

Using the FHA Connection

This **FHA Connection Guide** module describes and illustrates the many features and tools provided to assist you in using the FHA Connection, including:

- **Navigation and Organization in the FHA Connection**, provided through:
 - **“Always Available” Information Links in the Page Header and Footer**
 - **Breadcrumb Trail (Red Banner)** which shows your navigation path *and* links to previous pages
 - **Page Title (Blue Banner)** which identifies the current function and its processing stage
- **User Assistance in the Processing Environment**, including tools such as:
 - **User Aids**, e.g., buttons, drop-down lists, calendar, favorites lists, and lookups
 - **Default Settings** that affect processing outcomes
 - **Success, Error, and Warning Messages**
 - **Training and Information Tools** (available via the menu and processing pages)
- **Bookmarking FHA Connection Pages**

Navigation and Organization in the FHA Connection

The following navigational and organizational aids are provided in the FHA Connection.

“Always Available” Information Links in the Page Header and Footer

The “always available” information links in the headers and footers of FHA Connection pages provide access to menus and information pages (**Figure 1**). See **User Aids**, p. 6, for a description of these links.

Note: The header links are not available until you have signed on to the FHA Connection.

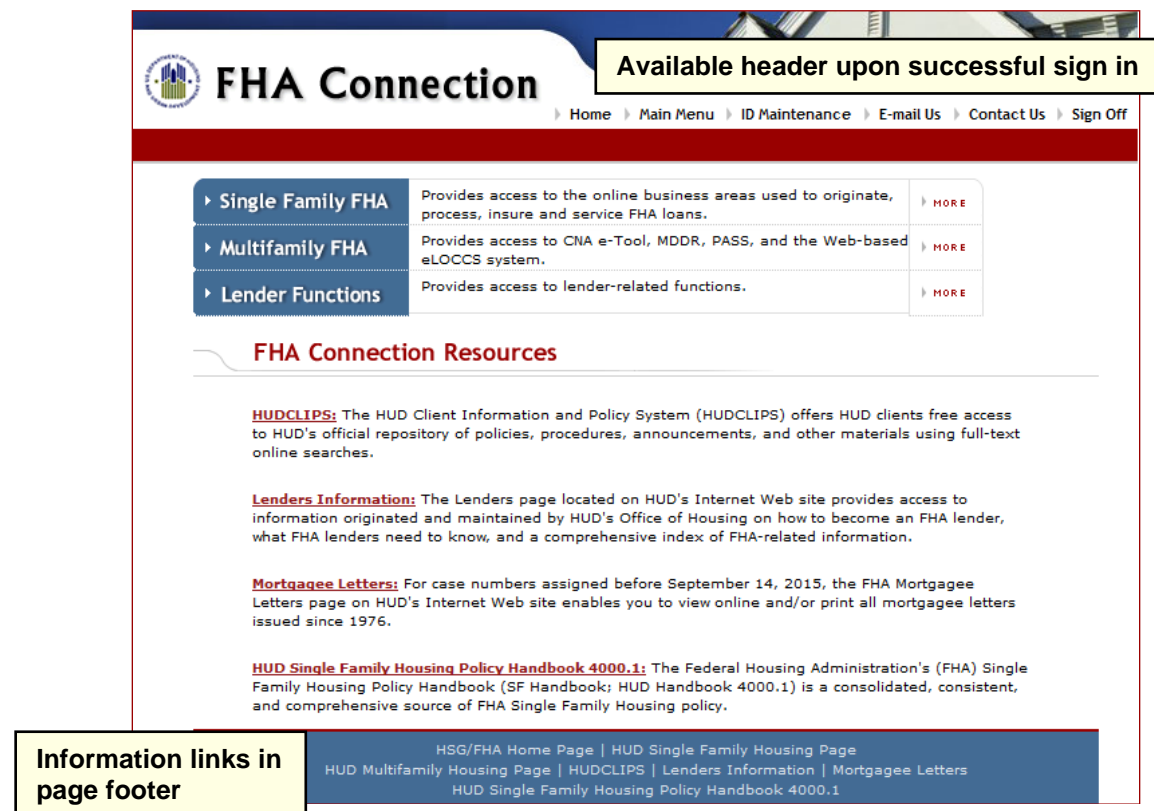


Figure 1: Page header and footer links

Breadcrumb Trail (Red Banner)

The navigation—breadcrumb—trail appears at the top of the page in a red banner. Its purpose is to display your location as you progress through the menu structure. **Figure 2** shows this sequence, beginning from the **Main Menu** via the path **Single Family FHA > Single Family Origination > Case Processing**. Each title in the trail is also a **direct link** to that page or function.

- **Note:** The breadcrumb trail is also helpful when receiving or providing user assistance.



Figure 2: Breadcrumb trail progression—Main Menu to Case Processing menu

When you have progressed through the menu structure from the Main Menu to a function-level menu, e.g., **Case Processing** (**Figure 2**), select a function in which to perform the desired processing task, e.g., **Insurance Application**. On each function page, the page title identifies the function and the processing stage you are in; this is explained and illustrated in **Page Title Changes in Processing Functions** (**Figure 3**) and **Page Title Changes in List Functions** (**Figures 4 and 5**).

Page Titles (Blue Banner)

The page title appears toward the top of the page in a blue banner. It is positioned directly below the red breadcrumb trail. The page title names the function you are using, e.g., **Insurance Application**, and the stage in using the function, e.g., Insurance Application (request), Insurance Application Update, or Insurance Application Results (**Figure 3**). **Page Title Changes in Processing Functions** and **Page Title Changes in List Functions** give examples of two types of pages and their naming patterns.

Page Title Changes in Processing Functions. The **Insurance Application** function pages shown in **Figure 3** show the sequence of page title changes during a loan processing progression:

1. Initial (request) page: **function name alone** (Insurance Application)
2. Continued processing: **function name plus “update”** (Insurance Application Update) has fields open for authorized users to make changes or additions.
3. Processing stage completed: **function name plus “results”** (Insurance Application Results). Fields are view only. For users not authorized to update, the “results” page follows the query.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Single Family FHA Single Family Origination > Case Processing > Insurance Application

Insurance Application Request page title Help Links ?

Insurance Application Update Update page title Help Links ? Other Functions ?

FHA Case Number: 062-1111111

* General Information *

Property Address: 610 N 39TH ST
BLUFFS, IA 50005

PUD/Condo: N/A

County Code: 155

Originator/Principal ID: 9414102033

Insurance Application Results Results page title Help Links ?

☒ SUCCESS

INSURANCE APPLICATION SUCCESSFULLY COMPLETED

FHA Case Number: 062-1111111

* General Information *

Property Address: 610 N 39th ST
Bluffs, IA 50005

PUD/Condo: N/A

County Code: 001

Originator/Principal ID: 9414102033
HOME LOANS, INC.

Last Update ID: M12345
Last Update Date: 03/16/19

Figure 3: Page title progression: request --> update--> results

Page Title Changes in List Functions. List functions, e.g., those found on the **FHA Approval Lists** menu, allow retrieval of information from HUD lists. Examples are lists of appraisers, inspectors, business partners, mortgage limits, and properties. The examples from the **FHA Approval Lists Underwriters** function show the page title changes in a list function from query page (**Figure 4**) to results page (**Figure 5**).

Underwriters Query page title Help Links ?

Sorted By: Underwriter ID

Lender ID:

Underwriter ID:

Underwriter Name: Smith

State: Georgia

Status: Active

Send Reset

Figure 4: Portion of Underwriters query page (for page title illustration)

Underwriters List List page title Help Links ?

SUCCESS

UNDERWRITERS LIST REQUEST SUCCESSFULLY COMPLETED

Underwriter(s) on file as of 01/30/2007
(3 records were selected, 3 records displayed.)

Download Report to Excel File

ID	Name	Address	Status
1234	SMITH, LAURA	3324 VINE MAGREW, GA 31204	ACTIVE
9876	SMITH, NATHAN	980 HIDDEN TREASURE REVILLE, GA 30088	ACTIVE
1122	SMITH, ROBERT	202 DENDRON LARUE, GA 30008	ACTIVE

Search criteria:

Sorted by: Underwriter ID

Lender ID:

Underwriter ID:

Underwriter Name: Smith

State: GA

Status: Active

New Request

Figure 5: Portion of Underwriters List page (for page title illustration)

User Assistance in the FHA Connection Processing Environment

The numerous and varied user assistance provisions discussed in the following sections are:

- **User Aids**, located directly on the page, e.g., links to contacts and resource pages, specialized buttons, or “favorites lists”
- **Default Settings**, i.e., preselected options in drop-down lists
- **Success, Error, or Warning Messages**
- **Training and Information Tools** located directly at the point of processing need.

User Aids


The FHA Connection integrates a number of user aids into its pages to assist users directly at the point of need during processing. Examples of these user aids are described and/or illustrated:

- **Buttons** assist in performance of standard and special purpose tasks and to expedite navigation.

Some examples are:   

- **Send**: Transmits the page for processing
- **Next**: Navigates to the next page in a list of results
- **New Request**: Returns you to the initial data input (query) page of a function to enter a new request

- The **Calendar** provides an interactive function to select a date to enter in a field:

Date of Contract: 01 /04 /07  **Date field with calendar**

- **Favorites List** is used to build a resource list for data to enter in a field:

AN12345 

Actual Appraiser field with Favorites List used to select appraiser (and appraiser ID)

- The first time you click the **Favorites List** icon, a pop-up page, e.g., Add an Appraiser, appears for entry of appraiser information:

Add an Appraiser

Appraiser ID:

Appraiser Name:

Error Messages:

None

Pop-up page to build an Appraiser Favorites reference list

- The Appraiser Favorites List provides search, select, and list maintenance/update options:

Maintain or search list, or return to Main Form

Appraiser Favorites

Available Appraisers

AZ12345-Jim Reneaux

Available Functions:

Click on an Appraiser

☐ Perform Appraiser List Maintenance

☐ Search Appraiser List

☐ Return to Main Form

- **Information pages** include “always present” links in page header and footer (**Figure 1**).
Note: If you have not already done so, you may be required to sign on to the FHA Connection depending upon your selected link.

Page header links access:

- the Home page
- Main Menu (access points for business areas)
- ID Maintenance menu for password change/ other administrative functions
- E-mail Us to contact Single Family FHA Connection Administrator
- Contact Us – FHA Resource Center, other contacts

Page footer links access:

- the HUD Housing/Federal Housing Administration (HUD HSG/FHA) Home page
- HUD Single Family Housing page
- HUD Multifamily Housing page
- HUDCLIPS
- Lenders Information
- Mortgagee Letters

- The **Help** link located at the upper right of the page provides very detailed assistance in the areas of business background, steps for processing, and field descriptions.

Help Links ?

- **Information links** go to pages that provide detail on a specific form field, e.g., the information link for Case Query page's **Originator Name** field, illustrated below, provides the lender's address and telephone information.

Originator Name: **MORTGAGE, INC.**

Originator Name field's information link to lender information page

The screenshot shows a web browser window titled "FHA Lender - Microsoft Internet Explorer". The main content area is titled "FHA Connection" and contains a table with lender information:

Lender Name	Address	Phone
MORTGAGE, INC.	1196 BOONE ST, VIENNA, VA	(703) 555-1213

Below the table is a "Close" button.

- **Lookup pages** are reached by clicking the magnifying glass next to the relevant field, e.g., the **ADP Code** below. Use to obtain information for field input.

ADP Code: 729

- **Other Functions** is offered in various business areas in the FHA Connection. Where available, it provides a drop-down list of options to view the *currently displayed* case or data in *another function*. For example, the drop-down list illustrated below is typical in origination functions.

Other Functions

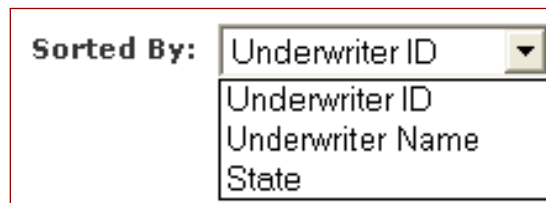
Case Number Assignment
 Appraisal Logging
 Borrower/Address Change
 Insurance Application
 Case Warning
 Mortgage Insurance Certificate

Click Other Functions to open a drop-down list. Click an option on the list, e.g., Appraisal Logging, and the case/data is displayed on the selected page.

- **Report or data display and download options** are provided in all functions that retrieve reports. This includes the ability to view information online and print it via the browser. Additional download and display capabilities, available in some functions, include:
 - download to a Microsoft Excel®/spreadsheet file format [Download Report to Excel File](#)
 - display (for view, download, print) in portable document format (PDF) using Adobe® Reader® available from <http://www.adobe.com>

Default Settings

Some query pages open with preselected, default settings, e.g., a drop-down list with an option already selected. These preset options reflect the most common selection for a field, and are intended to expedite processing. An example is the **FHA Approval Lists Underwriters** function page which opens with *Underwriter ID* as the preselected **Sorted By** option for the results page (**Figure 6**). Checking all settings prior to submitting your input will ensure that the search and sort criteria are the ones you want.



Sorted By: Underwriter ID

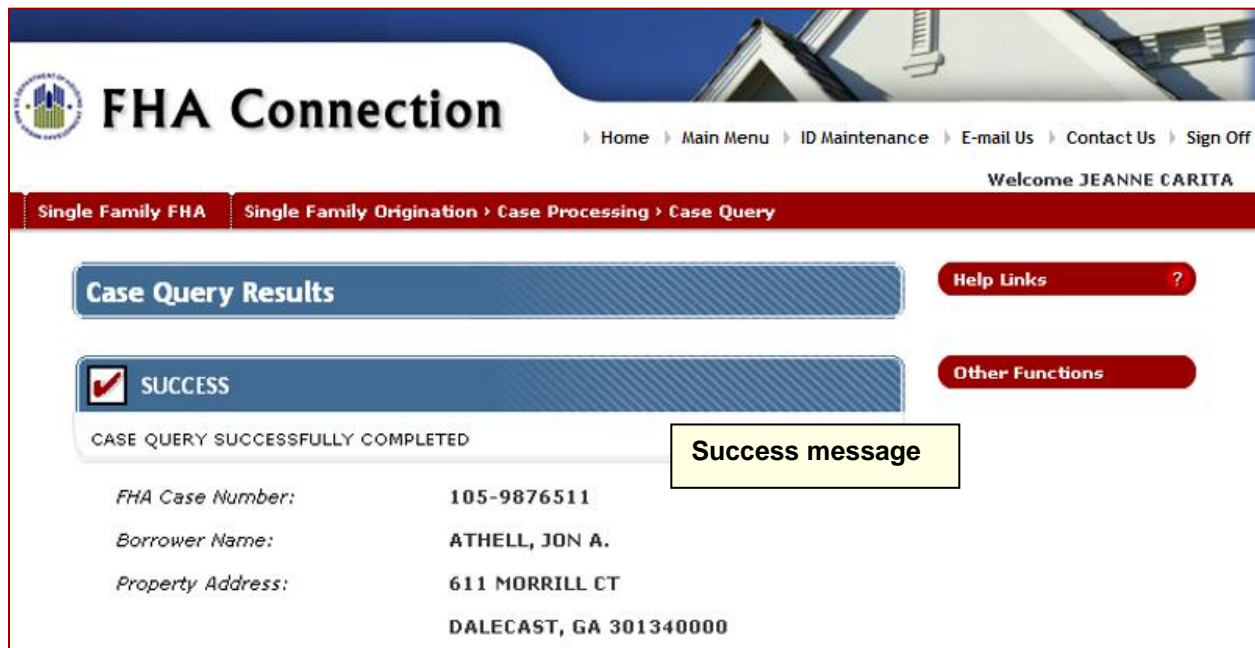
Underwriter ID
Underwriter Name
State

Figure 6: Default setting for Underwriters results page

Success, Error, and Warning Messages

After you click [Send](#) to transmit an FHA Connection page, the information you entered on that page is checked against information in HUD databases and other official agency databases. Processing status is indicated by a Success, Warning, or Error message at the top of the page.

Success Message. A success message indicates successful processing (**Figure 7**).



FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Welcome JEANNE CARITA

Single Family FHA Single Family Origination Case Processing Case Query

Case Query Results

SUCCESS

CASE QUERY SUCCESSFULLY COMPLETED

Success message

FHA Case Number: 105-9876511

Borrower Name: ATHELL, JON A.

Property Address: 611 MORRILL CT

DALECAST, GA 301340000

Help Links ?

Other Functions

Figure 7: Success message appears beneath the page title at top of page

Error and Warning Messages. Error and Warning messages offer help with processing problems. These messages appear at the top of the page in a blue banner to flag a problem (**Figure 8**). The brief Error message at the top of the page includes a **Review Errors** link. Click **Review Errors** to go to the bottom of the page where the **Details** section (**Figure 9**) describes the error.

Optionally, some function pages, e.g., the Insurance Application Update page, may have a **More Details** link that leads to an Error Message Details page (**Figure 10**) describing the error in more detail and offering tips on how to rectify it.

The screenshot shows the 'Insurance Application Update' page. At the top, a blue banner displays an error message: 'INSURANCE APPLICATION NOT PROCESSED DUE TO ERROR(S) [Review Error\(s\)](#)'. A yellow callout box points to this message with the text 'Error message' and 'Link to page-end Error Details section to review error(s)'. Below the banner, the form contains various fields for loan information, including 'FHA Case Number: 241-1122334', 'Property Address: 123 MAPLE AVE, FREDERICK, MD 21703-0000', 'Originator/Principal ID: 12-34500610', 'NMLS ID: 8912345', 'Loan Officer Name: EMORY', 'Last, Suffix: EMERALD', 'Loan Officer NMLS ID: 665544', 'ADP Code: 703', and 'Program ID: (00)-Default'. The form is divided into sections like 'ADP Code Characteristics', 'Borrower Type', 'Loan Purpose', '203k Type', 'Cash-out', 'Refinance Type', 'Credit Qualifying Streamline', 'Payment Program', 'Solar/Wind', 'Weatherization', 'Escrow Data', 'Housing Program', 'Buydown', 'Property Type', 'Principal Write-down', 'Living Units', 'Construction Code', 'HUD Approved Secondary Residence', 'Construction to Permanent', 'Building on Own Land', 'Manufactured Housing', 'PUD', 'Solar/Wind Amount', 'Weatherization Amount', 'HUD REO Repair Amount', 'Escrow Complete Date', and 'Escrow Amount'. A yellow callout box points to the 'Construction Code' field, which is highlighted in red, with the text 'Field name appears in red when selection or data entry in that field is incorrect'. The 'Construction Code' field is currently set to 'Existing Construction'.

Figure 8: Processing error on Insurance Application Update page

The screenshot shows the 'Error Details' page. It features a blue banner with a red 'X' icon and the word 'Details'. Below the banner, the text reads: 'Error(s) Detected: [Top](#) [More Details](#) CONSTRUCTION CODE IS INVALID FOR PROPERTIES MORE THAN 1 YEAR OLD [More Details](#) WARNING; RETURN TO APPRAISAL LOGGING, CONSTRUCT CD/COMPLT DT/AGE INCOMPATIBLE'. A yellow callout box points to the 'More Details' link with the text 'Brief statement of problem; optionally, has link to Error Message Details page'.

Figure 9: Error Details

The Error Message Details page describing the construction code selection error and how to rectify it is shown in **Figure 10**.

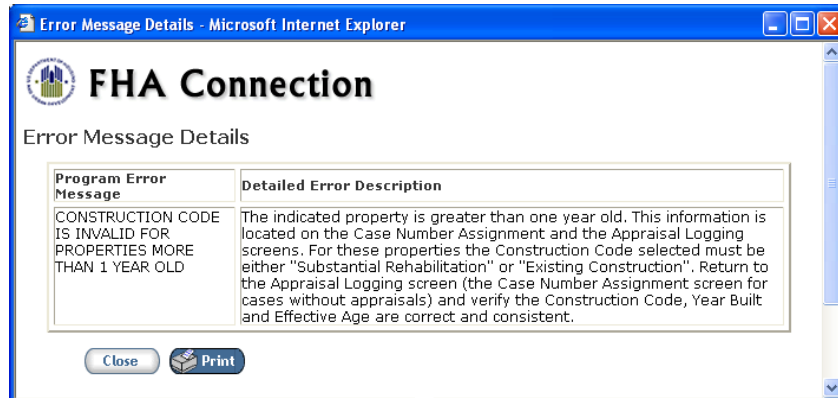


Figure 10: Error Message Details pop-up page

Training and Information Tools

Some FHA Connection training tools are available directly on the processing or menu page. This section briefly discusses three such tools:

- **Help**
- ***What I Need to Know (WINK)*** training modules
- ***Processing a Mortgage for FHA Insurance***.

For more detail on these and similar resources, see the ***FHA Connection Guide: FHA Connection Training Resources*** module.

Help. Reach the Help menu via [Help Links](#) which is provided at the upper right of FHA Connection function pages. The **Help** menu (**Figure 11**) includes **Business Background**, **Steps for Processing**, and **Field Descriptions**. Some business areas and functions offer variations of this Help.

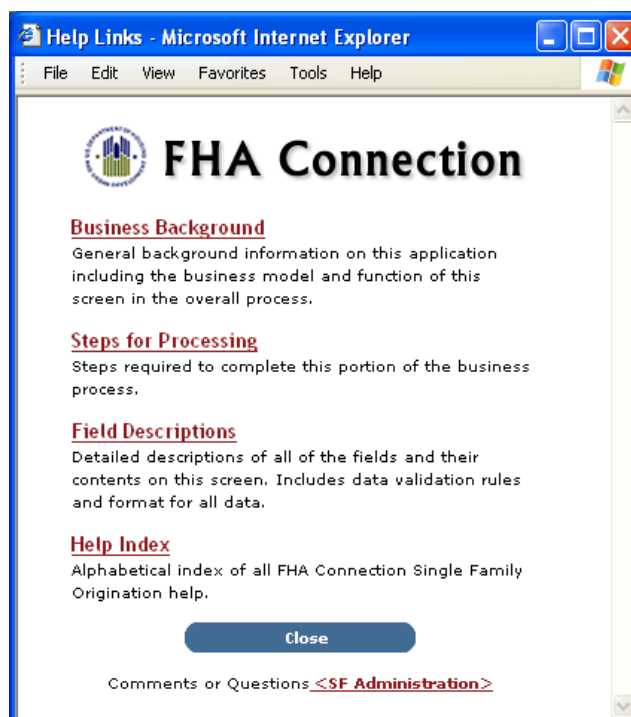



Figure 11: Help menu

What I Need to Know (WINK). These training modules are function-specific user aids located on the **Single Family Origination Case Processing**, **Case Number Assignment**, **FHA Approval Lists**, and **Origination Reports** menus adjacent to the functions they illuminate.

For example, the **WINK**  icon to the left of a loan processing option, e.g., **Case Number Assignment** (Figure 12), opens a Topics page from which you can select the subject of interest.

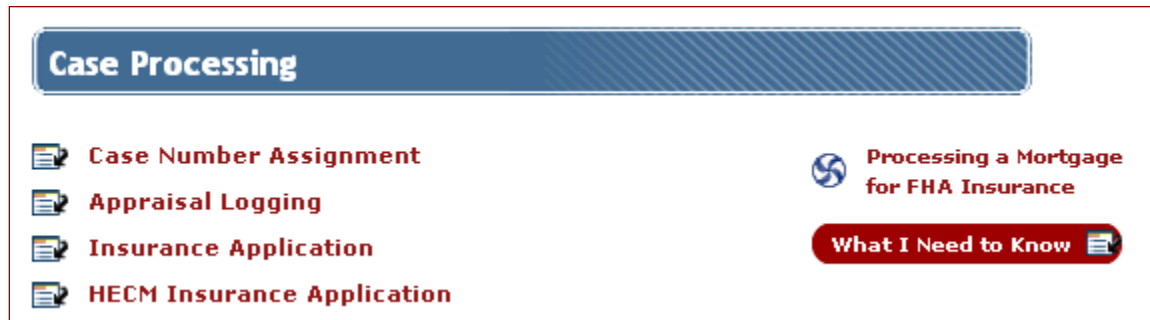


Figure 12: *WINK* modules available via the Case Processing menu

Processing a Mortgage for FHA Insurance. *Processing a Mortgage for FHA Insurance* (Figure 13) is an illustrated tutorial available on the **Single Family FHA Case Processing** menu page. The tutorial is aimed at Title II Direct Endorsement (DE) lenders with access to HUD's origination system. Three workflows are available and depict the following business tasks:

- Purchase or Refinance Forward Mortgage Workflow
- 203(k) Rehabilitation Mortgage Workflow
- Home Equity Conversion Mortgage (HECM) Workflow

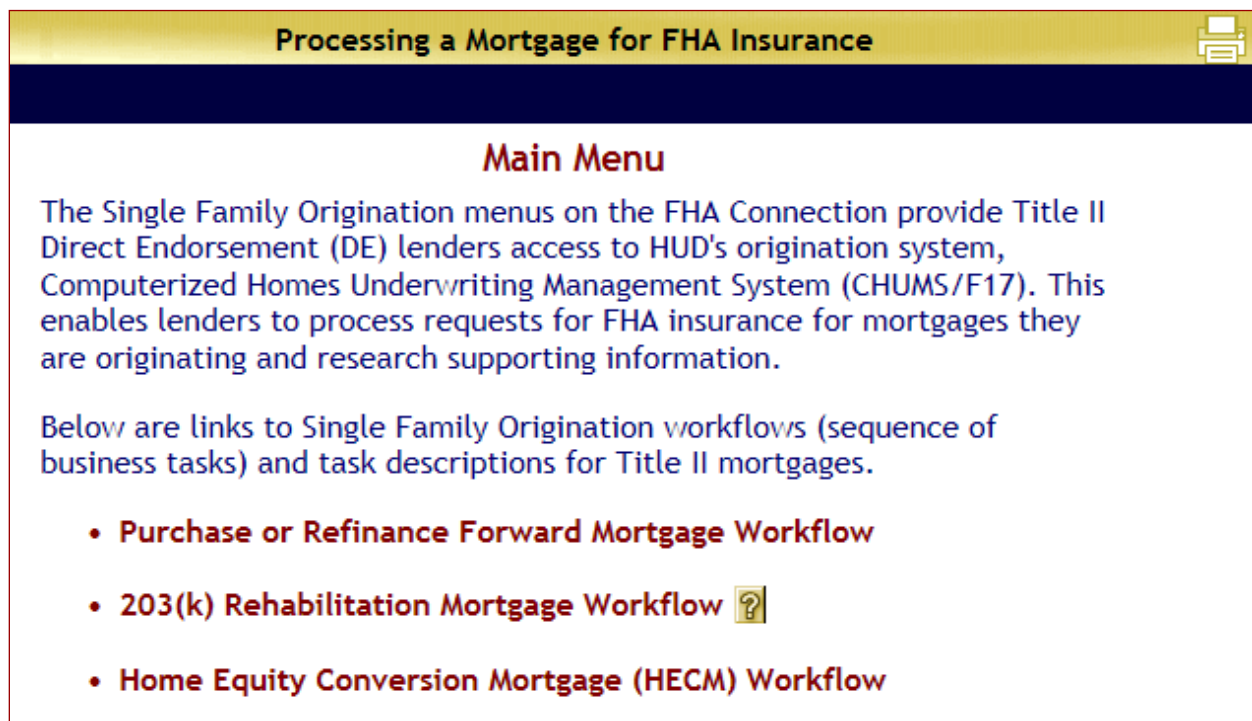


Figure 13: Main page of *Processing a Mortgage for FHA Insurance*