

Case Number Assignment

The first step in establishing a new single family FHA case with HUD is to provide the required information and obtain an FHA case number. This **FHA Connection Guide** module describes and illustrates the **Case Number Assignment** function and workflow.




Figure 1: Case Number Assignment menu

The **Case Number Assignment** menu (Figure 1), used for all case number assignment tasks, is reached by the menu path: **Single Family FHA > Single Family Origination > Case Processing > Case Number Assignment**.

The procedures for using the **Case Number Assignment** menu functions are described in **Case Number Assignment Workflow**. The following summary explains how these three functions are used:

1. **Establish a New Case** has two parts:
 - The first part is borrower/address information validation using Validate Borrower/Address for Case Number Assignment. See the **Establish a New Case: Validate Borrower/Address for Case Number Assignment** section.
 - The second part is completing the Case Number Assignment page, a detailed page with multiple sections: General Information, As Required (used for specific case types), Property Address, Compliance Inspection Fields, and Borrower Information. See the **Establish a New Case: Case Number Assignment** section.
2. **Update an Existing Case** is used to change, add, and/or correct information after a case number is assigned but before the case is endorsed. See the **Update an Existing Case** section.
3. **Holds Tracking** is used to a) determine if new or updated borrower information failed overnight validation against federal government records, and b) monitor cases that are put on hold when requesting an FHA case number and determine the hold reason(s). Refer to the **FHA Connection Guide's Holds Tracking** module which provides in-depth information on the holds tracking process.

Important: For all **Case Number Assignment** functions, key information resources (described in the **User Resources** section and illustrated in **Figures 9-14**) are:

- the interactive **What I Need to Know (WINK)** modules accessible on the **Case Processing** and **Case Number Assignment** menus.
- the **Help Links**  on each processing page (Business Background, Steps for Processing, and Field Descriptions).

Case Number Assignment Workflow

Successful case number assignment is the essential first step toward endorsement for FHA mortgage insurance. A key factor is validation of address and borrower information, e.g., Social Security Number and credit history, against official government databases.

Because case number assignment is a comprehensive process, it is advisable to consult each functions' **Help** and related **WINK** modules for very detailed, illustrated step-by-step assistance with the workflow and the options and variations encountered during processing. The process is explained in the following sections: **Establish a New Case: Validate Borrower/Address for Case Number Assignment**, **Establish a New Case: Case Number Assignment**, and **Update an Existing Case**. The detailed user assistance available is outlined and illustrated in the **User Resources** section.

Establish a New Case: Validate Borrower/Address for Case Number Assignment

To establish a new case, *property address* and *borrower data* must first be validated. Use **Establish a New Case** on the **Case Number Assignment** menu to access the Validate Borrower/Address for Case Number Assignment page. This page (**Figure 2**) has two parts, **Property Address** and **Borrower Data**. Procedures are explained in the **Validate Property Address** and **Validate Borrower Data** sections.

Important: Refer to the **User Resources** section which directs you to the assistance available, illustrates the workflow (**Figures 10 and 11**), and shows where to find guidance in dealing with failed validation issues.

Validate Borrower/Address for Case Number Assignment
Help Links ?

* Property Address *

Hse No	Unit	Pre	Street Name	Type	Post
123			Main	St	
City	State	Zip Code	County	Lot	Blk/Plat
Vienna	Virginia	22182			

Property Address section

* Borrower Data *

HECM Case: No

Borrower Name (Last, First MI)	SSN/TIN	Date of Birth (MM-DD-YYYY)
Borr1 Smith, Sam	SSN 123 -45 -6789	01 01 1961
Please Re-enter SSN/TIN:	123 -45 -6789	
Borr2 Smith, Sally	SSN 234 -56 -7890	02 02 1962
Please Re-enter SSN/TIN:	234 -56 -7890	
Borr3	N/A	
Please Re-enter SSN/TIN:		
Borr4	N/A	
Please Re-enter SSN/TIN:		
Borr5	N/A	
Please Re-enter SSN/TIN:		

I certify that the lender associated with this case number request has an active loan application for this property address and listed borrower(s):

Loan application verification statement

Figure 2: Validate Borrower/Address for Case Number Assignment page

Validate Property Address. The data you enter in the Property Address section of **Validate Borrower/Address for Case Number Assignment** (Figure 2, upper section) is validated against **United States Postal Service (USPS)** information. When you submit the page for processing, if you have successfully passed the property address validation, the **Case Number Assignment** page appears (see **Establish a New Case: Case Number Assignment**).

Factors that impact the address validation process include:

- USPS updates the data it provides to the FHA Connection on a *quarterly* basis. Therefore, some properties, e.g., proposed construction, may not yet be listed in the database provided from USPS.
- the property may be listed in the USPS database with a slightly different address from the one you entered.

Error handling on the processing page takes place as shown in **Figure 3**:

- If there is a problem, an **Error Message** is displayed at the top of the page.
- Next to the **Error Message** notification is the **Review Error(s)** link that goes to the end of the page where the problem or issue is explained in the **Details** section.
- The field name where the error occurred is displayed in red.

The screenshot shows the 'Validate Borrower/Address for Case Number Assignment' page. At the top, there is a blue header bar with the title and a 'Help Links' button. Below the header, a red 'ERROR' banner displays the message: 'DUE TO LISTED ERROR(S), REQUEST HAS NOT BEEN PROCESSED'. A red circle highlights the 'Review Error(s)' link next to the message. The main form is divided into two sections: '* Property Address *' and '* Borrower Data *'. The 'Property Address' section contains fields for Hse No, Unit, Pre, Street Name (highlighted in red), Type, Post, City, State, Zip Code, County, Lot, and Blk/Plat. The 'Borrower Data' section contains fields for HECM Case, Borrower Name, SSN/TIN, and Date of Birth. Below the form, there is a certification statement: 'I certify that the lender associated with this case number request has an active loan application for this property address and listed borrower(s):'. A checkbox for 'Override address validation.' is present, and a 'Borrower(s) Accepted' button is also visible. A red circle highlights the 'Details' section at the bottom, which shows the error message: 'Error(s) Detected: [Top] STREET NAME NOT FOUND IN THIS ZIP CODE'. A red arrow points from the 'Review Error(s)' link to the 'Details' section. A yellow callout box with a red border contains the text: 'Loan certification statement must also be checked before processing the case number request'.

Figure 3: Validate Borrower/Address for Case Number Assignment page with errors displayed

To resolve the error, you have several options:

- If the address was entered incorrectly, you can correct the address and resubmit, or
- If a suggested address is offered, you may accept the address on record with the USPS and it is automatically entered.

- If the address you entered is correct but did not pass USPS verification, check the **Override Address Validation** checkbox (available only when address validation fails) to temporarily bypass address validation. An alert displays as shown in **Figure 4**. The entered address is used for continued processing, **but** this address is marked as not validated against the current USPS data recorded in HUD's system.



Figure 4: Override Address Validation alert

Prior to endorsement, a valid address **must be entered** using **Borrower/Address Change** (accessed via the **Case Processing** menu).

Note: 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. For a preconstruction property, the case number can be assigned, but the address information must still pass validation later, prior to endorsement.

Validate Borrower Data. Information for the primary borrower (Borr1) must be entered at this time in the Borrower Data section (Figure 2, lower section). Coborrower data may be entered now or later in the processing cycle; however, before you can process either **Insurance Application** (or **HECM Insurance Application**, depending on the case), any other coborrower information must be entered.

Notes:

- For a Government Entity (GE) borrower, enter the name of the GE in the **Borr1** box (format: *Government, Entity*), select *GE TIN* from the **SSN/TIN** drop down box, and enter the GE's Taxpayer Identification Number (TIN) (a.k.a. Employer Identification Number (EIN)). The **Date of Birth** field must be left blank. Additional borrowers must also be GE's and must be entered in this same format.
- For a Nonprofit (NP) borrower, select *NP TIN* from the **SSN/TIN** drop down box and enter the NP's Taxpayer Identification Number (TIN) (a.k.a. Employer Identification Number (EIN)) in the provided boxes. Do *not* enter any other borrower information and only one borrower may be entered.
- If the **HECM Case** indicator is Yes,
 - Housing counseling must be provided to the borrower (homeowner) before processing **Case Number Assignment**. However, for a HECM refinance, counseling may be waived under certain circumstances. See **Case Number Assignment, Help**, Steps for Processing for more information.
 - Additional "non-borrowing spouse" (NBS) information is required if applicable and verified against Social Security Administration information (see also the *FHA Connection Guide* module, *HECM Insurance Application*).

Borrower information entered at this time is validated against federal government records, for example, HUD's database to check for borrowers with multiple loans and the Credit Alert Verification Reporting System (CAIVRS) database of delinquent federal debtors.

Note: To reduce data entry errors, the **SSN/TIN** must be re-entered for each borrower entered. After submitting the page for processing, the entries are compared. If they do not match, you are prompted to re-enter the information before continuing.

The identification information (i.e., name, Social Security Number (SSN), and date of birth) for each borrower (and NBS) listed is validated overnight with the Social Security Administration (SSA). The results of the validation can typically be obtained the next business day using **Holds Tracking** on the **Case Processing** menu (see the *FHA Connection Guide* module, *Holds Tracking*). However, in the

meantime, case processing can continue; you can enter the case information and obtain a case number (see **Establish a New Case: Case Number Assignment**).

Loan Application Certification. For case numbers assigned on or after April 18, 2011, the lender associated with a requested case number must certify that they have an active loan application for the entered property address and borrower(s). The certification statement box at the bottom of the **Validate Borrower/Address for Case Number Assignment** page must be checked (Figure 3); if the statement is not checked, an alert message is displayed (Figure 5) and a case number cannot be assigned.

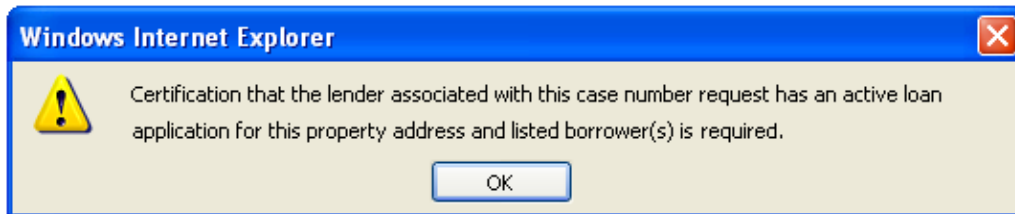



Figure 5: Loan application certification alert message

Establish a New Case: Case Number Assignment

Upon completing **Validate Property/Address for Case Number Assignment**, continue the process using **Case Number Assignment** (Figures 6a and 6b). **Case Number Assignment** has multiple sections:

- **General Information**
- **As Required**
- **Property Address** (information previously entered using **Validate Property/Address for Case Number Assignment** appears in these fields)
- **Compliance Inspection Fields**
- **Borrower Information** (information previously entered using **Validate Property/Address for Case Number Assignment** appears in these fields)
- **Lender Notes**


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Case Number Assignment

Help Links ?

* General Information *

Field Office: Washington, DC

Lender Case Ref:

Is this a Sponsored Originator Case? Select Response

Sponsor/Agent ID:

Originator ID:

Loan Officer Name:

First Name: MI: Last Name: Suffix: Select Suffix

Loan Officer NMLS ID:

Date of Application (HECM only):

Case Type: Regular DE

Construction Code: Existing Construction

Processing Type: N/A

Financing Type: N/A

Is this a HUD Approved Secondary Residence? No

ADP Code:

Living Units: 01

Accessory Dwelling Unit: No

Program ID: (00)-Default

Loan Term:

ADP Code Characteristics:

Amortization Type: Select Amortization Type

Housing Program: Select Housing Program

Property Type: Not a condominium

Special Program: No Special Program

Buydown: No

Principal Write-down: Not a principal write-down

Type of Case: Specify Type of Case

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

If Refinance: Specify type of refinance: Not a Refinance

Figure 6a: Top portion of the Case Number Assignment page

*** As Required ***

All Refinances: (a) Select FHA to FHA Refinance Type: (b) Is this a Cash-out Refinance: ☐ Yes ☐ No

Prior FHA and prior REO cases: Enter case number of previous case:

203k Consultant ID: 203k Type:

PUD/Condo Indicator: PUD/Condo ID: Submission: Site Condo:

Month/Year Completed: VA CRV Expire Date: VA CRV Number:

HECM Counseling Certificate Number: HECM Counseling Waived: HECM Counsel Date:

Prior FHA (Forward) Case: Enter the following for new case:
 Projected Closing Date: Contact Name: Contact Phone:

*** Property Address ***

Hse No: Unit: Pre: Street Name: Type: Post: Lot: Blk/Plat:

City: St: Zip Code: County:

*** Compliance Inspection Fields ***

Assignment Choice: Assignment ID:

*** Borrower Information ***

I certify that the lender associated with this case number has an active loan application for this property address and listed borrower(s): ☒



Borrower Name: JONES, JONAH	SSN: 264-12-1234	Birth Date: 02/02/2000
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 ***

Lender Notes:

Figure 6b: Bottom portion of the Case Number Assignment page

User assistance features available for completing some of the Case Number Assignment fields include:

- **Look ups** accessed via the magnifying glass  and question mark  provide information relevant to that field, e.g., **203k Consultant ID**, **ADP Code**, **Assignment ID**, **Principal Write-down**, **Program ID**, and **PUD/Condo ID**.
- an interactive **calendar** to set the date fields:


Projected Closing Date: 

Figure 7: Calendar user aid

After completing all the required fields, click . If processing is successful, the Case Number Assignment Results page displays the following:

- the assigned case number in the **FHA Case Number** field (this is the unique 10-digit identifier assigned to that mortgage loan by the Federal Housing Administration (FHA))
- a **Warning** message:

Case Number Has Been Successfully Assigned

Warning: Pending Borrower Validation; Check Holds Tracking Next Business Day

The next business day, determine if the borrower(s) or non-borrowing spouses passed or failed validation using **Holds Tracking**. (Alternatively, you can use **Case Query** to check an individual case.) If the borrower validation failed, a case warning remains on the case and it *cannot be endorsed* without making the necessary corrections.

Note: Cases that successfully pass borrower validation are *not* listed in **Holds Tracking**.

- view-only fields (for most changes or additions, use the **Update an Existing Case** function, described in the following section).

Update an Existing Case

Once the case number is assigned, information on an existing nonendorsed case can be corrected or updated using **Update an Existing Case**.

Note: All address and borrower information must be updated using **Borrower/Address Change**.

To update an existing nonendorsed case:


1. On the **Case Number Assignment** menu (**Figure 1**), click **Update an Existing Case**, and the Case Number Assignment - Update Existing Case page (**Figure 8a**) appears.
2. Enter the case number assigned to the mortgage loan in the **FHA Case Number** field.
3. Click  **Send** to submit for processing.



Figure 8a: Case Number Assignment – Update Existing Case

4. The Case Number Assignment Update page appears with available fields open for additions and/or changes (except for address, borrower, NBS, sponsored originator, sponsor/agent, and/or originator information which are view only).

Case Number Assignment Update fields are nearly the same as those in Case Number Assignment (shown previously in **Figures 6a** and **6b**). The additions are that the **FHA Case Number** appears at the top with the **Case Number Assigned on** date (above and to the right of the case number) (**Figure 8b**).

Note: Use Case/Appraisal Transfer to record a) the transfer of a case to a new mortgage originator, b) the update of the sponsor or agent for a case, c) the transfer of a case to/from a sponsored originator, and/or the transfer of the property appraisal if requested.

Figure 8b: Case Number Assignment Update

- Complete the necessary changes and click **Send** to submit for processing.

User Resources

This section provides an overview of the role of **What I Need to Know (WINK)** modules and the **Help** in processing **Case Number Assignment**, as well as a **Detailed Case Number Assignment Tips** subsection.

WINK: Case Number Assignment Assistance

WINK modules are offered at the menu-level, directly adjacent to the function they describe. Open a **WINK** module by clicking the **WINK** icon to the left of the loan processing option of interest (**Figure 9**), e.g., **Case Number Assignment**.

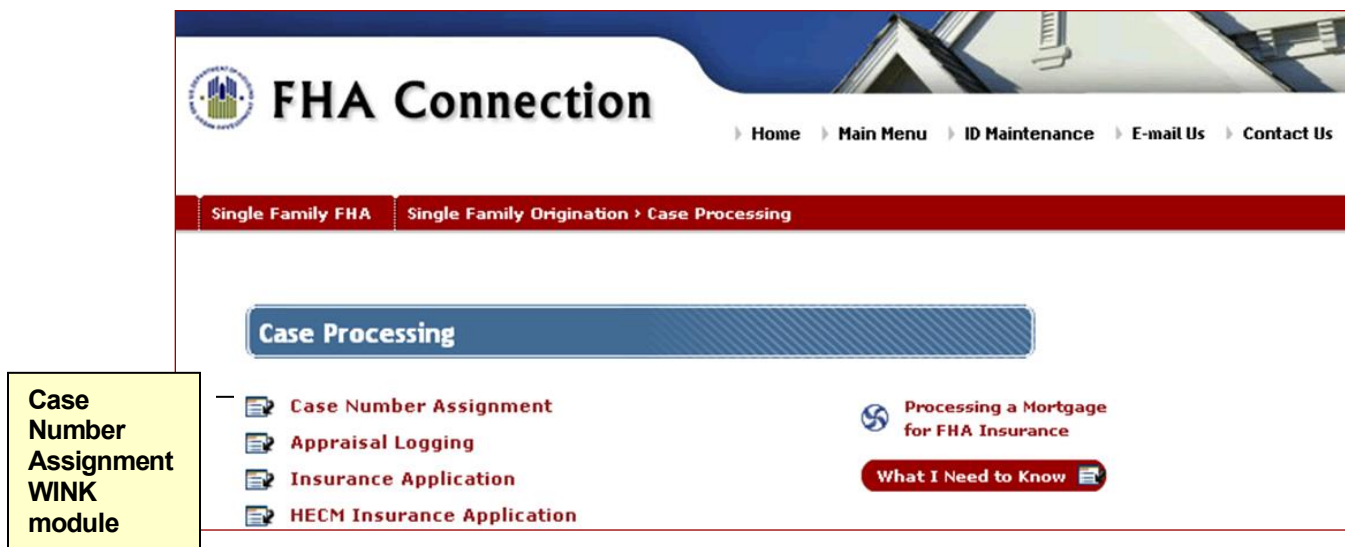


Figure 9: WINK modules on the Case Processing menu

The **WINK** module available next to the **Case Number Assignment** function (**Figure 10**) provides the high-level overview and a workflow that shows the process *and* links to details and illustration (**Figure 11**).

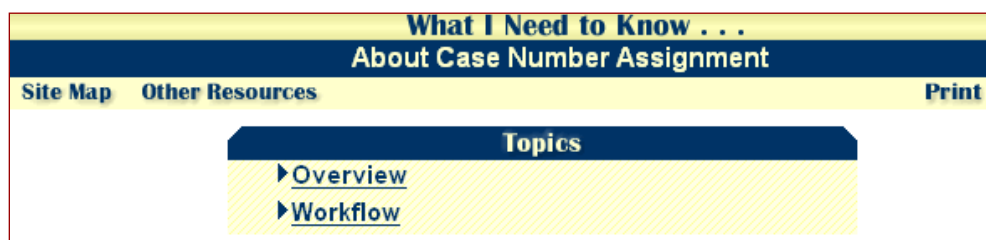


Figure 10: WINK Case Number Assignment Overview and Workflow

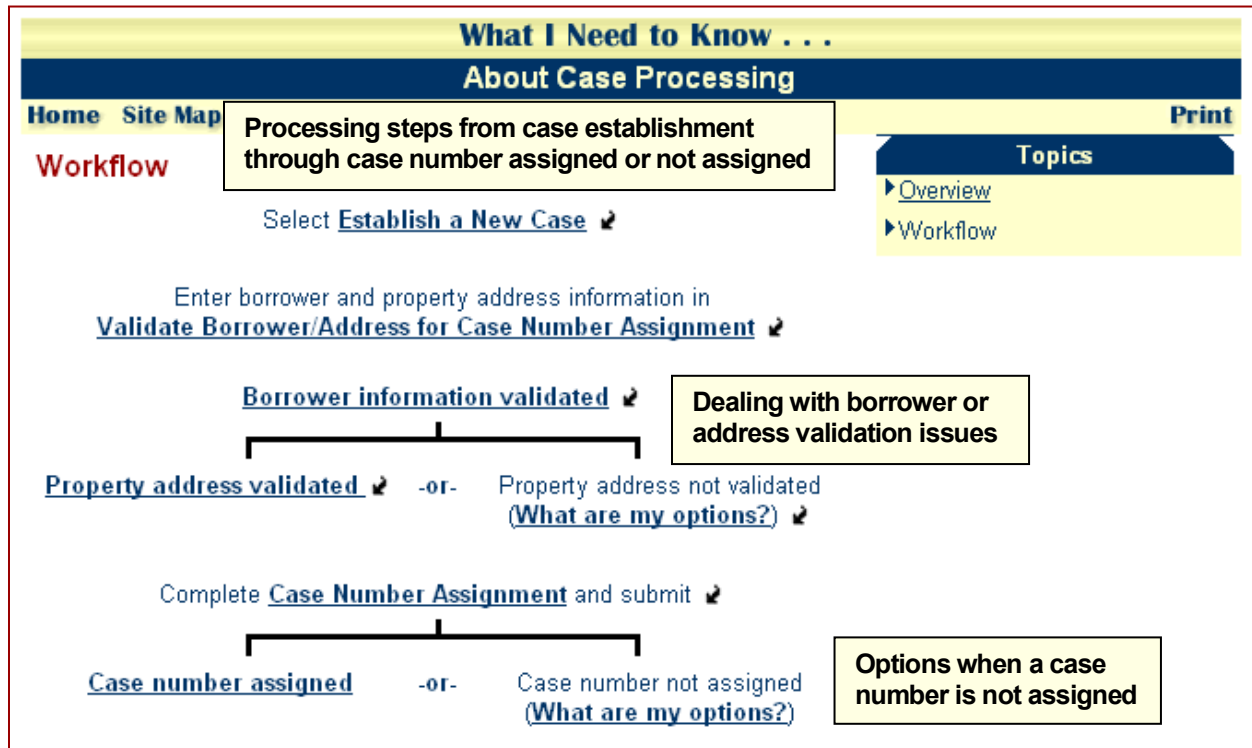


Figure 11: WINK Case Number Assignment Workflow

The **WINK** modules accessed via the **Case Number Assignment** menu itself provide very detailed processing procedures, requirements, and problems/solutions.

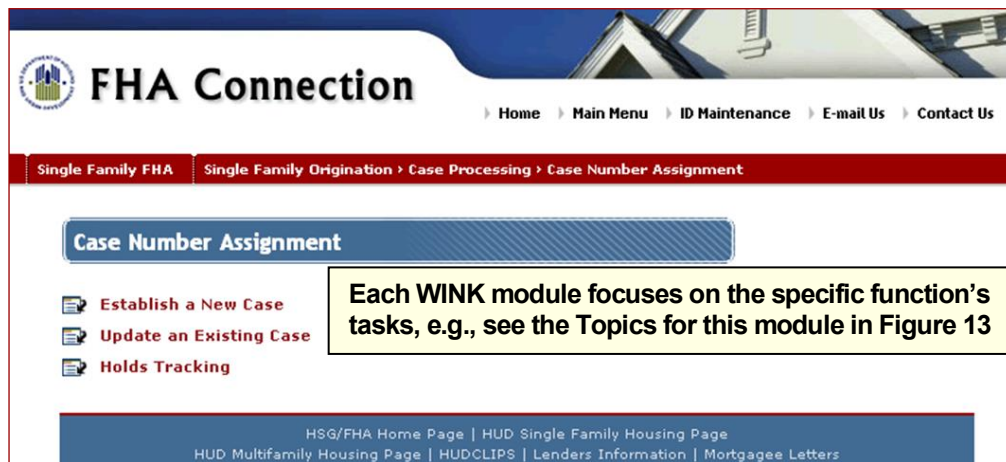


Figure 12: WINK modules on the Case Number Assignment menu

The illustrated **WINK** modules that are accessed using the WINK icon located next to each function, provide details, list problem solutions, and point out tips to expedite case number assignment processing. For example, **WINK's About Establishing a New Case** (Figure 13) covers:

- **Before Getting a Case Number** (authorization requirements; the data to enter in 13 key fields)
- **Validating Borrower(s) and Property Address** (why and how; correct address entry; correct borrower information entry; zip code issues; address discrepancy issues; borrower problems)
- **Entering Case Information** (user aids and tips)
- **Case Number Assignment Results** (case number assigned or not assigned)

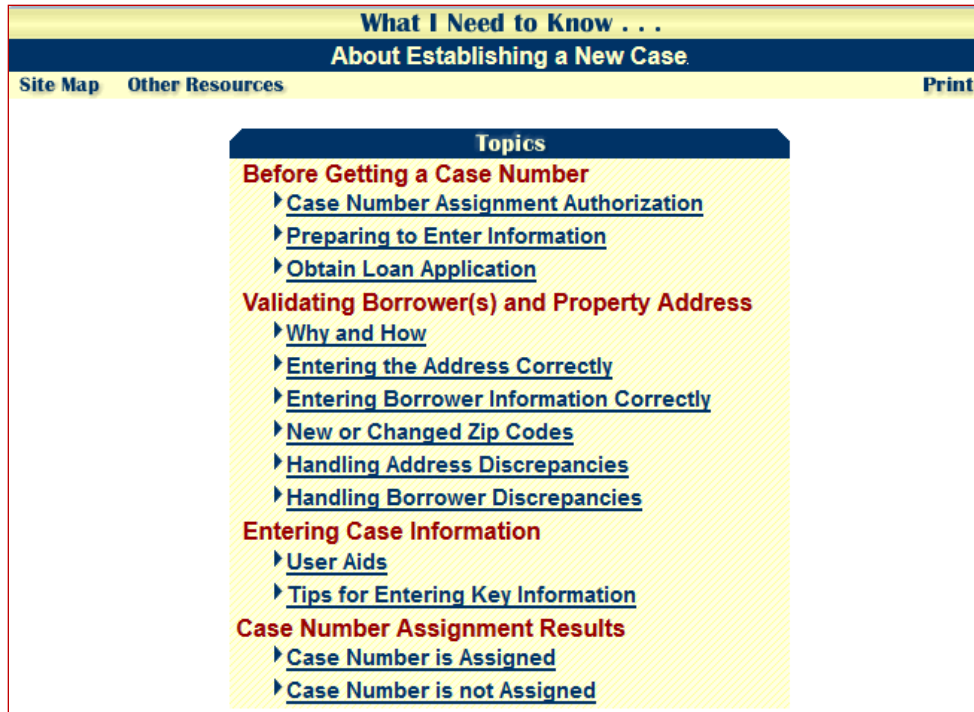


Figure 13: WINK topics in About Establishing a New Case

HELP: Case Number Assignment Assistance

Use the FHA Connection **Help** by clicking **Help Links**  at the upper right of the function page for Business Background, Steps for Processing, and Field Descriptions.



Figure 14: Help menu

See the Steps for Processing for assistance with each stage of entering, correcting, and overriding address or borrower information.

Detailed Case Number Assignment Tips

The following are some helpful case processing tips/information:

- Projected Closing Date:** For refinance cases, it is important that the **Projected Closing Date** is correct because the upfront mortgage insurance premium (UFMIP) netting (credit) amount is calculated using this date. If the actual closing date differs by a month or more, the UFMIP netting available for the new case (if any remains) will be less and the UFMIP required will be greater. UFMIP not paid within 10 days of the actual closing is assessed a late fee.

- **Date of Application:** For a Home Equity Conversion Mortgage (HECM), the date the borrower signed the loan application must be entered in this field. The field is left blank for a forward mortgage.
- **Refinance Netting (Credit):** When an FHA case number is assigned for a refinance case, the netting (credit) authorization information displays at the bottom of the Case Number Assignment Results page in the Refinance Authorization section. This section does not appear again on the Case Number Assignment Results page once you close the page. To view the refinance netting information at a later time, use Refinance Authorization on the **Case Processing** menu.
- **Sponsored Originator:** If using a sponsored originator, a record for the sponsored originator must already exist in Sponsored Originator Maintenance and cannot have a termination date. If the sponsored originator is not already recorded in the FHA Connection, use the Sponsored Originator Maintenance **Help (Business Background, Processing Steps, and Field Descriptions)** for details concerning how to add the information (your Application Coordinator may provide authorization if needed). Sponsored Originator Maintenance is located on the **FHA Approval Lists** menu.
- **Secondary Residence:** HUD allows a borrower to purchase a secondary residence only under the following limited circumstances:
 - Home Ownership Center (HOC) agrees that affordable rental housing meeting the needs of the borrower is not available within the vicinity of the borrower's employer (*100 miles or less*),
 - the maximum loan amount is 85% of the lesser of the appraised value or sales price of the property, and
 - only one secondary residence may be retained and cannot be a vacation home or used for recreational purposes,

If the property is a secondary residence, click *Yes, awaiting HOC approval* from the dropdown list for the question: **Is this a HUD approved secondary residence?** Once HOC approved (entry changed to *Approved*), this field cannot be changed by the lender, only authorized HUD personnel may make a change if needed.