

FHA Connection Training Resources

This **FHA Connection Guide** module describes the FHA Connection's many training, information, and user assistance resources. **Table 1: FHA Connection Training and Information Resources** lists each title and gives a brief summary of its contents. The table itself provides a printable single-page, ready reference guide to the types of FHA Connection training available.

The sections following **Table 1** describe each resource in detail, with illustrations and examples of their key features. Unless noted, resources are directly available with no sign on required.

Table 1: FHA Connection Training and Information Resources


Training/Information Resource	Purpose
FHA Connection Guide	The FHA Connection Guide presents training on the full range of FHA Connection use, administration, functions, and resources. Access it from the FHA Connection Welcome page (does not require sign on) (Figure 1).
Quick Start Guide	The Quick Start Guide provides rapid access to key information on the FHA Connection system, its functions, and related resources. The information is organized by FHA Connection user type, e.g., Lenders – Single Family Origination, Service Bureaus, FHA Roster, and is accessed from the FHA Connection Welcome page (does not require sign on) (Figure 1).
Getting Started and References	This section of the FHA Connection Welcome page (Figure 1) provides direct FHA Connection user assistance contacts, information pages, and links to training materials (does not require sign on).
FHA Connection/HUD User Assistance and Information Links	These links located in the header and footer of the FHA Connection (Figure 1) go to user assistance contacts and HUD web sites outside the FHA Connection.
FHA Connection Help	The Help for the FHA Connection provides detailed assistance in the areas of business background, steps for processing, and field descriptions. Most Help requires sign on. Access it via  on the function page.
Processing a Mortgage for FHA Insurance	The Processing a Mortgage for FHA Insurance tutorial provides workflows for Single Family Origination case processing sequences. Access it from the Quick Start Guide without sign on or from the Single Family Origination Case Processing menu (after sign on).
What I Need to Know (WINK)	WINK provides subject-specific modules targeted to users' business information and processing needs. Available modules are next to the described function's menu link for easy access. Currently available for multiple Single Family Origination topics (requires sign on).
Single Family Premium Collection Subsystem-Periodic Information Packet	The Single Family Premium Collection Subsystem-Periodic Information Packet provides comprehensive information on billing, collection, and case-level reconciliation of FHA Single Family monthly mortgage insurance premiums, including access and use of the FHA Connection Monthly Premiums functions. https://www.hud.gov/program_offices/housing/comp/premiums/sfpcsp5
Single Family Upfront Mortgage Insurance Premium (MIP)	The Single Family Mortgage Insurance Premium (MIP) page provides comprehensive information on the collection and processing of upfront MIP payments. https://www.hud.gov/program_offices/housing/comp/premiums/ufmain

Table 1: FHA Connection Training and Information Resources

Training/Information Resource	Purpose
FHA Connection Title I User's Guide	The FHA Connection Title I User's Guide describes the use of the FHA Connection for Title I processing. This guide is available online via the FHA Connection at the following (requires sign on): https://entp.hud.gov/title1/html/f72main_userguide.cfm

The screenshot shows the FHA Connection Welcome page. At the top, there is a navigation bar with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area includes a 'Welcome' message, a login form with fields for 'User ID' and 'Password', and a 'Forgot Your Password?' link. A 'Warning!' section contains a detailed disclaimer about system security. On the right side, there are sections for 'Getting Started' (with links for 'About This Site', 'Registering a New User', 'Hours of Operation', and 'Contact Us') and 'References' (with links for 'Frequently Asked Questions', 'Quick Start Guide', and 'FHA Connection Guide'). A footer section contains links to various HUD resources. Callouts highlight 'Page header links', 'User information and training', 'Password reset and user ID retrieval assistance', and 'Page footer HUD Web site links'.

Figure 1: FHA Connection Welcome page with key resources noted

FHA Connection Guide

The **FHA Connection Guide** is accessed via the FHA Connection Welcome page (Figure 1, see **References** section) or directly at <https://entp.hud.gov/idapp/html/mrtg-pkg.cfm>. It is available without sign on to the FHA Connection.

The **FHA Connection Guide** page (Figure 2) links to detailed, illustrated training in portable document format (PDF) that can be viewed online, saved, and/or printed. The **FHA Connection Guide** modules are organized by the sections and topics as shown in **Table 2: FHA Connection Guide Resources**.

Table 2: FHA Connection Guide Resources

Section	Topics
Getting Started	Topics are FHA Connection Registration Procedures ,

Table 2: FHA Connection Guide Resources

Section	Topics
	<p><i>Signing on/off of the FHA Connection, Using the FHA Connection, FHA Connection Training Resources, User Administration, and Service Bureau Administration</i></p>
<p>Single Family Origination</p>	<p>This section begins with an overview of the case processing cycle, then provides individual modules that describe each Single Family Origination function.</p> <p>The Case Processing Overview module introduces:</p> <ul style="list-style-type: none"> • key case processing functions (Case Number Assignment, Appraisal Logging, Insurance Application/HECM Insurance Application, and HECM Financial Assessment) • case processing <i>support</i> functions used to support Single Family Origination business processes. <p>The Single Family Origination functions described are:</p> <ul style="list-style-type: none"> • Case Processing Overview • Case Number Assignment • Holds Tracking • Logging an Appraisal • 203k Calculator • HECM Financial Assessment • Endorsing a Case • Endorsing a HECM Case • Case Processing Support Functions • FHA Approval Lists • Underwriter Registry • Origination Reports • Upfront Premium Payments and Refunds • Upfront Premium Case Information • Upfront Premium Reports
<p>Single Family Servicing</p>	<p>This section begins with an overview of the Single Family Servicing functions and support materials on the FHA Connection, followed by individual modules that describe each function:</p> <ul style="list-style-type: none"> • Single Family Servicing Overview • Filing a Claim for Insurance Benefits • Claim Status • Title Approval Status • Claim Remittances • Delinquent Loans • Lender Query by Case Number • Case Detail for Monthly Premiums • Monthly Premium Payments and Refunds • Monthly Premium Reports • Mortgage Record Changes • Mortgage Calculator • Mortgage Servicing Data Quality System
<p>Loan Review System (LRS)</p>	<p>This module provides a brief overview and link to additional information concerning HUD's Loan Review System (LRS).</p>

Table 2: FHA Connection Guide Resources

Section	Topics
Neighborhood Watch	This module provides an overview of HUD/FHA's system used for monitoring lenders, programs, and problems.
Lender Functions	<p>This section provides individual modules for the following lender functions:</p> <ul style="list-style-type: none"> • Lender Electronic Assessment Portal (LEAP) • Lender Insurance History
<p>Lender Resources</p> <p>Note: The FHA Connection does not maintain the web sites listed in the Lender Resources section. For questions about these resources, refer to the current contacts listed on those sites.</p>	<p>This section provides information on HUD mortgagee letters and links to HUD's Federal Housing Administration lender information Web sites. The modules included are:</p> <ul style="list-style-type: none"> • FHA Mortgagee Letters • Lender's Page: covers how to become an FHA lender, what FHA lenders need to know, and how to find related HUD information resources • Mortgagee Starter Kit: lists and provides access to Single Family business support documents. Linked from the HUDCLIPS online database of all HUD Official Handbooks and Notices.

FHA Connection

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

FHA Connection Guide

The FHA Connection Guide training modules offer *detailed, illustrated information* on using FHA Connection Single Family FHA loan processing-related functions and HUD lender resources.

You can view online, save, and/or print each training module in the list below (see [About PDF format](#)).

<p>Getting Started</p>	<p>For Users:</p> <ul style="list-style-type: none"> FHA Connection Registration Procedures Signing on/off the FHA Connection Using the FHA Connection FHA Connection Training Resources <p>For Administrators:</p> <ul style="list-style-type: none"> User Administration Service Bureau Administration
<p>Single Family Origination</p>	<ul style="list-style-type: none"> Case Processing Overview Case Number Assignment Holds Tracking Logging an Appraisal 203k Calculator HECM Financial Assessment Endorsing a Case Endorsing a HECM Case Case Processing Support Functions FHA Approval Lists Underwriter Registry Origination Reports Upfront Premium Payments and Refunds Upfront Premium Case Information Upfront Premium Reports
<p>Single Family Servicing</p>	<ul style="list-style-type: none"> Single Family Servicing Overview Filing a Claim for Insurance Benefits Claim Status Title Approval Status Claim Remittances Delinquent Loans Lender Query by Case Number Case Detail for Monthly Premiums Monthly Premium Payments and Refunds Monthly Premium Reports Mortgage Record Changes Mortgage Calculator Mortgage Servicing Data Quality System
<p>Loan Review System (LRS)</p>	<ul style="list-style-type: none"> Loan Review System (LRS)
<p>Neighborhood Watch</p>	<ul style="list-style-type: none"> Neighborhood Watch
<p>Lender Functions</p>	<ul style="list-style-type: none"> Lender Electronic Assessment Portal (LEAP) Lender Insurance History
<p>Lender Resources</p>	<ul style="list-style-type: none"> FHA Mortgagee Letters Lenders Page Mortgagee Starter Kit

Figure 2: FHA Connection Guide page


Quick Start Guide

The **Quick Start Guide (Figure 3)** serves as an online reference tool providing information concerning the FHA Connection. It puts fast facts at your fingertips and provides key information based upon user group type. All **Quick Start Guide** pages are available to view online and/or printed as needed. The following subsections describe the **Quick Start Guide**:

- **Quick Start Guide by Audience Group**
- **Quick Start Guide: Detailed Information Resources**
- **Quick Start Guide: Quick Links and Other Audience Groups**

Quick Start Guide by Audience Group

The **Quick Start Guide by Audience Group** page (**Figure 3**) is the top-level section providing links to FHA Connection information categorized by specific user type.



The screenshot shows the 'Quick Start Guide by Audience Group' page on the FHA Connection website. The page has a blue header with the FHA Connection logo and a navigation menu. The main content area is divided into two columns. The left column is titled 'Quick Start Guide by Audience Group' and contains a list of audience groups. The right column is titled 'Quick Links' and contains several links.

Quick Start Guide by Audience Group

FHA Connection Audience Groups

- [Lenders - Single Family Origination \(Title II\)](#)
- [Lenders - Single Family Servicing \(Title II\)](#)
- [Lenders - Title I Property Improvement and Manufactured Housing Loans](#)
- [Service Bureaus \(Title I and II\)](#)
- [FHA Roster Appraisers](#)
- [Counselors and Housing Counseling Agencies](#)
- [CAIVRS for Federal Agencies and Non-FHA Approved Lenders](#)
- [Auditors or Independent Public Accountants \(IPA\) Using LEAP](#)
- [Multifamily Lenders](#)

Quick Links

- [Site Map \[PDF\]](#)
- [Contacts](#)
- [Frequently Asked Questions](#)
- [FHA Connection Guide](#)
- [Navigation Tools and Assistance](#)

Figure 3: Quick Start Guide by Audience Group page

Upon selecting a user type, additional information and links display providing helpful information specifically for the selected user type (**Figure 4**). Information provided on various topics such as:

- authorizing your organization's FHA Connection users,
- accessing applicable functions/applications,
- signing on/off of the FHA Connection,
- getting acquainted with the FHA Connection environment, and
- links to other basic/pertinent information specific to the user type.

FHA Connection

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

Quick Start - Home

Quick Start for Single Family Originating Lenders (Title II)

Single Family Originating Lenders (Title II)

FHA-approved lenders can use the Single Family Origination functions of the FHA Connection. Below are links to essential information on accessing and using the FHA Connection.

- Register for the FHA Connection:** The lender designates two to four employees to administer the user IDs of its employees. They must register as FHA Connection Application Coordinators. Once established, other employees can register as standard users. To register, [click here](#) and follow the instructions for the *FHA-approved Lender* user type.
- FHA Connection User ID Administration:** The FHA Connection Application Coordinators grant the lender's users access to FHA Connection functions. See [User Administration](#) [PDF] in the FHA Connection Guide and [Frequently Asked Questions - ID Maintenance](#).
- Sign on to the FHA Connection:** The Application Coordinator notifies employees of their user IDs. Once an FHA Connection user ID is issued, the user can sign on to the FHA Connection. The password entered on the FHA Connection registration form is used to initially sign on to the FHA Connection and must be changed immediately after signing on. If the password is forgotten and must be reset, it is reset to the last six digits of the user's Social Security Number. See [Signing on/off of the FHA Connection](#) [PDF] in the FHA Connection Guide.
- FHA Connection Orientation:** To get acquainted with the FHA Connection environment, see [Site Map](#) [PDF], [Using the FHA Connection](#) [PDF] in the FHA Connection Guide, and [Process a Mortgage for FHA Insurance](#).
- Single Family Origination Functions:** Below are links to information on the basic Single Family Origination functions and menus. Authorization to use the functions must be granted by the lender's FHA Connection Application Coordinator.
 - [Case Processing](#)
 - [Counseling Functions](#)
 - [Condominium Functions](#)
 - [FHA Approval Lists](#)
 - [Origination Reports](#)
 - [Upfront Premium Collection](#)
- Using Sponsored Originators:** Information on Sponsored Originators is included in the following FHA Connection Guide modules: [FHA Approval Lists](#) [PDF] and [Case Number Assignment](#) [PDF].
- Lender Functions:** The Lender Functions menu provides access to lender-related information, depending on the user's FHA Connection authorizations. Below are links to information on the Lender Functions menu options.
 - [Application Coordinators](#)
 - [Electronic Appraisal Delivery Sign Up](#)
 - [Lender Electronic Assessment Portal \(LEAP\)](#)
 - [Lender Insurance Acknowledgment](#)
 - [Lender Insurance Contact](#)
 - [Lender Insurance History](#)
 - [TOTAL Scorecard Acknowledgment](#)
- Lenders Page:** The Lenders page on the HUD.GOV website provides links to information related to the FHA Connection such as [FHA Connection Business to Government \(B2G\)](#), [TOTAL Scorecard](#), [Lender Insurance \(LI\)](#) program, and [How to Become an FHA Lender](#). To go to the Lenders page, [click here](#).

Quick Links

- [Site Map](#) [PDF]
- [Contacts](#)
- [Frequently Asked Questions](#)
- [FHA Connection Guide](#)
- [Navigation Tools and Assistance](#)

Other Audience Groups

- [SF Servicing Lenders - Title II](#)
- [Title I Lenders](#)
- [Service Bureaus](#)
- [FHA Roster Appraisers](#)
- [Counselors and Housing Counseling Agencies](#)
- [Federal Agencies and Non-FHA Lenders Using CAIVRS](#)
- [Auditors or IPAs Using LEAP](#)
- [Multifamily Lenders](#)

Figure 4: Quick Start for Single Family Originating Lenders (Title II) page

Quick Start Guide: Detailed Information Resources

The **Quick Start Guide** is also an avenue to direct access to more in-depth training. Links retrieve comprehensive descriptions and illustrations of relevant topics (**Figure 5**). Source materials include the FHA Connection's Frequently Asked Questions, the **FHA Connection Guide**, and/or other specialized resources to view, print, and/or save to your computer.

The screenshot shows the FHA Connection website interface. At the top, there is a navigation bar with 'Single Family FHA' and 'Single Family Origination > Case Processing Overview'. The main heading is 'Case Processing Overview'. Below this, a text block describes the module's purpose. A list of functions is provided, including 'main case processing functions', 'case processing support functions', and 'other functions used in case processing'. A table titled 'Case Processing Menu' is visible on the left side of the screenshot, listing menu options and their descriptions. A callout box with a yellow background and black border points to the text, stating 'Links provide access to additional more detailed information'.

Menu Option	Description
Case Number Assignment	Allows users to: <ul style="list-style-type: none"> Establish a New Case in the Computerized Home System (CHUMS). The Validate Borrower/Address function in this process allows input of borrower validation purposes. Update an Existing Case. This function allows correct case information prior to endorsement. Use Holds Tracking to monitor all cases held for processing for overnight validation of all borrowers and any cases held due to duplicate address, in order to access refinance authorization information. Use Holds Tracking to determine if subsequent information, e.g., using Borrower/Address Change borrower validation.
Appraisal Logging	Allows a lender to record appraisal information.

Figure 5: Additional detailed information resources

Quick Start Guide: Quick Links & Other Audience Groups

The **Quick Links** page section (see *top portion of Figure 6*) offers links to basic FHA Connection information:

- **Site Map**
(printable reference of the layout/organization of the FHA Connection's menus and functions)
- **Contacts**
(e-mail addresses and telephone numbers to relevant HUD departments and offices)
- **Frequently Asked Questions**
(answers to common FHA Connection questions)
- **FHA Connection Guide**
(online information with detailed training of various FHA Connection functionality)
- **Navigation Tools and Assistance**
(links to basic information and resources available concerning the FHA Connection)

In addition, the **Other Audience Groups** page section (see *lower portion of Figure 6*) provides links to information organized by the FHA Connection user type, see also the **Quick Start Guide by Audience Group (Figure 3)**.

Quick Links
Site Map [PDF]
Contacts
Frequently Asked Questions
FHA Connection Guide
Navigation Tools and Assistance
Other Audience Groups
SF Servicing Lenders - Title II
Title I Lenders
Service Bureaus
FHA Roster Appraisers
Counselors and Housing Counseling Agencies
Federal Agencies and Non-FHA Lenders Using CAIVRS
Auditors or IPAs Using LEAP
Multifamily Lenders

Figure 6: Quick Links and Other Audience Groups page section

FHA Connection Welcome Page: Getting Started and References Sections

The links in the FHA Connection Welcome page's **Getting Started** and **References** sections (Figure 7) connect users directly to key information and training resources. **Table 4: Resources Provided in the FHA Connection Welcome Page's Getting Started and References Sections** lists and briefly describes those resources.

Table 4: Resources Provided in the FHA Connection Welcome Page's Getting Started and References Sections

Section/Link	Topics
Getting Started: About the FHA Connection	A very brief, but thorough, overview, including the FHA Connection's purpose and function
Getting Started: Registering a New User	A step-by-step depiction of the process to register to use the FHA Connection, designed for both users and for the Application Coordinators who assist their organization's users and administer their FHA Connection user accounts
Getting Started: Hours of Operation	The Hours of Operation for HUD systems appear by application name, schedule type, start time, end time, and specific planned events. The Hours of Operation page states that all times listed are Eastern time.
Getting Started: Contact Us	E-mail and telephone contact information for HUD Single Family, Multifamily, the FHA Resource Center, and other system assistance

Table 4: Resources Provided in the FHA Connection Welcome Page's Getting Started and References Sections

Section/Link	Topics
References: Frequently Asked Questions	Answers provided by the FHA Connection Single Family Administration help desk cover: Access and Administration; Using the FHA Connection business areas of Case Processing, Single Family Servicing, Property Improvement/Manufactured Housing; Lender Assessment (LASS); and Lender Electronic Assessment Portal (LEAP).
References: Quick Start Guide	See the Quick Start Guide section, pp. 5-8.
FHA Connection Guide	Provides detailed, illustrated training that can be viewed online, saved, and/or printed. See the FHA Connection Guide section, pp. 2-4.

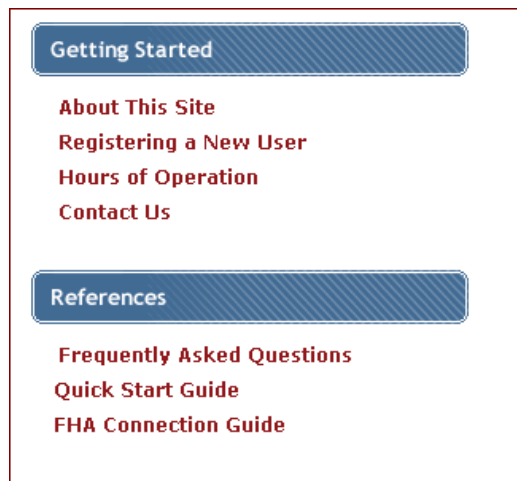


Figure 7: Getting Started and References portions of FHA Connection Welcome page

FHA Connection/HUD User Assistance and Information Links

The following FHA Connection and HUD user assistance and information links are directly available—without need for sign on—in the FHA Connection Welcome page's header and footer (**Figure 1**). They allow one-click access to key user information and contacts. These links are also continuously available on many FHA Connection menus following sign on. **Table 5: FHA Connection Header and Footer User Assistance and Information Links** lists and describes each link.

Important: These links are an important resource for users who cannot sign on to the FHA Connection due to a password or user ID problem or for those needing information about the FHA Connection who are not currently FHA Connection users.

Table 5: FHA Connection Header and Footer User Assistance and Information Links

Page Location	Link	Purpose/Function
Page Header	Home	Use this link to return to the Home page from other menu and function pages
	Main Menu	This link provides access to the Single Family FHA, Multifamily FHA, and Lender Functions menus (requires sign on)
	ID Maintenance	Use this link to reach password change and other administrative functions (requires sign on)


Table 5: FHA Connection Header and Footer User Assistance and Information Links

Page Location	Link	Purpose/Function
	E-mail Us	Use this link to send an e-mail question to the FHA Connection Single Family Administrator
	Contact Us	Use this link to reach e-mail and telephone contact information for HUD's Single Family, Multifamily, Capital Needs Assessment, National Servicing Center, Homeownership Centers, and the FHA Resource Center
	Sign Off	Use this link to end your current session on the FHA Connection.
Page Footer	HSG/FHA Home page	Use this link for resources such as contact information and a general Housing overview
Note: The FHA Connection does not maintain the websites in the page footer. With questions about these resources, refer to the current contacts listed on those sites.	HUD Single Family FHA Housing Home page	Use this link for Single Family resources such as information for and about key participants in the FHA loan process, e.g., appraisers, home buyers, lenders, etc.; various homeowner topics of interest, HUD contact information, and other housing related topics.
	HUD Multifamily Housing page	Use this link for multifamily resources such as descriptions of various multifamily programs, funding availability, complaint line information, new program information, multifamily real estate for sale, etc.

Table 5: FHA Connection Header and Footer User Assistance and Information Links

Page Location	Page Location	Page Location
	HUDCLIPS	Use this link to access the Web page for HUDCLIPS which serves as a database search tool for HUD Mortgagee Letters, the Federal Register, the Code of Federal Regulations (CFR) titles pertaining to HUD business, the Congressional Record, and HUD's guidebooks, handbooks and notices, and its various other policy letters.
	Lenders Information	Use this link for resources on how to become an FHA Lender, including information on mortgage origination and servicing, reverse mortgages, HUD homes, loss mitigation, Neighborhood Watch early warning default and monitoring system, and online lender recertification/renewal.
	Mortgagee Letters	Access resources such as information for lenders on Federal Housing Administration (FHA) operations, policies, procedures, and changes. FHA Mortgagee Letters are also accessible from the Main Menu page of the FHA Connection.
	HUD Single Family Housing Policy Handbook 4000.1	Use this link to search and review HUD policies pertaining to Single Family Housing. Information accessed via an electronic searchable policy library tool, as well as via a portable document format (.pdf) file.

FHA Connection Help

Individualized, detailed Help explaining the use of each function and its individual pages is available directly on the FHA Connection processing pages. **Help Links**  is the access point for Help provided in the following format; it opens Help pop-up pages (**Figure 8**) with links to:

- **Business Background:** General background information on specific application, including the business rules and regulations and relationships of functions within the loan processing cycle (**Business Background Help** section and **Figure 9**)
- **Steps for Processing:** Procedures required to complete the loan processing task (**Steps for Processing Help** section and **Figure 10**)
- **Field Descriptions:** Definition, data input, data validation rules, and data format for each field (**Field Descriptions Help** section and **Figure 11**)
- **Help Index:** Alphabetical index of the Help available for the business area

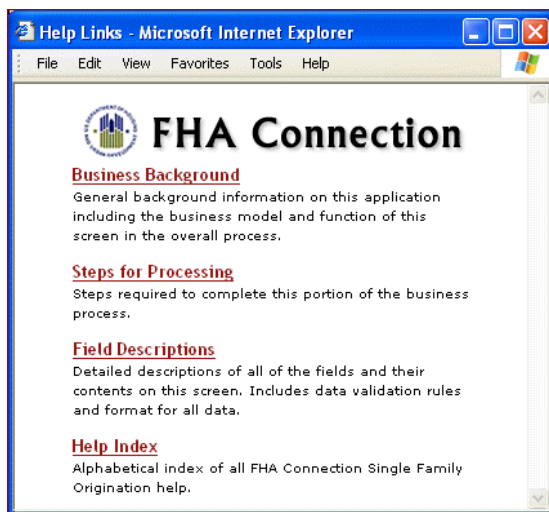


Figure 8: Illustration of Help menu

As can be seen in **Figure 8**, the **Help** menu, each Help page is provided in pop-up browser format (**Figure 10**) that includes access to the Internet browser's File\Print menu to print individual Help pages. The Help also provides page-end links to other, related Help pages (**Figure 9**).

Most FHA Connection business areas provide Help in the common format described here. Some business areas provide variations of the Help described here. Access to Help requires sign on to the FHA Connection, except for the Help on public pages, such as registration forms.

Business Background Help

Business background provides practical insights to assist in using the particular loan processing or administrative function. View the type of content provided in **Figure 9** (which shows the help text only).

Incorrect Lender Address

If a lender's home office mailing address is incorrect, fax a letter to HUD's Lender Approval Division at (202) 755-0303. It must be on letterhead, signed by a Vice President or higher official, and include the 10-character FHA lender ID. The old and new address must be provided (including county). Specify that it is the home office mailing address, since HUD retains multiple addresses for a lender. For confirmation that HUD's records have been updated, include your fax number and a contact name.

Incorrect Service Bureau Address

To correct the address of a service bureau for a Title II Lender, send an e-mail message to sf_premiums@hud.gov and include the 5-character FHA service bureau ID.

-or-

To correct the address of a service bureau for a Title I lender, call the Premiums Help Line at 1-800-669-5152, x4232.

See Also

[CEO Mailing Address - Processing](#)

[CEO Mailing Address Page - Field Descriptions](#)

[CEO Mailing Address Results Page - Field Descriptions](#)

End-of-page links to other Help topics

Figure 9: Business Background Help (lower portion)

Steps for Processing Help

Directions for processing take users step by step through each field on each function page. For detailed pages, with multiple sections, the processing steps are presented section by section.

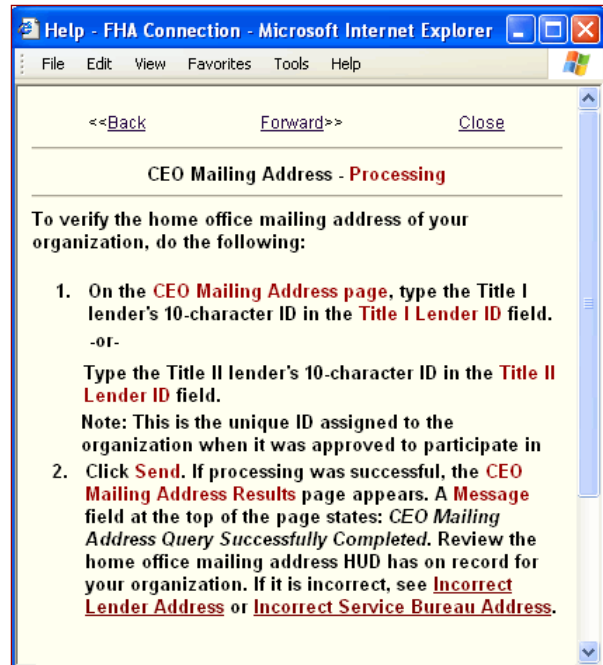


Figure 10: Segment of a processing steps page

Field Descriptions Help

The field descriptions, **Help** defines each field on each page, explaining required inputs or selections. **Figure 11** shows the **Help** Field Descriptions pop-up page for the CEO Mailing Address page.

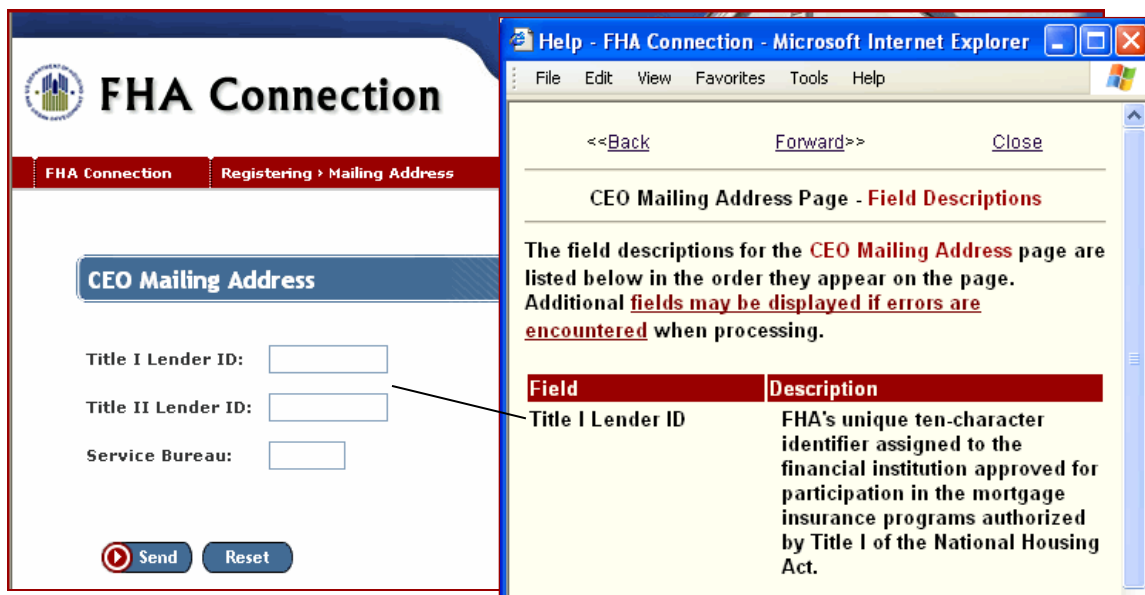


Figure 11: Field Description Help

Processing a Mortgage for FHA Insurance Tutorial

Processing a Mortgage for FHA Insurance (Figure 12) is an illustrated tutorial on using Single Family Origination menus and functions to:

- process requests for FHA insurance in mortgage origination
- research supporting information

Users are Title II Direct Endorsement (DE) lenders accessing HUD's origination system, the Computerized Homes Underwriting Management System (CHUMS).

Find **Processing a Mortgage** on the Single Family Origination **Case Processing** menu (Figure 15) and in the **Quick Start Guide**, Single Family Originating Lenders (Title II) section (Figure 3).

Processing a Mortgage has three workflows (Figure 12) with task sequences for:

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

Processing a Mortgage for FHA Insurance

Main Menu

The Single Family Origination menus on the FHA Connection provide Title II Direct Endorsement (DE) lenders access to HUD's origination system, Computerized Homes Underwriting Management System (CHUMS/F17). This enables lenders to process requests for FHA insurance for mortgages they are originating and research supporting information.

Below are links to Single Family Origination workflows (sequence of business tasks) and task descriptions for Title II mortgages.

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

Workflows show the processing sequences

Figure 12: Processing a Mortgage for FHA Insurance

To provide a succinct view of the entire process, each workflow in the tutorial shows the processing task in a step-by-step flowchart format that includes alternative paths and optional steps. Figure 13 shows these features in the Purchase or Refinance Forward Mortgage Workflow.

Processing a Mortgage for FHA Insurance

Main Menu **Purchase or Refinance Forward Mortgage Workflow** Site Map

Borrower Applies for Mortgage

Research Information Using the FHA Connection

Request an FHA Case Number for the Mortgage

┌───────────┴───────────┐

Case Number Assigned or **Case Is Put on Hold**

Record Appraisal Information (if required)

Record Secondary Financing (if applicable)

Underwrite the Mortgage

┌───────────┴───────────┐

Mortgage Credit Accepted or **Mortgage Credit Rejected**

Mortgage Closes

Use the navigation buttons at the top to proceed sequentially through the steps. You can jump to a step by clicking the topic in the workflow displayed.

Figure 13: Purchase or Refinance Forward Mortgage Workflow (partial screen capture)

Click any link in the flowchart and its task description appears. For example, the Purchase or Refinance Forward Mortgage Workflow step: **Borrower Applies for Mortgage (Figure 13)** links to the drilled down detail of the pop-up page shown in **Figure 14**.

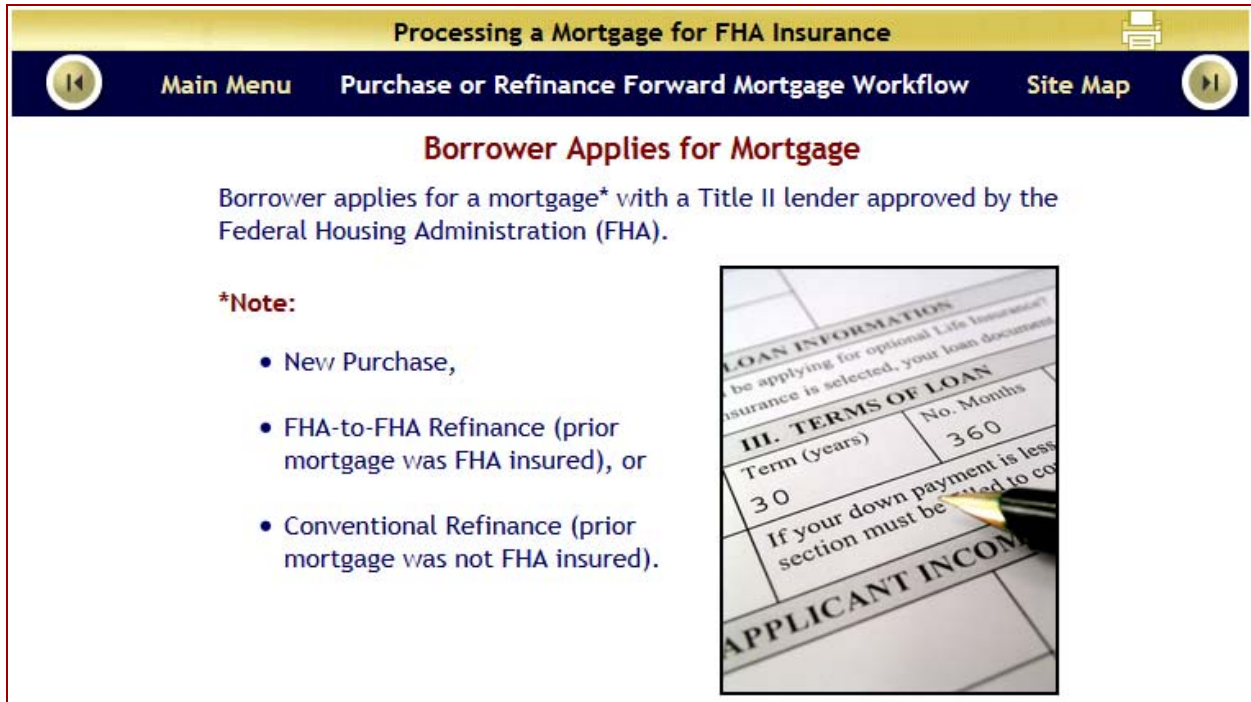



Figure 14: Borrower Applies for Mortgage descriptive pop-up page

What I Need to Know (WINK): Function-specific Training

What I Need to Know (WINK) modules are function-specific FHA Connection training tools for Single Family loan origination. **WINK** pages illustrate key information and critical procedures to help users to avoid common errors or to work through sometimes problematic processing points.

WINK modules are located on the menu right next to the function they support, e.g., as shown in **Figure 15** on the **Case Processing** menu, providing helpful tips and troubleshooting aids.

Click the **WINK** icon  next to the loan processing function of interest e.g., as illustrated in **Figure 15**, **Case Number Assignment**, **Appraisal Logging**, **Insurance Application**, **HECM Insurance Application** to open the corresponding **WINK** module.

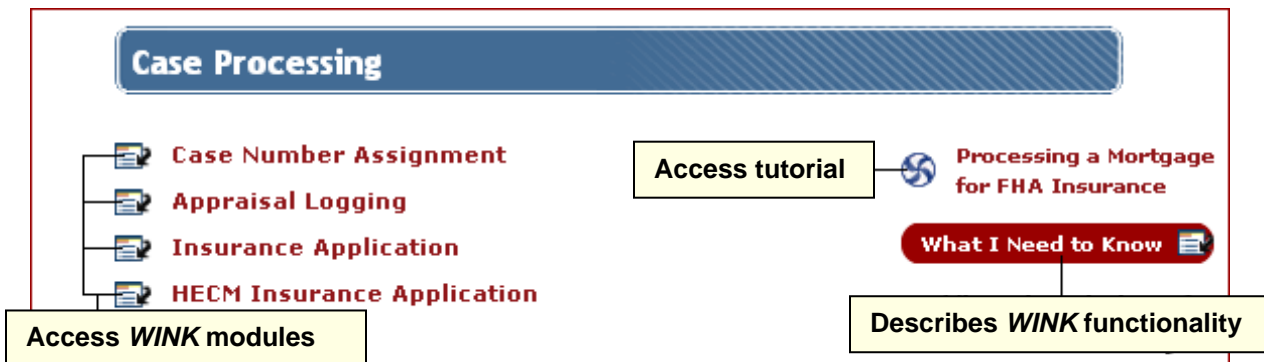


Figure 15: Processing a Mortgage for FHA Insurance

The **WINK** format consists of Topics indexes linked to illustrated information pages (illustrated in **Figures 16** and **17**).

The screenshot shows a web page titled "What I Need to Know . . . About Insurance Application". At the top, there are links for "Site Map", "Other Resources", and "Print". Below this is a "Topics" section with a list of subtopics. A callout box on the left points to the "Topics" section, stating "Links to additional helpful information". A callout box on the right points to the list of subtopics, stating "The displayed topics and subtopics provide a listing of available information and link to the specific WINK information pages".

What I Need to Know . . . About Insurance Application

Site Map Other Resources Print

Topics

- Preparing to Use Insurance Application**
 - ▶ [Purpose](#)
 - ▶ [Insurance Application Authorization](#)
 - ▶ [Information Sources](#)
 - ▶ [Requirements](#)
 - ▶ [Upfront Mortgage Insurance Premium \(UFMIP\) Issues](#)
 - ▶ [Underwriters](#)
- Completing the Insurance Application**
 - ▶ [User Aids](#)
 - ▶ [Tips for Entering Worksheet and Mortgage Information](#)
 - ▶ [Tips for Changing Borrower Information](#)
- Insurance Application - Accepted or Rejected?**
 - ▶ [Determining Insurance Application Status](#)
 - ▶ [Retrieving Mortgage Insurance Certificate \(MIC\) Information](#)
 - ▶ [Resolving a Notice of Return \(NOR\)](#)
- Endorsements by LI Lenders**
 - ▶ [Lender Insurance \(LI\) Requirements](#)
 - ▶ [LI Endorsement Process](#)
 - ▶ [Submitting Case Binders](#)

Figure 16: Access to *WINK* information is organized by topics

On each *WINK* Topics page (Figure 16), click a topic link. A *WINK* information page appears with detail (Figure 17). This *WINK* information page (Figure 17) illustrates the *WINK* approach, putting specific FHA Connection loan processing information directly at the user's fingertips with:

- **succinct, targeted text** on a narrow aspect of a topic
- **representative illustrations** of the processing tip or business background item presented
- **callouts describing features or problem areas**, e.g., "Note assigned appraiser's information"
- **pullouts** (expanded portions) **focusing attention on key details**, e.g., shows data formats for specific fields of interest

View/Resolve NOR Using Case Query

Using **Case Query**, review/resolve **NOR Reasons** and **NOR Comments** listed on **Case Query Results**.

FHA Connection

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

Single Family FHA | Single Family Origination > Case Processing > Case Query

Case Query Results Help Links ?

SUCCESS Other Functions

CASE QUERY SUCCESSFULLY COMPLETED
ALL BORROWERS PASSED SSN VALIDATION -NAME, SSN OR DOB CHANGES WILL REVALIDATE

FHA Case Number: 042-1122334
Borrower Name: STONEMAN, STAN
Property Address: 1234 MAIN WAY
OAKLAND CA 946090000

Originator Name: **LENDING BANK GROUP**
Case Type: REGULAR DIRECT ENDORSEMENT (ADP Code 703)

Endorsement Processed by:	N/A	Binder Status:	ELECTRONIC BINDER RECEIVED
Appraiser License:	CAGA011223	Case Number Requested Date:	12/03/09
Appraiser Name:	GARISON, GARY	Appraisal Logged Date:	01/22/10
Closing Package Received Date:	08/23/10	Appraisal Update Processing Date:	
Insurance Date:		Closing Date:	01/29/10
Upfront MIP Due:	\$2,846.37	Upfront MIP Received Date:	
Upfront MIP Received:	\$0.00	Upfront MIP Late Due?	No
Upfront MIP Factor:	1.750%	Annual MIP Factor:	0.500%

Last Action Date: 08/31/10
Last Action: NOR

Preprocessing Reject: If available, click Nor Reasons to view the Explanation of Notice of Return Codes list and/or review NOR Comments

Uninsurable Location:

Uninsurable Property:

Nor Reasons: **R08**

NOR Comments: **UFMIP BALANCE DUE OF \$2,846.37**

[New Request](#)

See **Upfront Mortgage Insurance Premium (UFMIP) Issues and Tips for Entering Worksheet and Mortgage Information** to help resolve a NOR.

Figure 17: WINK information page

Single Family Premium Collection Subsystem-Periodic Information Packet

The **Single Family Premium Collection Subsystem-Periodic Information Packet** covers the Department of Housing and Urban Development's (HUD) automated data processing system for FHA Single Family monthly mortgage insurance premium collection and case-level reconciliation. Detailed information is provided on paying monthly premiums and on all report files included in the FHA Connection **Monthly Premiums** function, including the report file layouts and how to retrieve the files.

This Web site (*url listed below*) is organized into various topical sections shown in **Table 6: Single Family Premium Collection Subsystem-Periodic Information Packet**:

https://www.hud.gov/program_offices/housing/comp/premiums/sfpcsp5

Table 6: Single Family Premium Collection Subsystem-Periodic Information Packet

Chapter	Topics
Basic Information	Business overview of HUD's collection of monthly mortgage insurance premiums, including: <ul style="list-style-type: none"> • Business overview • Premium, interest, and late charge calculations • Reconciliation discrepancy types • Service bureaus • Accessing HUD's systems and data
Answers to Mortgagee Questions	Assistance related to various topics including: <ul style="list-style-type: none"> • Adjustments • Billing • General program information • Lender notifications • Monthly premium payments • Reallocation and reconciliation • Refunds • Report files
Submitting Payments	Information related to the online payment process including: <ul style="list-style-type: none"> • How to get started • Processing instructions • File formats • Dealing with error messages and reporting problems • Training demonstration of payment process
Report Files	File information available for monthly premium reports: <ul style="list-style-type: none"> • Accessing report files • Alternate Report Retrieval • Report file layouts
What's New	Link to recent and previous system updates.
Contacts	E-mail addresses and telephone numbers of various personnel/departments for issues/questions concerning Single Family Premium Collection Subsystem – Periodic.

Single Family Upfront Mortgage Insurance Premium (MIP) Information

The **Single Family Upfront Mortgage Insurance Premium (MIP)** information page covers the Department of Housing and Urban Development's (HUD) automated data processing system for FHA's Single Family Upfront Mortgage Insurance Premium (MIP) system. You may obtain detailed information using the following url: https://www.hud.gov/program_offices/housing/comp/premiums/ufmain

The information is organized into various topical sections shown in **Table 7: Single Family Upfront Mortgage Insurance Premium (MIP)**.

Table 7: Single Family Upfront Mortgage Insurance Premium (MIP)	
Chapter	Topics
Introduction	Business overview of HUD's collection of upfront mortgage insurance premiums, including: <ul style="list-style-type: none"> • Upfront MIP collection process • Premium, interest, and late charge calculations • Relevant terminology • Refinance case information • Research information tips
Submitting Payments	Information related to the upfront payment process includes: <ul style="list-style-type: none"> • How to get started • Processing instructions • File formats • Error messages and reporting problems • Training demonstration of payment process
Viewing Information and Making Changes	Available information includes: <ul style="list-style-type: none"> • Accessing case/report information • Dealing with a suspended payment • Correcting case information • Refund, reallocation, reapportion, and adjustment transactions
Contacts	E-mail addresses of departments regarding issues/questions concerning Single Family Upfront Mortgage Insurance Premium (MIP)

FHA Connection Title I User's Guide

The **Property Improvement/Manufactured Housing - User's Guide** for the FHA Connection provides instruction and information on Title I Property Improvement/Manufactured Housing function processing via the FHA Connection. Information topics include:

- Title I Property Improvement Loans,
- Title I FHA PowerSaver Loans,
- Title I Manufactured Housing Loans, and
- Title I Servicing.

Each section can be viewed online, saved, and/or printed as needed. This information is available to authorized Title I lender personnel.