Upfront Premium Reports

Lenders use the FHA Connection Upfront Premium Collection menu options (Figure 1) to pay, monitor, and reconcile upfront mortgage insurance premium (UFMIP or MIP) payments. Lenders can view a history of upfront MIP payments made online, retrieve current upfront MIP payment information on requested cases, request refunds, and generate upfront MIP summary reports at the lender and branch level. In addition, lenders can access the message board from HUD’s upfront premium collection system.

This FHA Connection Guide module focuses on accessing and viewing Upfront Premium Reports. The following sections provide general access instructions, descriptions, and illustrations of each upfront premium report:

- Accessing Reports
- Penalties Due
- Refinance Exceptions
- Refunds Disbursed
- Unendorsed Cases
- Suspended Payment

Note: Find the FHA Connection Guide documentation for the other Upfront Premium Collection options as follows:

- Upfront Premium Payments provides training for submitting upfront MIP payments and refund requests, viewing payment history, as well as information regarding MIP payment research tools
- Upfront Premium Case Information provides training for viewing upfront MIP information for a specific case

![Figure 1: Upfront Premium Collection menu](image-url)
Accessing Reports

The **Upfront Premium Report** options provide access to reports on upfront premium cases that may require further tracking. Report requests are based on the requesting mortgagee ID; reports can be limited to the requesting mortgagee branch or expanded to include all branches of the mortgage company. Reports are immediately generated and displayed by completing the appropriate request page and clicking **Send**.

Upfront Premium reports can be obtained between 7:00 a.m. and 9:00 p.m. ET, Monday through Friday, excluding holidays. The Federal Reserve holiday calendar is observed.

The instructions that follow illustrate how to access a **List of Unendorsed Cases** report using your mortgagee number. These steps serve as instructions to access any of the **Upfront Premium Collection** reports (listed above):

1. After sign on, follow the menu path: **Single Family FHA > Single Family Origination > Upfront Premium Collection** to access the **Upfront Premium Collection** menu (**Figure 1**).
   
   **Note:** The FHA Connection menu path appears as a breadcrumb trail in the red bar at the top of the function pages (just like the one illustrated at the top of each page of this guide).

2. Click the desired Upfront report name to start generating the report. In this example, we selected **Unendorsed Cases**.

3. On the List of Unendorsed Cases Query page (**Figure 2**), type the desired mortgagee ID in the **Mortgagee ID** field. Enter the full 10-digit ID to limit the results to a specific branch or the first five digits of the ID to expand the results to all branches within your lending institution.

4. Click **Send**. The List of Unendorsed Cases Result page (**Figure 3**) appears, listing cases that received an upfront premium but are not yet endorsed.
Figure 3: List of Unendorsed Cases Result page

All Upfront Premium Reports results pages provide access to additional information for each case listed. Click the underlined Case number to link to the Case Master Summary page where details such as Case status, Closing date, penalty information, and Premium available for endorsement are listed. (See the FHA Connection Guide module, Upfront Premium Case Information, for more information about the Case Master Summary page.)

For additional assistance with procedural details and field definitions, click Help Link.
**Penalties Due**

The Penalties Due report (Figure 4) lists cases that require upfront MIP and have outstanding late charge and/or interest due.

![Figure 4: Penalties Due Result page](image)

**Refinance Exceptions**

The Refinance Exceptions report (Figure 5) lists refinance cases that received an upfront premium payment and either have incorrect refinance information or have no refi credit available to put toward the new case.

![Figure 5: Refinance Exceptions Result page](image)

**Refunds Disbursed**

The Disbursed Refunds report (Figure 6) displays information about upfront premium refunds that were disbursed within a specified date range. Since this is a cumulative report, the results can be quite lengthy.

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using a broad date range. To minimize the report length, specify a smaller date range that focuses specifically on the date(s) of interest.

![FHA Connection](image)

**Figure 6: Disbursed Refunds Result page**

<table>
<thead>
<tr>
<th>FHA Case number</th>
<th>Disbursed date</th>
<th>Refund amount</th>
<th>Confirm date</th>
<th>Request date</th>
<th>Authorization date</th>
<th>Disburse mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>111-2223000</td>
<td>06/08/2012</td>
<td>$2,581.37</td>
<td>06/10/2012</td>
<td>06/01/2012</td>
<td>06/05/2012</td>
<td>Mail</td>
</tr>
<tr>
<td>222-1234567</td>
<td>06/05/2012</td>
<td>$127.84</td>
<td>06/08/2012</td>
<td>05/20/2012</td>
<td>06/02/2012</td>
<td>Mail</td>
</tr>
</tbody>
</table>
**Unendorsed Cases**

The Unendorsed Cases report (Figure 7) displays, for the specified mortgagee ID, all cases that received upfront premium but are not yet endorsed. For each case listed, detailed information is provided to help assist you in determining why the case is not yet endorsed. Cases are grouped by Mortgagee (branch) ID and listed in numerical order within each branch grouping.
### Suspended Payments

The **Suspended Payments** report (Figure 8) displays cases with suspended payments for a range of mortgagees or a specific mortgagee branch office. The cases are grouped by Mortgagee (branch) ID and listed in ascending case number order within each branch grouping.

#### Figure 8: Suspended Payments Result page

<table>
<thead>
<tr>
<th>Mortgage ID</th>
<th>FHA Case Number</th>
<th>Receive Date</th>
<th>Age</th>
<th>Premium Paid</th>
<th>Late Paid</th>
<th>Interest Paid</th>
<th>Total Paid</th>
<th>Suspension Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>12340000005</td>
<td>111-22223456</td>
<td>04/30/2012</td>
<td>44</td>
<td>$1,737.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$1,737.00</td>
<td>CDM ICD</td>
</tr>
</tbody>
</table>

Total number of suspended payments for Mortgagee ID: 12340000005 = 1

<table>
<thead>
<tr>
<th>Mortgage ID</th>
<th>FHA Case Number</th>
<th>Receive Date</th>
<th>Age</th>
<th>Premium Paid</th>
<th>Late Paid</th>
<th>Interest Paid</th>
<th>Total Paid</th>
<th>Suspension Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>22222222223</td>
<td>012-3456789</td>
<td>05/03/2012</td>
<td>41</td>
<td>$155.33</td>
<td>$6.21</td>
<td>$0.14</td>
<td>$161.68</td>
<td>CDM</td>
</tr>
</tbody>
</table>

Total number of suspended payments for Mortgagee ID: 22222222223 = 1

<table>
<thead>
<tr>
<th>Mortgage ID</th>
<th>FHA Case Number</th>
<th>Receive Date</th>
<th>Age</th>
<th>Premium Paid</th>
<th>Late Paid</th>
<th>Interest Paid</th>
<th>Total Paid</th>
<th>Suspension Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>33445000006</td>
<td>444-5556667</td>
<td>12/06/2010</td>
<td>55</td>
<td>$1,011.00</td>
<td>$40.44</td>
<td>$2.69</td>
<td>$1,054.13</td>
<td>MIM</td>
</tr>
</tbody>
</table>

Total number of suspended payments for Mortgagee ID: 33445000006 = 1