Holds Tracking

HUD uses the **Holds Tracking** function to:

- inform lenders if a case's borrower information failed 1) overnight validation against the Social Security Administration (SSA), or 2) failed the property/borrower validation check. This validation occurs when requesting a new case number or if borrower information is updated.

- enable lenders to monitor cases placed on hold when requesting an FHA case number and determine the hold reason(s).

The following steps outline the **Holds Tracking** process:

1. Notification that borrower information is being validated or that a case is being held can appear in the following: **Case Number Assignment**, **Borrower/Address Change**, **Insurance Application**, and **HECM Insurance Application**.
2. The status of a held case is posted in **Holds Tracking** approximately 24 hours after you receive the Warning or Error message.
3. You can view a list of your cases in **Holds Tracking** to determine the errors or issues associated with those cases and their current hold status. The reasons that either a new or an existing case may be in **Holds Tracking** are explained in **Table 1: Reasons for Holds Tracking According to Case Type**.
4. Cases with a **Holds Tracking** status of *Completed*, *Borrower Validation Completed*, or *Failed Borrower Validation* are removed from the Holds Tracking List either three business days after you select the case in **Holds Tracking** and retrieve its details or within five business days if details are not retrieved.

To learn how **Holds Tracking** functions, and how to retrieve held case details, see the section **Using Holds Tracking to View Held Cases**.

To learn about case hold and case number assignment statuses, and possible actions, see the section **Holds Tracking Statuses and Actions**.

Table 1: Reasons for Holds Tracking According to Case Type	
Case Type	Reasons for Holds Tracking
New Case	**Duplicate property address**: A request has already been made for a case number for the same address. (If this is a prior Real Estate Owned (REO) case, the property address matches and the old case number exists in HUD's origination system.)

Table 1: Reasons for Holds Tracking According to Case Type

Case Type	Reasons for Holds Tracking
	HUD Homeownership Center (HOC) review of the lender: The originating lender is under review.
	Single-Unit Condominium: Condominium unit is not part of a HUD-approved condominium project. The *FHA Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* must be submitted for a single-unit condominium and reviewed/approved by HUD.
	A refinance case with inaccessible refinance authorization information: The system was unable to access refinance authorization information. When system access is available, case processing resumes and a case number is assigned.
	Note: The refinance netting authorization information shown on the Case Number Assignment Results page no longer displays there after you process and close that page. To view again, use **Refinance Authorization** on the **Case Processing** menu.
	Borrower validation: The combination of the name, Social Security Number (SSN), and birth date for one or more borrowers (and/or non-borrowing spouse (NBS)) failed validation against government records.
Existing Case	**Borrower validation**: Information for one or more borrowers (and/or non-borrowing spouse (NBS)) was added or changed and the combination of the name, SSN, and birth date for each added or changed borrower must be validated against government records.

Using Holds Tracking to View Held Cases

To view your held cases:

1. After sign on, follow the menu path: **Single Family FHA** > **Single Family Origination > Case Processing > Case Number Assignment** > **Holds Tracking**. The FHA Connection menu path appears as a "breadcrumb trail" in the red banner at the top of each function page.

2. On the Holds Tracking page (**Figure 1)**, lenders are recognized from their sign on ID and thus are not required to enter their 10-digit FHA ID in the **Lender ID** field.

3. However, all users **must** specify **one**—**but ONLY one—**of the following criteria:

   - **By Status of Case** (options are: *All* (for every held case) or to help locate a specific case, select *Completed*, *Case Number Assigned*, *Awaiting HOC Processing*, *Failed Borrower Validation*)

   - **By Street Name**

   - **By Last Name**

   Note: Click **Help Links** ? at the upper right of the page for Business Background, Steps for Processing, and Field Descriptions assistance.

4. Click ▶ **Send**. The Holds Tracking List page (**Figure 2)** appears for you to view case status.

Figure 1: Holds Tracking page

5. To use the Holds Tracking List page to get further details about a case, click the **Select One** radio button next to the desired case. The Case Number Assignment Results page displays case information. Specific details are provided for a failed borrower validation or a case rejected by the HOC.

Figure 2: Holds Tracking List page

The next section, **Holds Tracking Statuses and Actions**, explains the Holds Tracking List statuses shown in **Figure 2** (case hold **Status** and **Case Number Asgnd (Yes/No)**), and possible actions.

Holds Tracking Statuses and Actions

The following table shows case hold and case number assignment statuses, what they mean, and what your next action may be. For more detail, or to reference this information when you are using **Holds Tracking**, click **Help Links ?** and select *Steps for Processing*.

		Table 2: Holds Tracking Statuses and Actions	
Status	**Case Number Asgnd**	**This means that…**	**Action**
Processing	No	The Homeownership Center (HOC) has not yet processed the case.	Check **Holds Tracking** again within the next two business days to view the details to see if the HOC has completed the review; if necessary, contact the HOC.
Pending Borrower Validation	Yes	The HOC completed its review of the case (typically for a duplicate address), the case was assigned an FHA case number, and now all borrowers (and/or non-borrowing spouse (NBS)) are pending validation against federal government records.	On the Holds Tracking List page, click to select the case and display the assigned FHA case number in the Case Number Assignment Results page. Print that page to capture the case number. Processing of the case can continue (you can click the **Other Functions** icon to select your processing function), but the case cannot be endorsed until borrower validation is completed.
Completed	No	The HOC has reviewed and rejected the case.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page. Review the Warnings and/or Errors at the top and bottom of the page, and the Lender Notes section which provides any additional information or instructions from the HOC. Make any required corrections and submit again for processing, and/or contact the HOC.
Borrower Validation Completed	Yes	The HOC completed its review of the case (typically for a duplicate address) and all borrowers (and/or non-borrowing spouse (NBS)) passed validation against federal government records.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page. Continue processing the case (you can click the **Other Functions** icon to select your processing function).
Failed Borrower Validation	Yes	One or more borrowers (and/or non-borrowing spouse (NBS)) for either a new or an existing case failed validation against federal government records.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page with the case number and the validation failure reason displayed in the Borrower Information section. If applicable, use **Borrower/Address Change** to correct the problem. If necessary, contact the HOC.

Table 2: Holds Tracking Statuses and Actions

Status	Case Number Asgnd	This means that…	Action
Processing for Single-Unit Approval/ Duplicate Address	No	The property is a single-unit condominium and has a duplicate address. It and must be reviewed/ approved by the HOC to be assigned an FHA case number.	Check **Holds Tracking** periodically to determine if the HOC has completed their review. If necessary, contact the HOC. **Note**: The *FHA Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* must be submitted for a single-unit condominium and reviewed/ approved the HOC.
Processing for Single-Unit Approval	No	The property is a single-unit condominium and must be reviewed/approved by the HOC to be assigned an FHA case number.	Check **Holds Tracking** periodically to determine if the HOC has completed their review. If necessary, contact the HOC. **Note**: The *FHA Condominium Loan Level/Single-Unit Approval Questionnaire (Form HUD-9991)* must be submitted for a single-unit condominium and reviewed/ approved the HOC.

Note: A case that successfully passes borrower validation and had no other problems causing the case to be held does not appear in **Holds Tracking**. Use **Case Query** or **Case Number Assignment** to further verify the status of the case.