 = DEPT OF ED. - TYPE B
09 = SMALL BUSINESS ADMIN	10 = DEPT OF JUSTICE - JMD	11 = FDIC	12 = DEPT OF JUSTICE - EOUSA
13 = HUD GENERIC DEBT	14 =	15 = USDA - RURAL DEV. DEBT	16 = USDA GUAR. RH LOSS CLAIMS
17 = CHUMS	18 = HUD NATIVE AMERICAN PRGMS	19 =	20 = TREASURY CONTRACTOR SCRNG
21 = HUD GOOD NEIGHBOR OND/TND	22 = FHA SF PARTIAL CLAIM	23 = TREASURY DEBT CHECK	24 =

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM  
DATA MATCHING REPORT

FISCAL YEAR TO DATE: 10/2020-12/2020

AGENCY CD NAME	01	02	07	09	13	18	TOTALS
01 FHA TITLE I	3	29	686	1681	0	0	2399
02 FHA SINGLE FAMILY	217	3123	40109	1362	103	10	44924
04 DEPT OF VETERAN'S AFFAIRS	49	414	10517	1546	8	1656	14190
05 USDA - RURAL DEVELOPMENT	7	97	1138	25	3	0	1270
06 USDA - FARM SERVICES	6	4	61	4	0	0	75
07 DEPT OF ED. - GUARANTEED	9	6	2936	8	0	0	2959
09 SMALL BUSINESS ADMIN.	10	79	3278	260	1	1	3629
10 DEPT OF JUSTICE - JMD	0	0	1	0	0	0	1
13 HUD GENERIC DEBT	0	3	1	0	0	0	4
15 USDA - RURAL DEV. DEBT	0	1	2	0	0	0	3
17 CHUMS	2	12	150	9	0	0	173
18 HUD NATIVE AMERICAN PRGMS	0	0	52	1	0	1	54
*TOTALS*	303	3768	58931	4896	115	1668	69681

-----LEGEND-----

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM  
MONTHLY COST AVOIDANCE SUMMARY

FOR THE PERIOD: 12/2020

CODE	PROCESSING AGENCY NAME	INQUIRIES	MATCHES	POTENTIAL LOAN VALUE (1000)	POTENTIAL CLAIM VALUE (1000)	POTENTIAL LOSS VALUE (1000)
01	FHA TITLE I	7,085	681	0	8,512	3,405
02	FHA SINGLE FAMILY	566,942	13,933	0	696,650	250,794
04	DEPT OF VETERAN'S AFFAIRS	245,878	5,695	0	179,050	71,620
05	USDA - RURAL DEVELOPMENT	31,900	385	0	0	6,899
06	USDA - FARM SERVICES	4,562	30	0	0	0
07	DEPT OF ED. - GUARANTEED	2,770	893	0	0	0
09	SMALL BUSINESS ADMIN.	25,436	306	0	0	0
15	USDA - RURAL DEV. DEBT	33	1	0	0	0
17	CHUMS	9,043	61	0	3,050	1,098
18	HUD NATIVE AMERICAN PRGMS	740	23	0	0	0



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM  
COST AVOIDANCE SUMMARY

FISCAL YEAR TO DATE: 10/2020-12/2020

CODE	PROCESSING AGENCY NAME	INQUIRIES	MATCHES	POTENTIAL LOAN VALUE (1000)	POTENTIAL CLAIM VALUE (1000)	POTENTIAL LOSS VALUE (1000)
01	FHA TITLE I	23,752	2,398	0	29,975	11,990
02	FHA SINGLE FAMILY	1,828,797	44,700	0	2,235,000	804,600
04	DEPT OF VETERAN'S AFFAIRS	722,102	14,135	0	444,404	177,761
05	USDA - RURAL DEVELOPMENT	103,740	1,265	0	0	22,668
06	USDA - FARM SERVICES	12,618	75	0	0	0
07	DEPT OF ED. - GUARANTEED	9,008	2,955	0	0	0
09	SMALL BUSINESS ADMIN.	116,696	3,612	0	0	0
10	DEPT OF JUSTICE - JMD	1	1	0	0	0
13	HUD GENERIC DEBT	5	4	0	0	0
15	USDA - RURAL DEV. DEBT	92	3	0	0	0
17	CHUMS	26,082	170	0	8,500	3,060
18	HUD NATIVE AMERICAN PRGMS	2,327	54	0	0	0
22	FHA SF SUBORDINATE MTGES.	1	0	0	0	0

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM

FOR: 12/2020

AGENCY CODE	AGENCY NAME	SUPPRESS GRAND TOTAL	SUPPRESSION				SUPPR ADMIN COUNT	SUPPR ERROR COUNT	SUPPR OTHER COUNT
			----- CODE	----- REPAYMENTS DESCRIPTION	----- COUNT	----- AMOUNT			
01	FHA TITLE I	3	1	FULL	1	9,098	0	0	0
			2	COMPROMISE	2	21,500			
				TOTAL	3	30,598			
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07	DEPT OF ED. - GUARANTEED	1,179	1	FULL	291	1,068,685	42	2	0
			2	COMPROMISE	844	6,352,186			
				TOTAL	1135	7,420,871			
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09	SMALL BUSINESS ADMIN.	32	1	FULL	24	297,750	3	5	0
				TOTAL	24	297,750			
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DECEMBER TOTALS		1,214	1	FULL	316	1,375,533	45	7	0
			2	COMPROMISE	846	6,373,686			
				TOTAL	1162	7,749,219			

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM

FY: 10/2020-12/2020

AGENCY CODE	AGENCY NAME	SUPPRESS GRAND TOTAL	SUPPRESSION			SUPPR ADMIN COUNT	SUPPR ERROR COUNT	SUPPR OTHER COUNT	
			CODE	DESCRIPTION	REPAYMENTS COUNT				AMOUNT
01	FHA TITLE I	4	1	FULL	1	9,098	0	0	0
			2	COMPROMISE	3	29,000			
				TOTAL	4	38,098			
02	FHA SINGLE FAMILY	1					0	1	0
04	DEPT OF VETERAN'S AFFAIRS	2	1	FULL	2	3,015	0	0	0
				TOTAL	2	3,015			
07	DEPT OF ED. - GUARANTEED	3,184	1	FULL	773	2,689,614	93	5	0
			2	COMPROMISE	311	17,730,625			
			3	INSTALLMENT	2	16,476			
				TOTAL	1086	20,436,715			
09	SMALL BUSINESS ADMIN.	86	1	FULL	69	759,269	3	13	0
			3	INSTALLMENT	1	462			
				TOTAL	70	759,731			
13	HUD GENERIC DEBT	3	1	FULL	3	22,420	0	0	0
				TOTAL	3	22,420			
FISCAL YEAR 2021 YTD TOTALS		3,280	1	FULL	848	3,483,416	96	19	0
			2	COMPROMISE	314	17,759,625			
			3	INSTALLMENT	3	16,938			
				TOTAL	1165	21,259,979			

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