

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.

The screenshot displays the FHA Connection interface. At the top left is the FHA logo and the text 'FHA Connection'. To the right, a yellow box highlights the text 'Available header upon successful sign in'. Below this is a breadcrumb trail: Home > Main Menu > ID Maintenance > E-mail Us > Contact Us > Sign Off. The main content area features three blue buttons: 'Single Family FHA', 'Multifamily FHA', and 'Lender Functions', each with a brief description and a 'MORE' link. Below this is a section titled 'FHA Connection Resources' with three paragraphs: 'HUDCLIPS', 'Lenders Information', and 'Mortgagee Letters'. At the bottom, a blue footer bar contains a list of links: HSG/FHA Home Page | HUD Single Family Housing Page | HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters | HUD Single Family Housing Policy Handbook 4000.1. A yellow box on the left side of the footer highlights the text 'Information links in page footer'.

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.

The screenshot displays three stages of the FHA Connection interface:

- Stage 1 (Request):** The page title is "Insurance Application". The breadcrumb trail is "Single Family FHA > Single Family Origination > Case Processing > Insurance Application". A yellow box highlights the "Request page title" in the blue banner.
- Stage 2 (Update):** The page title is "Insurance Application Update". A yellow box highlights the "Update page title" in the blue banner. The page content includes:
 - FHA Case Number: 062-1111111
 - * General Information *
 - Property Address: 610 N 39TH ST, BLUFFS, IA 50005
 - County Code: 155
 - Originator/Principal ID: 9414102033
 - PUD/Condo: N/A
- Stage 3 (Results):** The page title is "Insurance Application Results". A yellow box highlights the "Results page title" in the blue banner. The page content includes:
 - FHA Case Number: 062-1111111
 - * General Information *
 - Property Address: 610 N 39th ST, Bluffs, IA 50005
 - County Code: 001
 - Originator/Principal ID: 9414102033
 - HOME LOANS, INC.
 - A "SUCCESS" banner with a checkmark icon and the text "INSURANCE APPLICATION SUCCESSFULLY COMPLETED".

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: / /  **Date field with calendar**

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

 **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

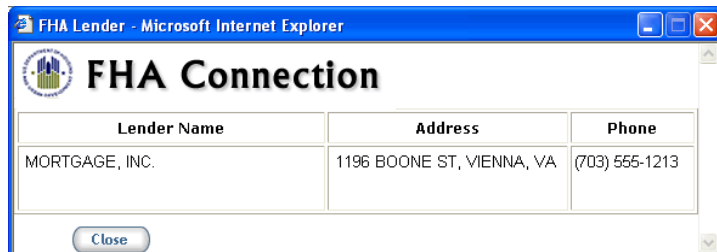
- The **Help** link located at the upper right of the page provides very detailed assistance in the areas of business background, steps for processing, and field descriptions.

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.**

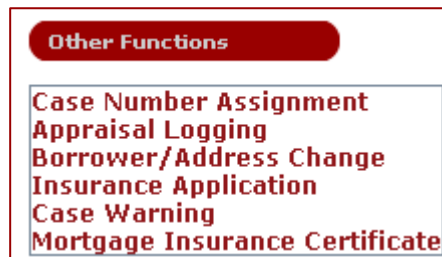
Originator Name field's information link to lender information page



- **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:

- **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.

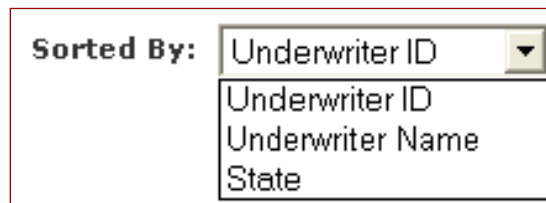


Click Other Functions to open a drop-down list. Click an option on the list, e.g., Appraisal Logging, and the case/data is displayed on the selected page.

- **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.



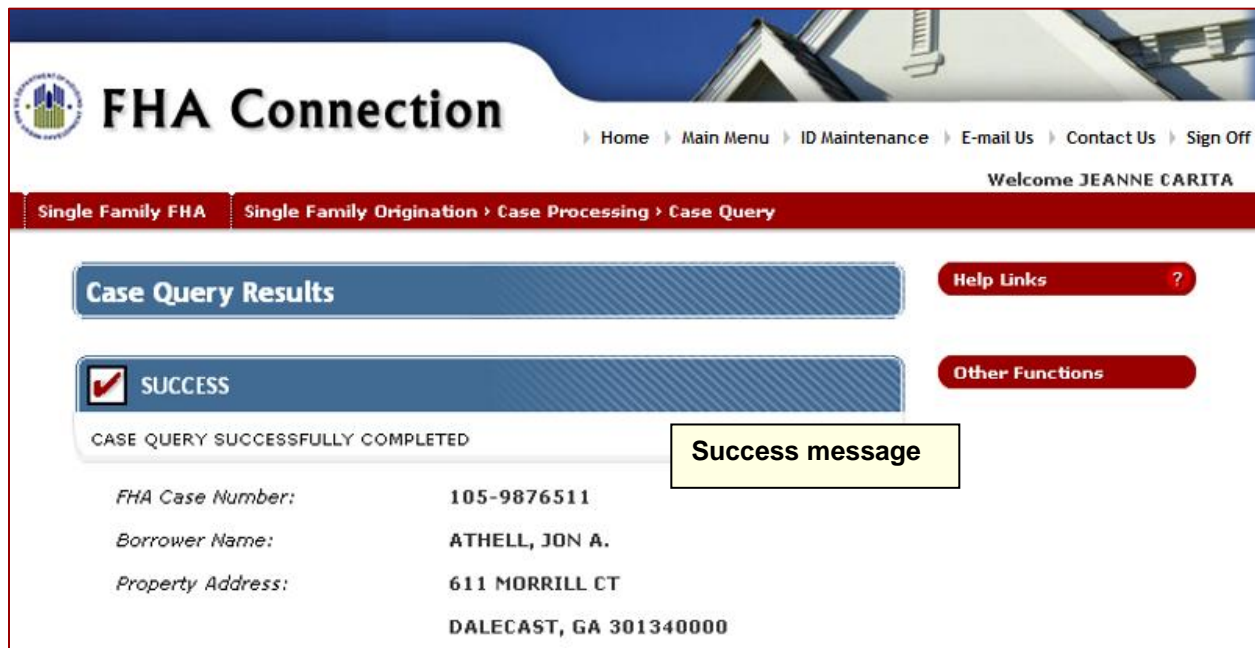
The image shows a web form element labeled "Sorted By:". To its right is a dropdown menu with a downward-pointing arrow. The menu is open, displaying four options: "Underwriter ID" (which is highlighted), "Underwriter Name", and "State".

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**).



The screenshot shows the top portion of the FHA Connection website. At the top left is the logo and the text "FHA Connection". To the right is a navigation menu with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below the navigation is a red banner with the text "Welcome JEANNE CARITA". Underneath the banner is a breadcrumb trail: "Single Family FHA > Single Family Origination > Case Processing > Case Query". The main content area has a blue header "Case Query Results" and a red button "Help Links ?". Below this is a blue box with a checkmark icon and the word "SUCCESS". Underneath the success box is a white box with the text "CASE QUERY SUCCESSFULLY COMPLETED". To the right of this box is a yellow box with the text "Success message". Below the success message is a table of case details:

<i>FHA Case Number:</i>	105-9876511
<i>Borrower Name:</i>	ATHELL, JON A.
<i>Property Address:</i>	611 MORRILL CT DALECAST, GA 301340000

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, there is a blue banner with an 'ERROR' icon and the text 'Error message'. Below this, a message states 'INSURANCE APPLICATION NOT PROCESSED DUE TO ERROR(S) Review Error(s)'. A callout box points to this message with the text 'Link to page-end Error Details section to review error(s)'. The main form area is titled '* General Information *' and contains fields for Property Address, PUD/Condo, County Code, Originator/Principal ID, NMLS ID, Loan Officer Name, ADP Code, and Program ID. Below these are sections for 'ADP Code Characteristics' (Amortization Type, Special Program, Housing Program, Buydown, Property Type, Principal Write-down) and 'Borrower Type' (Occupant, 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, Escrow Amount). A callout box points to the 'Construction Code' field, which has the text 'Existing Construction' in red, with the note 'Field name appears in red when selection or data entry in that field is incorrect'.

Figure 8: Processing error on Insurance Application Update page

The screenshot shows the 'Details' section of an error message. It features a blue header with a red 'X' icon and the word 'Details'. Below the header, 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 callout box points to the first line of the error message 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**.

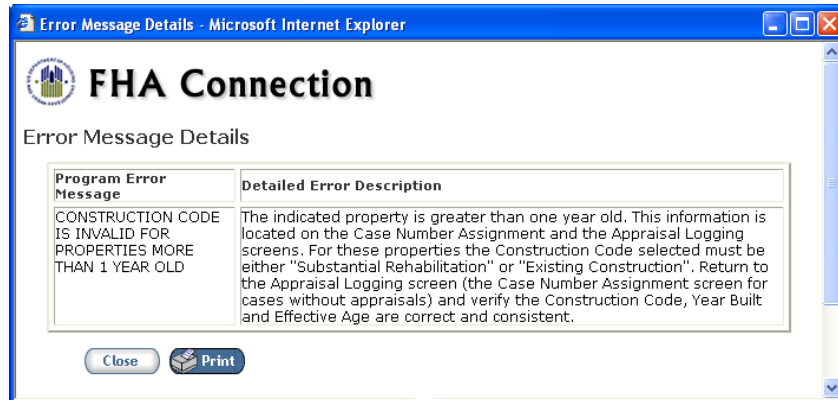


Figure 10: Error Message Details pop-up page

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.

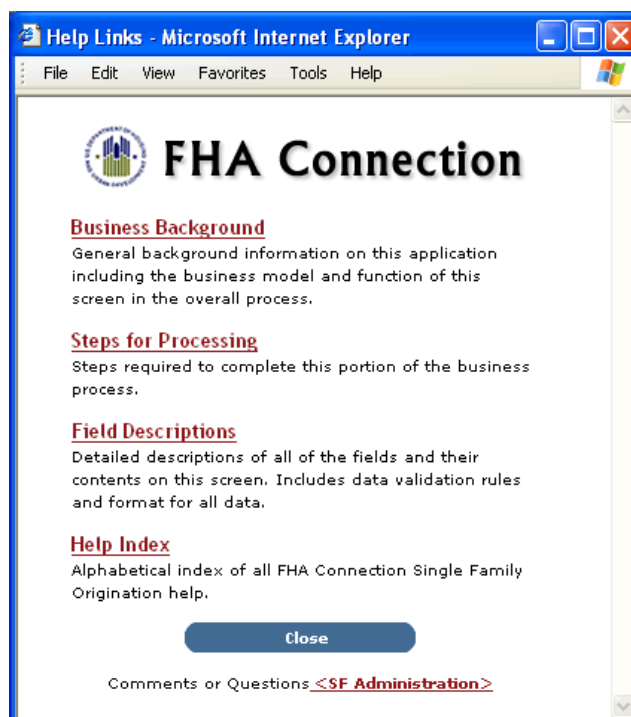



Figure 11: Help menu

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.

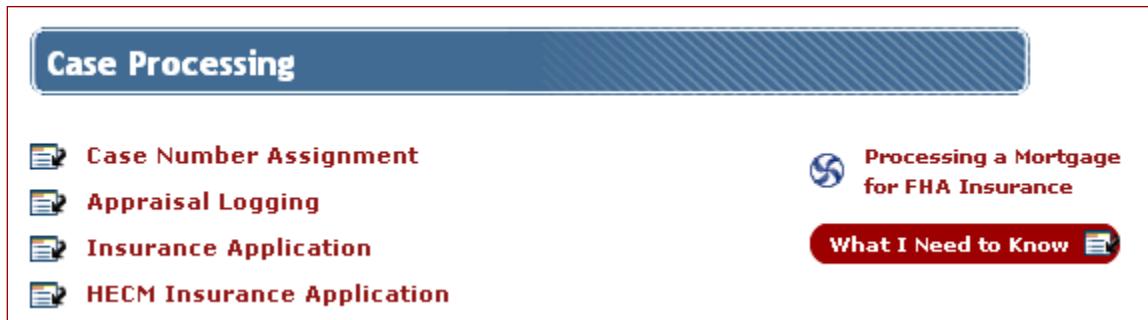


Figure 12: *WINK* modules available via the Case Processing menu

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

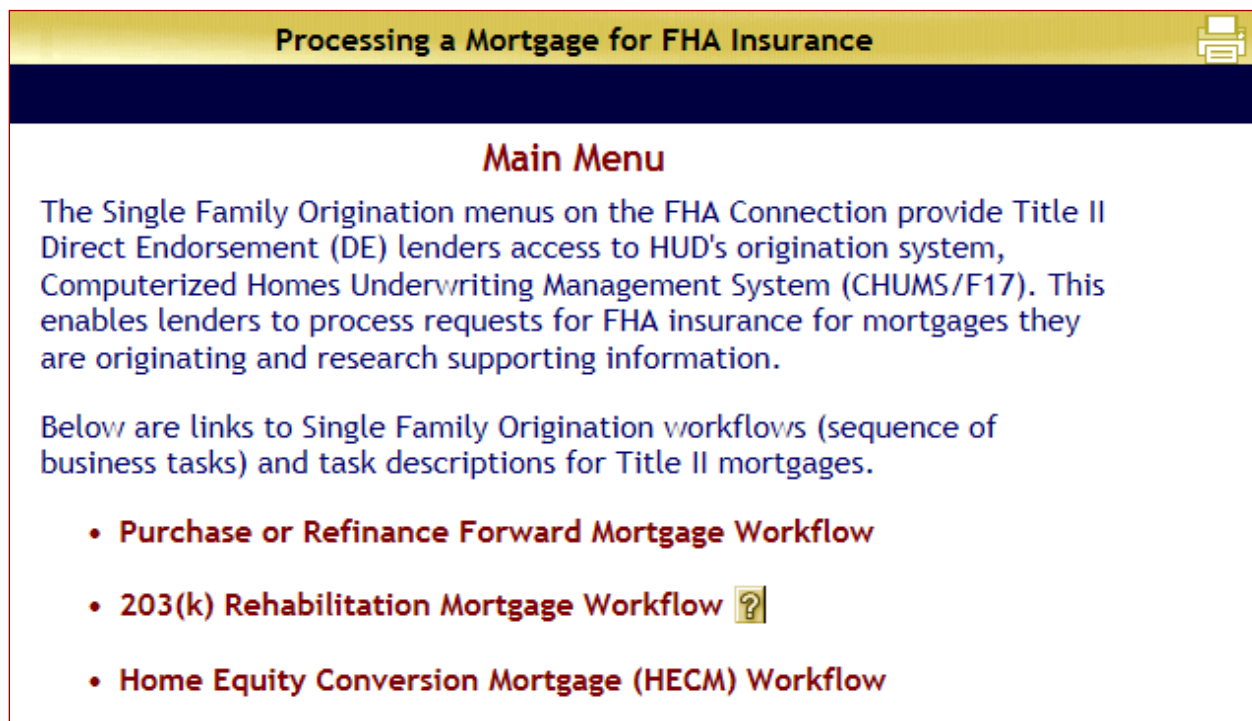


Figure 13: Main page of *Processing a Mortgage for FHA Insurance*