Mortgage Record Changes

The **Mortgage Record Changes** menu on the FHA Connection provides options for reporting a change in an FHA case to HUD, including a servicer and/or holder change, mortgage assumption (borrower change), FHA mortgage insurance termination, discontinuance of monthly mortgage insurance premium payments, or loan modification.

Changes are made immediately and can be verified using **Lender Query by Case Number**. (For further information, see the **Lender Query by Case Number** module of this *FHA Connection Guide*.) To report a change or undo a change reported in error, see *Contacts for Changes to FHA Insured Case Data* on the HUD.GOV website at: https://www.hud.gov/program_offices/housing/comp/premiums/sfdqrep.

Note: Lenders can also report changes through Electronic Data Interchange (EDI) or FHA Connection Business to Government (FHAC B2G).

This *FHA Connection Guide* module includes:

- **Getting to the Mortgage Record Changes Menu**
- **Reporting a Servicer and/or Holder Change (Transfer)**
- **Reporting a Mortgage Assumption (Borrower Change)**
- **Terminating FHA Mortgage Insurance**
- **Discontinuing Monthly Premium Payments**
- **Reporting a Non-incentivized Loan Modification**

Getting to the Mortgage Record Changes Menu

To get to the **Mortgage Record Changes** menu (**Figure 1**), sign on to the FHA Connection and follow this menu path: **Single Family FHA > Single Family Servicing > Mortgage Record Changes**.
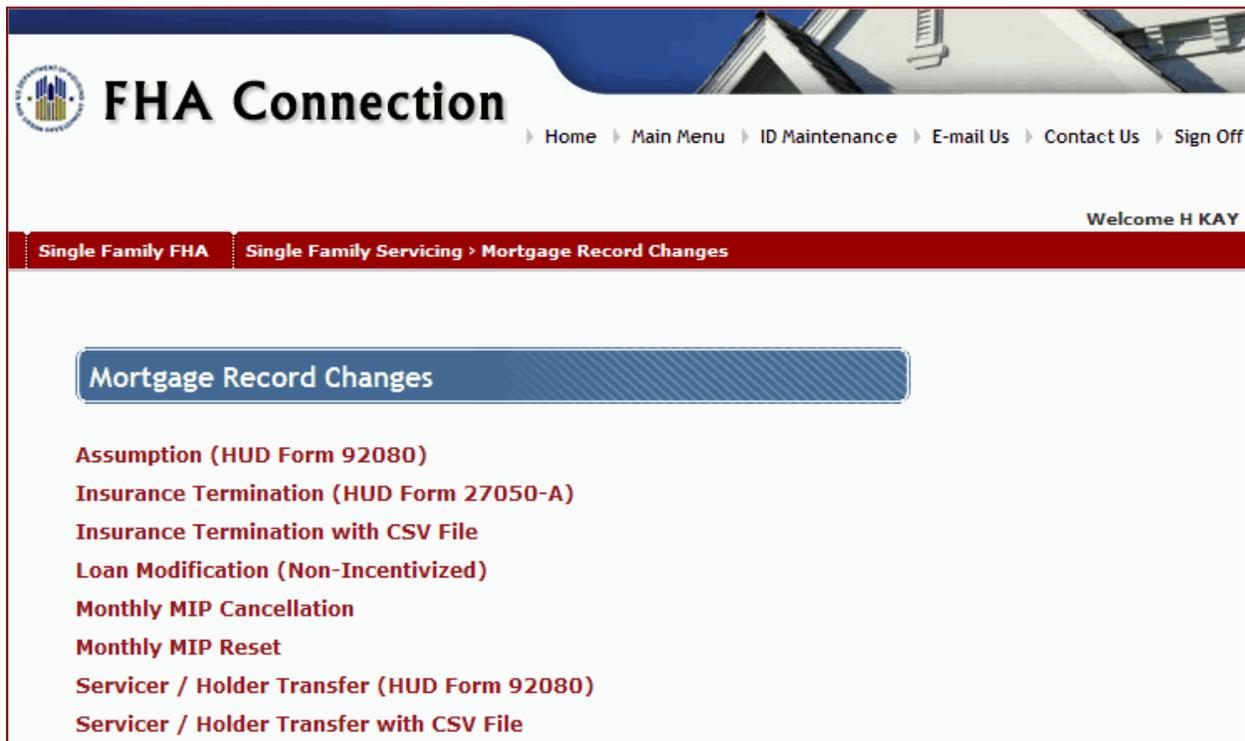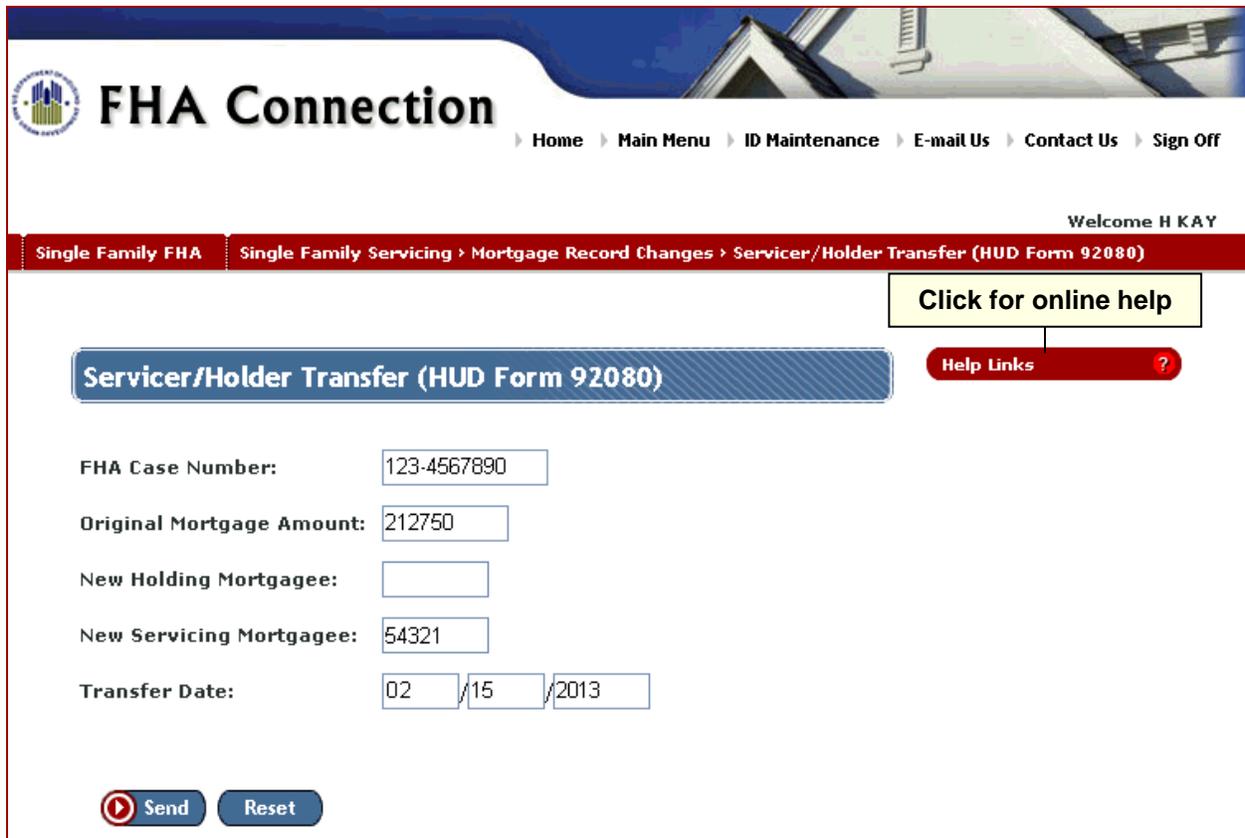

Figure 1: Mortgage Record Changes menu

After selecting a menu item, Help is available by clicking [Help Links   ?] in the upper right corner of the page displayed (**Figure 2**).

Reporting a Servicer and/or Holder Change (Transfer)

A servicer change can be reported by the current or former lender. A holder change can be reported by the current or former lender within 90 days of endorsement of the case for FHA insurance. After that, only the current holder can report a holder change. To report a change in the servicing and/or holding lender of an active FHA case, follow the instructions below for changes to a single case or multiple cases.

Reporting Servicer/Holder Change for a Single Case

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Servicer / Holder Transfer (HUD Form 92080)**. The Servicer/Holder Transfer (HUD Form 92080) page appears (**Figure 2**).

2. Complete the Servicer/Holder Transfer (HUD Form 92080) page (**Figure 2**).

   - Include the dash (-) for the **FHA Case Number** (e.g., 123-4567890).

   - Do not enter a dollar sign, comma, or cents for the **Original Mortgage Amount**.

   - Only the first 5-digits of the lender's 10-digit FHA ID are required. To report a change in both the servicing and holding lenders, complete the **New Holding Mortgagee** and **New Servicing Mortgagee** fields.

   - For a terminated case, a transfer can only be recorded if the **Transfer Date** precedes the termination date.

3. Click [▶ Send]. The Servicer/Holder Transfer (HUD Form 92080) Results page appears when the change is successfully processed.

Figure 2: Servicer/Holder Transfer (HUD Form 92080) page

Reporting Servicer/Holder Changes for Multiple Cases

Bulk Servicer/Holder Transfer can be used to report servicer and/or holder changes for up to 65,000 cases. A spreadsheet is created in Microsoft® Excel and saved as a .CSV (MS-DOS) file. Then, the file is uploaded to HUD's server and processed via the FHA Connection. Lastly, the results are reviewed and if there are errors, the .CSV file with the details of the errors can be downloaded.

Create a Spreadsheet

1. Create a Microsoft® Excel spreadsheet containing a list of the cases for which a change occurred using this format:

	FHA Case Number 11 characters (including the dash "-")	**Mortgage Amount** 7 digits max (no comma, dollar sign, or decimal point)	**New Servicer** 5 digits (first five digits of the lender's FHA ID)	**New Holder** 5 digits (first five digits of the lender's FHA ID)	**Transfer Date** mm/dd/yyyy format
	A	B	C	D	E
1	123-2876543	202656	79996	55555	02/12/2013
2	123-0987654	345678	79996		02/08/2013
3	123-1234567	275189		55555	02/04/2013

Leave blank if no change

2. Save the spreadsheet as a .CSV (MS-DOS) file. Note: Only one Excel sheet can be used with this file format.

Upload and Process the Spreadsheet File

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Servicer / Holder Transfer with CSV File**. The Bulk Servicer/Holder Transfer page appears (**Figure 3**).

Bulk Servicer/Holder Transfer   Help Links   ?

Lender: 55555 MORTGAGES MAGNIFIQUE CORP

Enter the spreadsheet file (.CSV) to upload

Upload New Request File: C:\docs\transfers.csv   Browse...   ▶ Send

View the results

Displaying 1 to 3 of Total 3 records.

Previous Requests

Upload Date/Time	User ID	File ID	Status	Received	Successful	Errors	Results
02/13/2013 at 04:13 PM	MZ0099	3	Pending	0	0	0	
01/30/2013 at 04:47 PM	MZ0001	2	Completed	8	8	0	📥 Download
01/16/2013 at 10:09 AM	MZ0099	1	Completed	20	18	2	📥 Download

Displaying 1 to 3 of Total 3 records.

▶ Send

Figure 3: Bulk Servicer/Holder Transfer page

2. Click **Browse...** in the **Upload New Request File** field and locate the .CSV file to upload.

3. Click ⓞ **Send** . The Bulk Servicer/Holder Transfer Confirmation page appears (**Figure 4**). The name of the spreadsheet file and the first few rows of information are displayed (up to 10 rows).

Bulk Servicer/Holder Transfer Confirmation

55555 - MORTGAGES MAGNIFIQUE CORP

File transfers.csv was uploaded on 02/13/2013 at 4:13 PM. Below is a sampling from the top of the file.

Case Number	Original Mortgage Amount	New Servicer	New Holder	Transfer Effective Date
123-2876543	202656	79996	55555	02/12/2013
123-0987654	345678	79996		02/08/2013
123-1234567	275189		55555	02/04/2013

Click send to process data from the file.

ⓞ **Send**   **New Request**

Figure 4: Bulk Servicer/Holder Transfer Confirmation page

4. On the Bulk Servicer/Holder Transfer Confirmation page (**Figure 4**), click ⓞ **Send** to confirm and process the information. The Bulk Servicer/Holder Transfer Results page appears when the file is successfully submitted for processing (**Figure 5**).
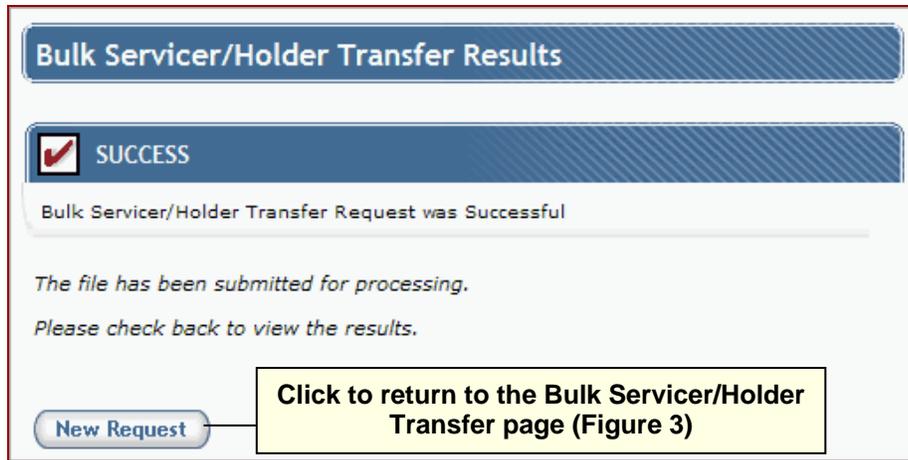
Bulk Servicer/Holder Transfer Results

✔ SUCCESS

Bulk Servicer/Holder Transfer Request was Successful

The file has been submitted for processing.
Please check back to view the results.

New Request — **Click to return to the Bulk Servicer/Holder Transfer page (Figure 3)**

Figure 5: Bulk Servicer/Holder Transfer Results page

Review the Results and Download File with Details on Errors

1. On the Bulk Servicer/Holder Transfer Results page (**Figure 5**), click **New Request** to return to the Bulk Servicer/Holder Transfer page (**Figure 3**) and review the results. The **Previous Requests** section of the Bulk Servicer/Holder Transfer page lists, in chronological order, spreadsheet files that were uploaded, with the latest file at the top. The **Status** field displays *Pending* if the file is still being processed or *Completed* if processing is completed. Counts for the total number of cases received, cases successfully processed, and cases with errors are displayed in the **Received**, **Successful**, and **Error** fields, respectively.

2. If there is an error, click **Download** in the **Results** field (column) in the row in which the file is listed to view the details. Then, save or view the .CSV file. When the file is opened, an error code and description appear to the right of a case with an error. A servicer/holder change is not processed for a case with an error.

Reporting a Mortgage Assumption (Borrower Change)

Only the current servicer or holder HUD has on record for the mortgage (FHA case) can report an assumption. To report the assumption of a mortgage by another borrower, do the following:

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Assumption (HUD Form 92080)**. The Assumption (HUD Form 92080) page appears (**Figure 6**).

Figure 6: Assumption (HUD Form 92080) page (partially displayed)

2. Complete the Assumption (HUD Form 92080) page (**Figure 6**). Up to two new borrowers can be entered.

    *   Include the dash (-) for the **FHA Case Number** (e.g., 123 4567890).

    *   Do not enter a dollar sign, comma, or cents for the **Original Mortgage Amount**.

3. Click ⏵ Send . The Assumption (HUD Form 92080) Results page appears and indicates whether the change was successfully processed.

Terminating FHA Mortgage Insurance

FHA insurance on a mortgage (case) is automatically terminated when the mortgage reaches maturity. However, the lender can terminate the insurance using one of the following types of terminations:

- Prepayment (Term Type 11): Borrower paid the loan in full before the maturity date.

- Non-conveyance Foreclosure (Term Type 13): The property was acquired by a lender or third party at a foreclosure sale or was redeemed after foreclosure and no insurance claim will be submitted to HUD.

- Voluntary Termination (Term Type 21): Both the lender and borrower agreed to voluntarily terminate FHA insurance.

Termination of a case must be reported to HUD within 15 days of the actual event. Only the current servicer or holder HUD has on record for the case can terminate the FHA insurance.

Here are a few caveats:

- **DO NOT terminate insurance on the old FHA case when refinancing the mortgage and the new case will also be FHA insured**. When the new case is processed for FHA insurance, the old case is automatically terminated.

- **DO NOT terminate insurance on the case when it is transferred to another servicer or holder.** Instead, process a **Servicer/Holder Transfer (HUD Form 92080)**.

- For eligible cases with a closing date after 12/31/2000 and a case number assignment date before June 3, 2013, **DO NOT terminate insurance on the case if the monthly premiums are paid up before schedule.** Instead, process a **Monthly MIP Cancellation**. (For more information, see the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1).)

To report termination of FHA mortgage insurance for a single case or multiple cases, follow the instructions below.

Reporting Termination of FHA Mortgage Insurance for a Single Case

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Insurance Termination (HUD Form 27050-A)**. The Insurance Termination (HUD Form 27050-A) page appears (**Figure 7**).

Figure 7: Insurance Termination (HUD Form 27050-A) page

2. On the Insurance Termination (HUD Form 27050-A) page (**Figure 7**), enter the 10-digit FHA case number, including the dash (-), and the mortgage amount (without a dollar sign, comma, or decimal) in the fields provided.

3. Click ⏺ **Send** . The Insurance Termination Confirmation page appears (**Figure 8**).

Figure 8: Insurance Termination Confirmation page

The page has four sections: general information (first section), **Property Address**, **Mailing Address**, and **Mortgagor(s)**.

4. Select the type of termination from the drop-down list in the **Termination Type** field.

5. Type the effective date of insurance termination in the **Termination Date** field.

6. Optionally, additional information pertinent to the lender can be entered in the **Mortgagee's Reference** field (up to 24 characters).

7. If the property address must be modified, click **Modify Property Address**. The fields in the **Property Address** section become open for editing. Enter the changes.

8. If the mailing address is the same as the property address, click **Check Here if Mailing Address is the same as Property Address** in the **Mailing Address** section. The fields in the **Mailing Address** section are automatically populated with the property address information. If the mailing address differs from the property address, information must be entered for all fields in this section.

9. The **Mortgagor(s)** section of the page displays the mortgagor's (and co-mortgagor's) complete name and Social Security Number (SSN). Cases closed prior to 01/01/1998 do not require an SSN.

    - If the mortgagor's information must be modified, click **Modify Mortgagor Data**. The fields for the mortgagor become open for editing. Enter the changes.

    - If the co-mortgagor's information must be modified, click **Modify Co-Mortgagor Data**. The fields for the co-mortgagor become open for editing. Enter the changes.

    - If there are additional mortgagors, click **Check Here if More Mortgagors Exist for This Case**.

10. Click **Send**. The Insurance Termination (HUD Form 27050-A) Results page appears when the termination is successfully processed.

Reporting Termination of FHA Mortgage Insurance for Multiple Cases

Bulk Termination can be used to report termination of FHA mortgage insurance for up to 65,000 cases. A spreadsheet is created in Microsoft® Excel and saved as a .CSV (MS-DOS) file. Then, the file is uploaded to HUD's server and processed via the FHA Connection. Lastly, the results are reviewed and if there are errors, the .CSV file with the details of the errors can be downloaded.

Create a Spreadsheet

1. Create a Microsoft® Excel spreadsheet containing a list of the cases for which FHA mortgage insurance is being terminated. The spreadsheet includes 24 columns of case information (columns A through X).

2. Save the spreadsheet as a .CSV (MS-DOS) file. Note: Only one Excel sheet can be used with this file format.

	FHA Case Number 11 characters (including the dash "-")	**Mortgage Amount** 7 digits (no comma, dollar sign, or decimal point)	**Termination Type** 2 digits (11, 13, or 21)	**Effective Date of Insurance Termination** mm/dd/yyyy format	**Mortgagee's Reference** 24 characters (optional)	**Property Street Address** 19 characters
	A	B	C	D	E	F
1	178-3456789	313700	13	02/06/2013	F-102938	75 Elm Dr
2	178-2345678	234725	21	02/12/2013		22 Jump St
3	178-3212345	165975	11	02/14/2013	A-115811	9 River Rd

	Property City 24 characters	Property State 2 characters	Property Zip Code 5 digits	Property Zip+4 4 digits	Mail Street Address 19 characters	Mail City 24 characters
	G	H	I	J	K	L
1	Minneapolis	MN	55412	1040	PO Box 381	Minneapolis
2	Minneapolis	MN	55405	1964	22 Jump St	Minneapolis
3	Saint Cloud	MN	56304	0000	9 River Rd	Saint Cloud

	Mail State 2 characters	Mail Zip Code 5 digits	Mail Zip+4 4 digits	Mortgagor Last Name 20 characters	Mortgagor First Name 14 characters	Mortgagor Middle Initial 1 character (optional)
	M	N	O	P	Q	R
1	MN	55412	1040	Goode	Treat	E
2	MN	55405	1964	Lunden	Bobby	
3	MN	56304	0000	Forrest	Glenda	S

	Mortgagor SSN* xxx-xx-xxxx format	Co-mortgagor Last Name 20 characters	Co-mortgagor First Name 14 characters	Co-mortgagor Middle Initial 1 character	Co-mortgagor SSN* xxx-xx-xxxx format	More Mortgagors Exist Y or N
	S	T	U	V	W	X
1	999-44-1111	Goode	Carmen	N	111-33-2222	N
2	555-22-3333	Lunden	Bridget	T	444-99-5555	Y
3	777-66-8888					N

Leave blank if no co-mortgagor

Field can be left blank for a case with a closing date before 01/01/1998.

Upload and Process the Spreadsheet File

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Insurance Termination with CSV File**. The Bulk Termination page appears (**Figure 9**).

Figure 9: Bulk Termination page

2. Click **Browse...** in the Upload New Request File field and locate the .CSV file to upload.

3. Click **Send**. The Bulk Termination Confirmation page appears (**Figure 10**). The name of the spreadsheet file and the first few rows of information are displayed (up to 10 rows).

Figure 10: Bulk Termination Confirmation page (partially displayed)

4. On the Bulk Termination Confirmation page (**Figure 10**), click ⊙ Send to confirm and process the information. The Bulk Termination Results page appears when the file is successfully submitted for processing (**Figure 11**).

Bulk Termination Results

✔ SUCCESS

Bulk Termination Request was Successful

The file has been submitted for processing.

Please check back to view the results.

New Request → **Click to return to the Bulk Termination page (Figure 9)**
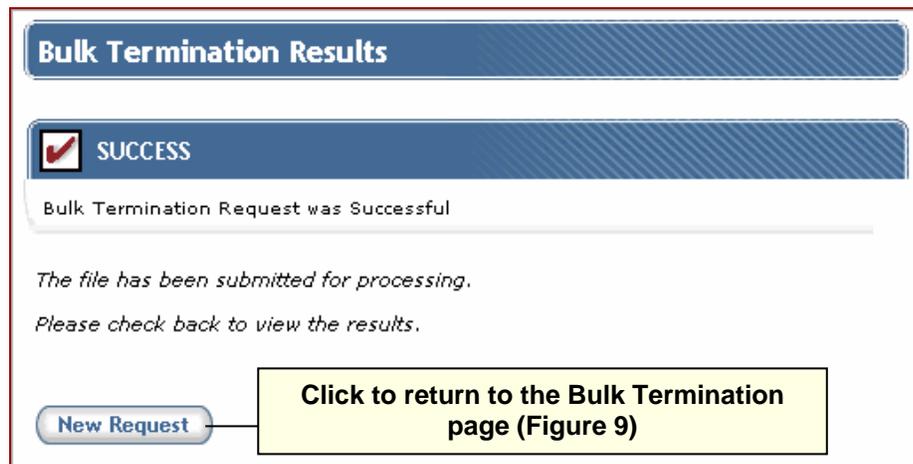
Figure 11: Bulk Termination Results page

Review the Results and Download File with Details on Errors

1. On the Bulk Termination Results page (**Figure 11**), click New Request to return to the Bulk Termination page (**Figure 9**) and review the results. The **Previous Requests** section of the Bulk Termination page lists, in chronological order, spreadsheet files that were uploaded, with the latest file at the top. The **Status** field displays *Pending* if the file is still being processed or *Completed* if processing is completed. Counts for the total number of cases received, cases successfully processed, and cases with errors are displayed in the **Received**, **Successful**, and **Error** fields, respectively.

2. If there is an error, click **Download** in the **Results** field (column) in the row in which the file is listed to view the details. Then, save or view the .CSV file. When the file is opened, an error code and description appear to the right of a case with an error. A termination of FHA insurance is not processed for a case with an error.

Discontinuing Monthly Premium Payments

If the monthly mortgage insurance premiums are paid up for an FHA case before schedule (i.e., accelerated payments were made and the unpaid principal balance is 78% or less), the month and year the last monthly insurance premium is assessed (final bill date) can be changed using **Monthly MIP Cancellation**. However, **Monthly MIP Cancellation** can only be used for active risk-based cases that have a closing date after December 31, 2000 and a case number assignment date before June 3, 2013 and meet the eligibility requirements. (For more information, see the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1).)

Note: For all other cases, use **Insurance Termination (HUD Form 27050-A),** Prepayment (Term Type 11) **if the mortgage is paid in full before the maturity date**.

The current servicer or holder HUD has on record for the mortgage (FHA case) can change the final bill date as follows:

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Monthly MIP Cancellation**. The Monthly MIP Cancellation page appears (**Figure 12)**.

Figure 12: Monthly MIP Cancellation page

2. Complete the Monthly MIP Cancellation page.

   - Include the dash (-) for the **FHA Case Number** (e.g., 123-4567890).

   - Do not enter a dollar sign, comma, or cents for the **Original Mortgage Amount**.

   - The **New Final Bill Date** cannot be later than the current month and year.

3. Click ⊙ Send . The Monthly MIP Cancellation Confirmation page appears (**Figure 13**). Review the information.

Figure 13: Monthly MIP Cancellation Confirmation page

4. Click ⊙ Send if the information is accurate. The Monthly MIP Cancellation Results page appears when the change is successfully processed (**Figure 14**).
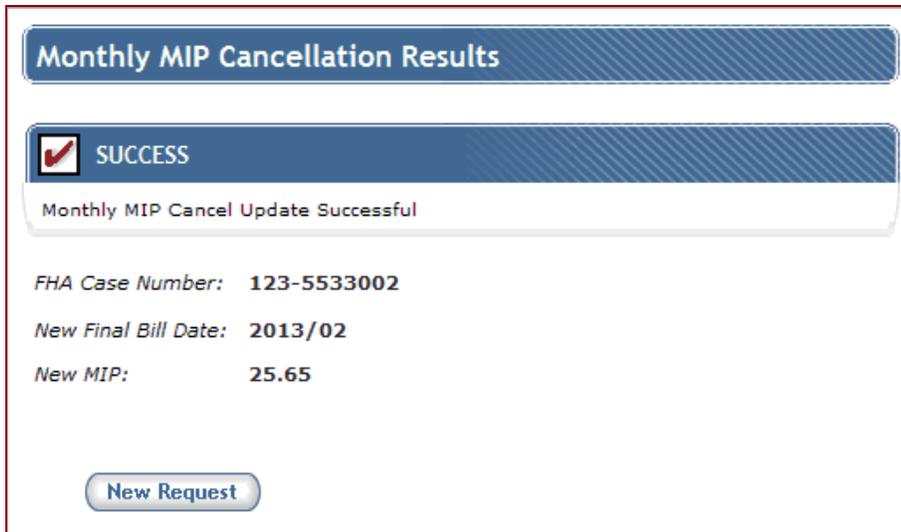
Figure 14: Monthly MIP Cancellation Results page

Notes:

- **Monthly MIP Reset** on the **Mortgage Record Changes** menu (**Figure 1**) can be used when the final bill date for a case was changed in error (via **Monthly MIP Cancellation**). It returns the final bill date to the original, computed date.

- The user (FHA Connection user ID) must have Mortgage Record Changes authorization on the FHA Connection for *Terminations* in order to use **Monthly MIP Cancellation** and **Monthly MIP Reset.**

Reporting a Non-incentivized Loan Modification

A servicer can collect an incentive payment if a claim is filed within 60 days of the execution date of a loan modification. However, the servicer may miss the 60-day deadline or fail to file a claim for the incentive payment. The FHA Connection's **Loan Modification (Non-Incentivized) Transaction** allows the servicer to report to HUD the modification of an FHA-insured mortgage in a timely manner. The modified terms and conditions of the mortgage provide HUD with a more accurate view of the active insured case.

1. On the **Mortgage Record Changes** menu (**Figure 1**), click **Loan Modification (Non-Incentivized)**. The Loan Modification (Non-Incentivized) page appears (**Figure 15**).

Figure 15: Loan Modification (Non-Incentivized)

2. Complete the Loan Modification (Non-Incentivized) page.

   • Include the dash (-) for the **FHA Case Number** (e.g., 123-4567890).

   • Do not enter a dollar sign, comma, or cents for the **Original Mortgage Amount**.

3. Click ![Send]. The Loan Modification (Non-Incentivized) Transaction page appears (**Figure 16**). If a prior loan modification was reported, the information is displayed in the **Previous Loan Modifications** section near the bottom of the page.

   Note: The *Warning* message near the top of the page instructs the lender to use the **Single Family Insurance Claims Processing** menu to file a loss mitigation claim for benefits instead of reporting a loan modification, **if applicable**. For further information, see the **Filing a Claim for Insurance Benefits** module of this *FHA Connection Guide*.

Figure 16: Loan Modification (Non-Incentivized) Transaction page

4. Complete the Loan Modification (Non-Incentivized) Transaction page **(Figure 16)**. In the **Modified Value** column, enter the information on the modified loan. Information is required in all fields.

- **Mortgage Amount:** Do not enter a dollar sign, comma, or cents.

- **Interest Rate:** Use this format: *nn.nnn*. For example, for a 3.5% interest rate, enter 03.500.

- **Agreement Date:** The date must be 90 days later than the prior **Agreement Date**.

- **First Payment Date:** The date must be later than the **Agreement Date**.

- **Maturity Date:** Month and year the loan reaches maturity under the new loan modification agreement.

5. Specify whether the loan modification is under the Home Affordable Mortgage Program (HAMP) by selecting *Yes* or *No* from the drop-down list in the **HAMP loan** field.

6. Click ⏺ Send . The Loan Modification (Non-Incentivized) Confirmation page appears (**Figure 17**). Review the information.

Figure 17: Loan Modification (Non-Incentivized) Confirmation page

7. On the Loan Modification (Non-Incentivized) Confirmation page (**Figure 17**), click ⊙ **Send** if the information is accurate. The Loan Modification (Non-Incentivized) Results page appears when the loan modification is successfully reported (**Figure 18**).

Figure 18: Loan Modification (Non-Incentivized) Results page

Additional information on reporting non-incentivized loan modifications is available on the HUD.GOV website at: https://www.hud.gov/sites/documents/LOANMOD.PDF.