

Monthly Premium Reports

Lenders and authorized service bureaus use the FHA Connection **Monthly Premiums** menu options (**Figure 1**) to pay, monitor and reconcile periodic (monthly) mortgage insurance premium payments. *Pay Periodic (Monthly) Premium* options include: viewing a history of monthly premium payments, viewing and updating case payment information, submitting case payments, and requesting a refund. *Monthly Premium Report Files* options generate electronic report files that help determine the lender's portfolio of FHA cases on record, monthly mortgage insurance premiums due, and any discrepancies in the billing-payment process, as well as related case transactions.

This **FHA Connection Guide** module introduces the types of report files available through **Monthly Premiums** and provides instructions on how to request and retrieve them. Sections include:

- **Overview of Monthly Premium Report Files**
- **Accessing Monthly Premiums**
- **Retrieving a Pregenerated File**
- **Requesting a File**

Notes: For information on **Case Detail**, see the *Case Detail for Monthly Premiums* module of the **FHA Connection Guide**. Also, the **FHA Connection Guide, Monthly Premium Payments** module provides training for paying and tracking monthly premium payments.

The screenshot shows the 'FHA Connection' web interface. The breadcrumb trail is 'Home > Main Menu > ID Maintenance > Single Family FHA > Single Family Servicing > Monthly Premiums'. The page title is 'Monthly Premiums'. A 'Help Links' button with a question mark icon is in the top right. The main content area is divided into two sections: 'Periodic (Monthly) Premium' and 'Premium Reporting'. The 'Periodic (Monthly) Premium' section contains links for 'Update or View Payment', 'Add Cases to Payment', 'Submit Payment', 'View Payment History', 'View Batch File Transmissions', 'Create Refund Request', and 'Refund Status'. The 'Premium Reporting' section is further divided into 'Request a Report' (with links for 'Portfolio', 'Lender Notification', and 'Case Detail') and 'Get a Report' (with links for 'Retrieve Files', 'Pregenerated: Advance Notices, Billing, Reconciliation, Refund Transactions, and Reallocation Transactions', 'Requested: Portfolio and Lender Notification', and 'View Schedule of Pregenerated Files'). An 'Announcements' section at the bottom states 'View list of system announcements.' A footer contains links to 'HSG/FHA Home Page', 'HUD Single Family Housing Page', 'HUD Multifamily Housing Page', 'HUDCLIPS', 'Lenders Information', 'Mortgagee Letters', and 'HUD Single Family Housing Policy Handbook 4000.1'. Three callout boxes provide additional context: one points to the 'Help Links' button, another points to the 'Periodic (Monthly) Premium' section, and a third points to the 'Premium Reporting' section.

Click for additional information about Monthly Premiums

Payment and refund options discussed in the corresponding Monthly Premiums FHA Connection Guide module

Report options discussed in this FHA Connection Guide module

Figure 1: Monthly Premiums page

General information about **Monthly Premiums** and assistance in retrieving information is also available by clicking **Help Links** in the upper right portion of the Monthly Premiums page (**Figure 1**). Select the desired topic for detailed information.

Overview of Monthly Premium Report Files

The **Monthly Premiums** function provides two types of report files:

- **Pregenerated** (system-generated) files are automatically produced by HUD's monthly mortgage insurance premium collection system at a scheduled time each month, and
- **User-requested** files are available upon request.

These report files can be viewed online from the FHA Connection or copied (downloaded) to a local computer. Report files viewed online can be printed using the print capability of your Internet browser. Downloaded files are compressed or "zipped" and must be expanded (unzipped) before use. After a file is unzipped, it can be incorporated into in-house software and databases or formatted for use in software packages such as Microsoft Excel®, Microsoft Access®, or dBase®. See **Monthly Premiums Help (Downloading and Uncompressing a Report File)**.

Pregenerated (System-generated) Files

The following **Monthly Premiums** report files are automatically generated by the system monthly:

- **Advance Notices** - includes premium changes for cases by anniversary date as well as cases that were endorsed the month before the file was generated, cases that were transferred to the lender's portfolio the month before the file was generated, and cases that will no longer be billed for monthly MIP.
- **Billing** - provides the amount of premium, late charges, and interest that is owed on each case serviced by the lender.
- **Reallocation Transactions** - provides information about funds that were reallocated to and/or from a lender's case.
- **Reconciliation** - provides information about cases that are unreconciled from the prior billing period.
- **Refund Transactions** - includes refunds that were created or had a change in status during the current month.

To learn more about system-generated files and how they are retrieved, see the section **Retrieving a Pregenerated File**.

User-requested Files

The following **Monthly Premiums** report files are requested on an as-needed basis:

- **Lender Notification** - provides information about unexpected payments on cases serviced by the lender. Lenders are encouraged to check their notifications three to five business days after remitting a payment and again after the reconciliation file has been generated.
- **Portfolio** - provides information about the cases currently on record in HUD's system of record for endorsed cases as serviced by the lender.

To learn more about requesting Lender Notification and Portfolio files, see the section **Requesting a File**.

Though not a file, **Case Detail** displays current detailed case information, as needed, for an endorsed or nonendorsed case. Results include details such as case status, endorsement date, bill type, current servicer, previous servicer and transfer effective date, and all case transactions with respect to the collection of monthly premiums. **Case Detail** is viewed online and printed using the print capability of your Internet browser. Lenders have the ability to access **Case Detail** information for cases that are not in their portfolio of cases. To learn more about **Case Detail** and how to obtain this information, see the **Case Detail for Monthly Premiums** module of the **FHA Connection Guide**.

Accessing Monthly Premiums

Authorized employees of an FHA-approved lender can access and use **Monthly Premiums**. After sign on to the FHA Connection, use the menu path: **Single Family FHA > Single Family Servicing > Monthly Premiums**. The **Monthly Premiums** page appears (**Figure 1**).

Note: The FHA Connection menu path appears as a “breadcrumb” trail at the top of each function page (just like the one illustrated at the top of each page of this guide).

Retrieving a Pregenerated File

Five **Monthly Premiums** files are automatically generated each month. The files remain available for three months to view or download. The oldest file is replaced when a new file is generated. Each month the new files are available per the following schedule:

- **Advance Notices** – by the 10th of the month
- **Billing** – by the 16th of the month
- **Reallocation Transactions** – updated every Monday with the final monthly file available on the second day of the following month
- **Reconciliation** – by the 16th of the month
- **Refund Transactions** – updated every Monday with the final monthly file available on the second day of the following month

A schedule is provided online that lists the dates of the most recent file and the next available file for each type. To view the schedule of the most recent and next available file for each type, select **View Schedule of Pregenerated Files** (see **Figure 1**).

These files can be retrieved for a single case or multiple cases. To learn more about how to obtain these files, see the **Requesting a Single Case Pregenerated File** section or **Retrieving a Multiple Case Pregenerated File** section.

Retrieving a Single Case Pregenerated File

The instructions that follow illustrate how to retrieve a specific pregenerated case file. These steps serve as instructions to access any of the case-level **Monthly Premiums** files listed above:

1. Access **Monthly Premiums**, as outlined in the previous section.
2. Click **Retrieve Files**. The Retrieve Files page appears (**Figure 2**).

Retrieve Files

Case Number: (Optional)

Pregenerated Files

Below is the list of files that are currently available:

Mortgagee ID: **12345**

Advance Notices	Billing	Reconciliation	Refund Transactions	Reallocation Transactions
<input type="radio"/> 07/2019 (Generated: 06/2019)				
<input type="radio"/> 06/2019 (Generated: 05/2019)	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019
<input type="radio"/> 05/2019 (Generated: 04/2019)	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019
<input type="radio"/> 04/2019 (Generated: 03/2019)	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019

Completed Requests

Below is a list of requested files ready to view or download:

No completed requests are available for this user

☐ View on Screen ☒ Download File

Pending Requests

Below is a list of requested files that have not yet been generated:

No requests waiting to be processed for this user.

Including your request(s) listed above, there are a total of 0 requests waiting to be processed.

Figure 2: Retrieve Files page listing files available and user options

3. Enter the **Case Number**. Service bureaus and HUD users must also enter the servicing lender's **Mortgagee ID**.
4. Select the desired file, e.g., **Advance Notices 04/2019 (Generated: 03/2019)** or **Billing 04/2019**.
5. Select **View on Screen** or **Download File**.
6. Click . If **View on Screen** was selected, a page with the single case report information appears (**Figure 3**).

Note: Use your browser's print feature to print the **Monthly Premiums** report file.

The screenshot shows the 'FHA Connection' website interface. At the top, there's a navigation bar with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below this is a breadcrumb trail: Single Family FHA > Single Family Servicing > Monthly Premiums > Retrieve Files. The main content area has a 'Billing' tab selected. A success message states: 'SUCCESS BILLING REQUEST SUCCESSFULLY COMPLETED'. A callout box points to a 'Help Links' button, stating: 'Click for additional information about field descriptions and processing steps'. Below the success message, the 'Billing Period: 05/2019' is displayed. A table shows the following data:

Mtgee ID	Case Number	Curr Prem	Prem Billed	Int Billed	Late Billed	Unapplied	MIN/Loan Number
12345	<u>131-1234567</u>	148.89	148.89	0.00	0.00	0.00	0001122334

Summary statistics:

- Total Premium Billed: \$98,845.83
- Total Interest Billed: \$0.00
- Total Late Billed: \$0.00

Displaying case 1 of 532 total cases.


A 'Next >' button is located at the bottom.

Figure 3: Billing report file for a single case

Retrieving a Multiple Case Pregenerated File

1. Access the Monthly Premiums page (Figure 1) (see **Accessing Monthly Premiums**).
2. Click **Retrieve Files**. See Figure 2 for a sample Retrieve Files page.
3. Service bureaus and HUD users can retrieve the report file for a specific lender by entering the **Mortgagee ID**. This field does not appear for lenders.
4. Select the desired file, e.g., **Advance Notices 05/2019 (Generated: 04/2019)** or **Billing 04/2019**.
5. Select **View on Screen** or **Download File**.
6. Click **Send**. If **View on Screen** was selected, a page appears with the report information (see Figure 4).

Note: If you need assistance downloading the file, click **Help Links**.




FHA Connection

[Home](#)
[Main Menu](#)
[ID Maintenance](#)
[E-mail Us](#)
[Contact Us](#)
[Sign Off](#)

[Single Family FHA](#)
[Single Family Servicing > Monthly Premiums > Retrieve Files](#)

Billing

[Help Links](#)


SUCCESS

BILLING REQUEST SUCCESSFULLY COMPLETED

Billing Period: 05/2019

Click link to view additional case

Mtgee ID	Case Number	Curr Prem	Prem Billed	Int Billed	Late Billed	Unapplied	MIN/Loan Number
12345	131-1111111	148.89	148.89	0.00	0.00	0.00	0008815410
12345	131-1234567	140.33	140.33	0.00	0.00	0.00	0008815425
12345	131-2222222	158.34	158.34	0.00	0.00	0.00	0008818082
12345	131-2323232	174.59	174.59	0.00	0.00	0.00	0008818053
12345	131-3111111	195.09	195.09	0.00	0.00	0.00	0008818190
12345	131-3333333	173.64	173.64	0.00	0.00	0.00	
12345	131-8765432	167.02	167.02	0.00	0.00	0.00	0003340101
12345	131-8888888	202.89	202.89	0.00	0.00	0.00	0003536864
12345	131-8999999	28.29	28.29	0.00	0.00	0.00	Not Available
12345	131-9876543	178.19	178.19	0.00	0.00	0.00	0003536827

Total Premium Billed: \$98,845.83
Total Interest Billed: \$0.00
Total Late Billed: \$0.00
Displaying cases 1 - 100 of 532 total cases.

Next >

Figure 4: Billing report for multiple cases

Requesting a File

The **Portfolio** and **Lender Notification** files can be requested for single or multiple cases. Requests are processed between the hours of 8 a.m. and 8 p.m. Eastern Time (ET) Monday through Friday, excluding holidays.

The instructions that follow illustrate how to request either a **Lender Notification** or **Portfolio** file.

Requesting a Single Case Portfolio or Lender Notification File

1. Access the Monthly Premiums page (**Figure 1**) (see **Accessing Monthly Premiums**).
2. Select **Portfolio** or **Lender Notification**. The corresponding request page appears (**Figure 5**).

FHA Connection

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

Single Family FHA Single Family Servicing > Monthly Premiums > Lender Notification Request

Lender Notification Request Help Links ?

Single Case Request

FHA Case Number:

Multiple Case Request

Month/Year: - Mortgagee ID: 12345

(Optional) (MM-YYYY)

☒ Paid on another lender's case

☒ Lender paid on your case

☒ Case not billed

Figure 5: Lender Notification Request page

3. Enter the desired **Case Number** and click . The results appear immediately. If no information is available, a message appears.

A sample single case **Lender Notification** file is shown in **Figure 6**.


The screenshot shows the 'FHA Connection' website interface. At the top, there is a navigation bar with links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below this is a breadcrumb trail: Single Family FHA > Single Family Servicing > Monthly Premiums > Retrieve Files. The main content area is titled 'Lender Notification' and includes a 'Help Links' button with a question mark. A table displays the notification details for a single case:

Mtgee ID	Case Number	Notification Date	Notification Time	Reason Code	Servicer (Code1) or Payee (Code2)
12345	023-7897890	06/06/2019	00:52:47	2	LOANS ARE US LLC

Below the table, it states 'Displaying case 1 of 65 total cases.' and a 'Next >' button is visible.

Figure 6: Lender Notification Results for a single case

Requesting a Multiple Case Portfolio or Lender Notification File

1. Access the **Monthly Premiums** page (**Figure 1**) (see **Accessing Monthly Premiums**).
2. Select **Portfolio** or **Lender Notification**. The corresponding request page appears (e.g., **Figure 5**).
3. Enter or modify the request information under **Multiple Case Request** and click  **Send**.

A Successful Request page appears if no problems exist with your request. You will be informed of the approximate time it will take to generate the file. A sample page is shown in **Figure 7**.

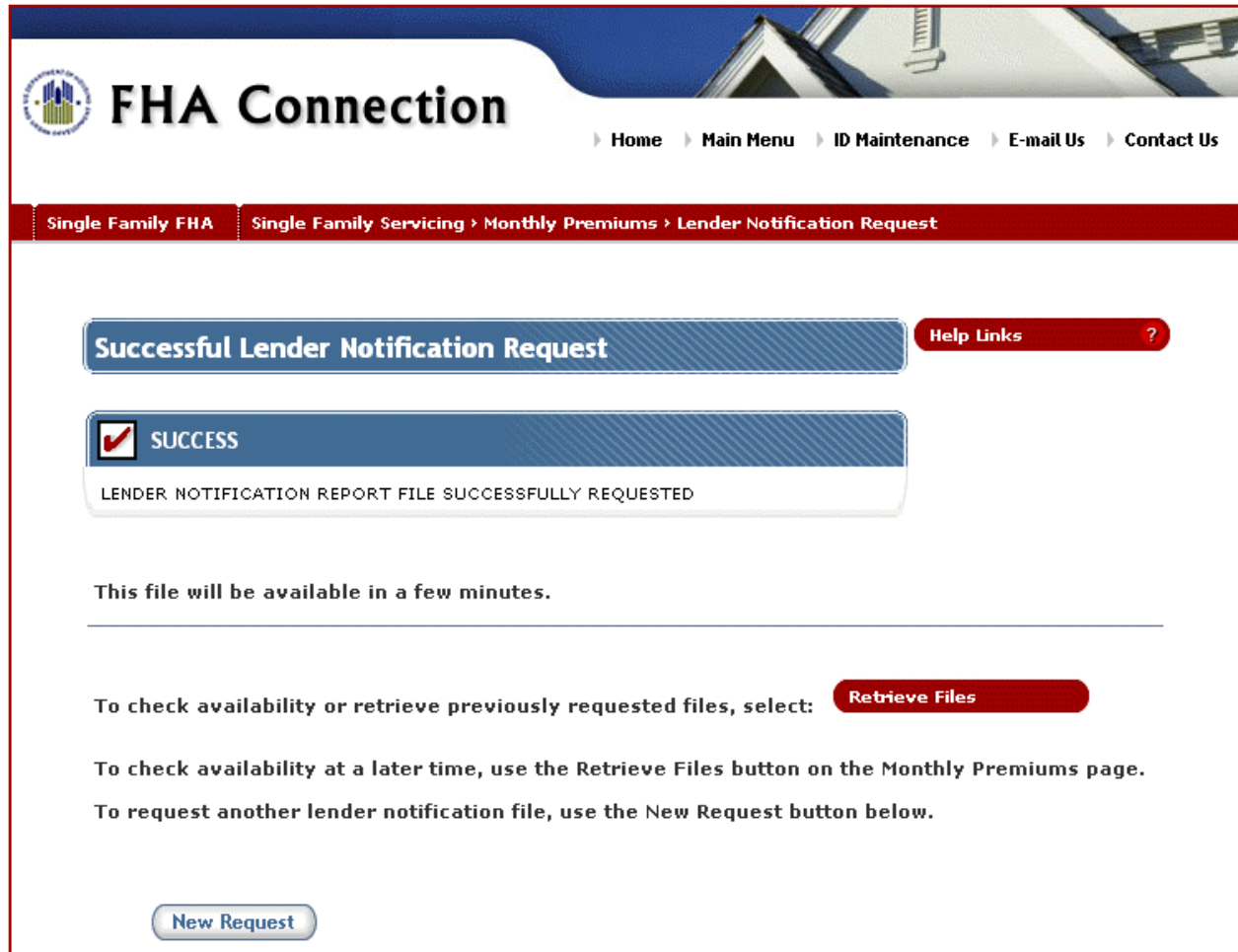


Figure 7: Request for Lender Notification Report is successful

- To check if the request has been processed, click **Retrieve Files** on either the Monthly Premiums page or the Successful Request page. A sample Retrieve Files page is shown in **Figure 8**.

If your request has not been processed, it will be listed in the **Pending Requests** section of the page. Once the request is processed, it will appear in the **Completed Requests** section of the page.

Note: The Retrieve Files page does not automatically move requested files from **Pending Requests** to **Completed Requests**. While viewing this page, you can check if processing is complete by using your browser's refresh or reload feature to update the page. Completed files appear in the **Completed Requests** section.

Retrieve Files

Case Number: (Optional)

Pregenerated Files

Below is the list of files that are currently available:

Mortgagee ID: 12345

Advance Notices	Billing	Reconciliation	Refund Transactions	Reallocation Transactions
<input type="radio"/> 07/2019 (Generated: 06/2019)				
<input type="radio"/> 06/2019 (Generated: 05/2019)	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019	<input type="radio"/> 06/2019
<input type="radio"/> 05/2019 (Generated: 04/2019)	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019	<input type="radio"/> 05/2019
<input type="radio"/> 04/2019 (Generated: 03/2019)	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019	<input type="radio"/> 04/2019

Completed Requests

Below is a list of requested files ready to view or download:

Portfolio/Lender Notification File(s)

☐ Lender Notification (123; 12345) - 65 case(s) - Jun 11 2019 10:25 AM (15 K)

☒ View on Screen ☐ Download File

Pending Requests


Below is a list of requested files that have not yet been generated:

No requests waiting to be processed for this user.

Including your request(s) listed above, there are a total of 0 requests waiting to be processed.

Figure 8: Retrieve Files page showing status of previous report requests

5. Select the file from the **Completed Requests** list.
6. Select **View on Screen** or **Download File**.
7. Click . If **View on Screen** was selected, a multiple case report appears (Figure 9).



FHA Connection

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

Single Family FHA Single Family Servicing > Monthly Premiums > Retrieve Files

Lender Notification

[Help Links](#) ?

<i>Mtgee ID</i>	<i>Case Number</i>	<i>Notification Date</i>	<i>Notification Time</i>	<i>Reason Code</i>	<i>Servicer (Code1) or Payee Code2</i>
12345	023-1111111	06/06/2019	23:29:36	3	NOT AVAILABLE
12345	023-2222222	06/10/2019	04:32:25	2	AA HOME LENDING INC
12345	023-4444444	06/08/2019	18:52:16	2	HOME BANK LENDERS
12345	023-7777777	06/07/2019	22:03:05	1	HOME BANK LENDERS
12345	023-7777777	06/07/2019	18:52:16	2	HOME BANK LENDERS
12345	023-2222222	06/07/2019	22:03:05	1	HOME BANK LENDERS
12345	023-5555555	06/07/2019	22:03:05	1	HOME BANK LENDERS
12345	023-5555555	06/07/2019	18:52:16	2	HOME BANK LENDERS
12345	023-5555555	06/07/2019	22:03:05	1	HOME BANK LENDERS
12345	023-8888888	06/07/2019	22:03:05	1	ACME MORTGAGE GRP

Displaying cases 1 - 10 of 10 total cases.

Figure 9: Lender Notification Report for multiple cases

Note: Use your browser's print feature to print the **Monthly Premiums** report file.

If you need assistance downloading the file, click [Help Links](#) ? .