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## INTRODUCTION

This document has been created to introduce the FHA Connection to prospective users of the FHA Connection. System requirements, security, applications available are listed, customer help facilities are detailed, and Internet and FHA navigation are explained.

### What is the FHA Connection?

In accordance with President Clinton's established National Performance Review of 1993 to develop and implement strategies to make the Federal government more efficient, more responsive to customers, and less costly to taxpayers, FHA established "The FHA Connection". The FHA Connection is an interactive system on the Internet that gives approved FHA lenders real-time access to FHA systems for the purpose of conducting official FHA business in an electronic fashion.

With the concept of speed and ease of use in mind, the FHA Connection was designed with help screens for every process within the system. This allows the user to receive help immediately. If the question has not been sufficiently answered by the help screen, an email address and help line telephone number have been included for more difficult problems (see FHA Connection User Assistance).

## GETTING STARTED

### System Requirements

To access the FHA Connection you must have the following:

- A personal computer, workstation, or terminal with access to the Internet via a modem or network through an Internet Service Provider (ISP).
- An Internet web browser that is SSL compliant. (Netscape 2.02 or higher version, or Microsoft's Internet Explorer 3.0 or higher are two such browsers that have been successfully used with the FHA Connection.)

### Security

The FHA Connection uses the Secure Socket Layer (SSL) communications protocol to ensure data security. SSL incorporates data encryption to protect data transmitted between an FHA Connection user's terminal and the HUD Internet server. SSL is the open standard for secure transactions on the World Wide Web. To use the FHA Connection, therefore, the Internet browser software you use must be SSL compliant.

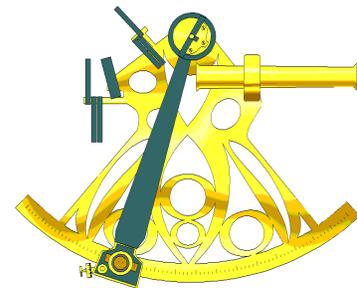


HUD has also subscribed with a commercial firm to provide authentication to the user that they are indeed talking to HUD. The system involves the use of server side certificates which assure the user that they are indeed communicating with the HUD website. This prevents the creation of an illegal mirror website designed to steal information.

In addition to the Web site being secure, each user is required to have a unique user ID to access the FHA Connection. This requirement ensures that only authorized individuals can view and modify information relating to a particular lender's data. ID's are to be requested and used by individual users. Lenders should be aware and should advise their staff that it is unlawful to intentionally, without authorization, access a Federal Department computer or a Federal interest computer for unauthorized purposes and that an officer or employee of a lender who knowingly misuses an ID may be subject to a fine and/or imprisonment in accordance with 18 U.S.C. 1030.

## **NAVIGATING THE INTERNET**

The FHA Connection has been designed to operate in conjunction with the popular World Wide Web browsers used by millions of users of the Internet. Understanding the features and functions of an Internet Web browser will enable users to easily navigate the various applications found on the FHA Connection.



Features and functions of web browsers include: browser window, title bar, menu bar, toolbar buttons, location bar, scroll bars, status bar, links, buttons on pages, and the ability to search for key words. For your convenience, a brief overview of these features are provided in the Appendices under Internet Web Browsers.

As you become familiar and comfortable with your specific browser, you will be able to configure the browser to your own specifications. Some users set the default location of their browser to the FHA Connection home page, others set a bookmark to the location.

You will find that the Print options available through the browser work very nicely to create hard copies of the desired screens.

# OBTAINING FHA CONNECTION USER ID'S

## Application Coordinator ID's

The two types of FHA Connection User ID's are: Application Coordinator ID and standard ID.

Each mortgagee at the corporate level must designate up to two Application Coordinators prior to requesting standard ID's. The mortgagee's Application Coordinators will be responsible for supplying authorization for the different applications that are available on the FHA Connection to each employee. This is accomplished through the FHA Connection's ID Maintenance window which will only be accessible to the Application Coordinators. The Application Coordinators are able to give employees of their company access to the different applications (e.g. Case Query, Appraiser Reassignment, Insurance processing, etc.) and remove IDs.

To obtain an Application Coordinator's ID, the designated Application Coordinator must complete the FHA Application Coordinator Registration form that resides on the FHA Connection's web site. A maximum of two Application Coordinator IDs may be issued per lender at the corporate level.

Each Application Coordinator will need to provide:

- ◆ Name
- ◆ Social Security Number
- ◆ Organization Name
- ◆ Mortgagee ID
- ◆ E-mail address
- ◆ Mother's Maiden Name
- ◆ Desired Password
- ◆ Type of System Access Needed

Application Coordinator Registration

To register with the FHA Connection for an Application Coordinator user ID:

1. Start your web browser application by either double clicking on its icon, or selecting it from the Start menu.
2. Click once in the Location bar. The current address (or URL) should be highlighted.
3. Type in *https://entp.hud.gov/clas* and press **Enter**. The FHA Connection main page displays.

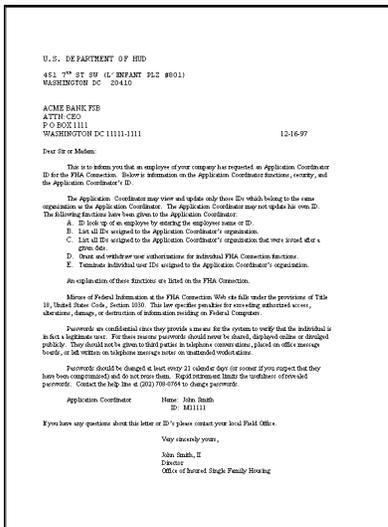


**About this Site  
& Registration**

4. Click on **About this Site & Registration**. The *Welcome to the FHA Connection* page displays.
5. Read through the page and select the *Application Coordinator Registration* link. The *Application Coordinator Registration* page displays.
6. Read and fill out the application.

*✍ Make sure that you remember your password.*

7. When all of the information has been entered, click on **Send** at the bottom of the screen. To start over, click on **Reset**.



After successfully completing the form, the system will generate a FHA Connection User ID that will be mailed to the address of the President/CEO of the lending institution that is currently on file with FHA. The President/CEO will then communicate the assigned Coordinator User ID to the individual that requested the ID. If the President/CEO determines that it would not be appropriated to forward this ID, they should contact their Homeownership Center (HOC) to have the ID deleted.

*Notification Letter*

## Standard User ID's

Once the lending institution has obtained an Application Coordinator ID, the system will allow other employees within that organization to request standard ID's for themselves.

Employees accomplish this through the FHA Connection ID Registration form. They will have to indicate that they are requesting a standard user ID, and provide similar information as the Application Coordinator. After successfully completing the registration form, the FHA Connection will generate an ID. The Application Coordinator will then be able to retrieve the ID's from the system and grant the proper authorizations for each new user ID.

*✍ The Application Coordinator will not have access to your password.*

Each application for a standard user ID will need to provide:

- ◆ Name
- ◆ Social Security Number
- ◆ Organization Name
- ◆ E-mail address
- ◆ Mother's Maiden Name
- ◆ Desired Password
- ◆ Type of System Access Needed

Standard User Registration

To register with the FHA Connection for a Standard User ID:

1. Start your web browser application by either double clicking on its icon, or selecting it from the Start menu.
2. Click once in the Location bar. The current address (or URL) should be highlighted.
3. Type in *https://entp.hud.gov/clas* and press **e** . The FHA Connection main page displays.



**About this Site & Registration**

4. Click on **About this Site & Registration**. The *Welcome to the FHA Connection* page displays.

5. Read through the page and select the *Standard User Registration* link. The *Standard User Registration* page displays.
6. Read and fill out the application.  
*✍ Make sure that you remember your password. The Application Coordinator will not have access to this information.*
7. When all of the information has been entered, click on  at the bottom of the screen. To start over, click on .

Although the process for a Standard User ID requires the assistance of the Application Coordinator, the Application Coordinator does not have access to the password of the individual who is applying for the user ID. Passwords will only be reset by calling the HOC (see FHA Connection User Assistance).

## STARTING A SESSION ON THE FHA CONNECTION

Once you have received your user ID and password, you will be able to enter the FHA Connection.

To enter the FHA Connection:

1. Start your web browser application by either double clicking on its icon, or selecting it from the Start menu.
2. Click once in the Location bar. The current address (or URL) should be highlighted.
3. Type in *https://entp.hud.gov/clas* and press **⏎**.
4. Your browser displays the FHA Connection home page. Click on  **Sign On**.

5. A prompt screen displays and requests your user ID and password. For security reasons, asterisks display in the Password field as you type in your password. Once you have entered your user ID and password, click on .



Login Window

*✍ The password field of the login window is case sensitive. This means that you must type the password in exactly as it is spelled, capitalizing all letters that require capitalization. The @ being active is commonly the culprit of a failed authorization.*

## MENUS AND SCREENS

The FHA Connection is the umbrella over FHA applications available using the Internet. The menus for the FHA Connection divide the web site into five major sections: Single Family Origination, Single Family Servicing, Lender Approval, HMDA Data Submissions, and Neighborhood Watch.

The three types of screens within the FHA Connection are: menu, input, and output.

### Menu Screens

Menus are lists of the screens and functions that are accessible from the current screen. The names of the screens and functions are formatted as links to the appropriate screen or function. A link is like a door to the listed screen. To go to a certain screen, click on the screen name with the mouse and the browser goes to that screen.



FHA Approval Lists Menu

## Input Screens

An Input screen is any screen that requires you to enter any form of information. This can be as simple as an FHA number, or as complex as defining the criteria of a specific query. For example, if you were searching for a list of all active male, Hispanic appraisers in Washington, DC, you would select *Appraisers* from the *FHA Approval Lists* menu. Once the screen displays, you select the fields with the mouse and enter the data by either selecting the appropriate selection from a list, or typing in the criteria. The important fields to fill in for this query would be the race, gender, status, and city fields.



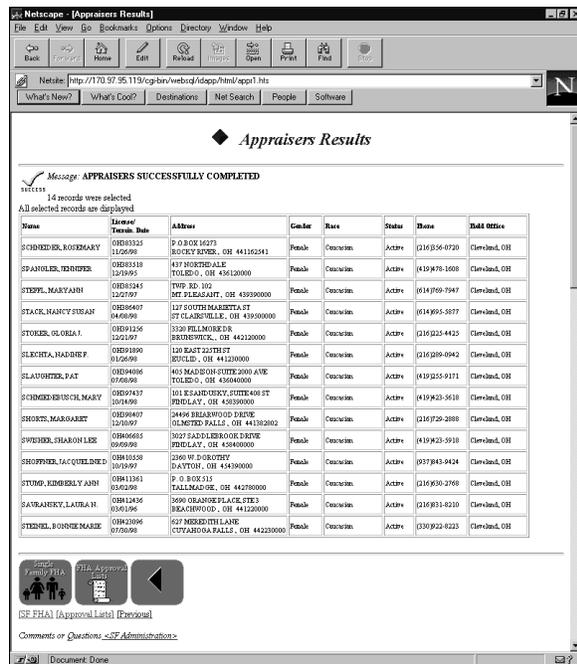
*Appraisers Input Screen*

## Output Screens

Output screens are the results of any query or request for information. The information returned usually displays in table format. For a hard copy of the information, the results can be sent to a printer.

All screens have links to the previous menus. These links are located in the bottom left-hand corner of the screen. The links are represented by pictures and text, and can be activated by clicking on the picture or text with the mouse.

Being a work in progress, the menus and headings within the FHA Connection will change as services are added and improved.



*Application Results Screen*

## FHA Connection Web Buttons

At the bottom of each screen in the FHA Connection, a row of buttons have been added to link to the previous screen and menus. These links allow you to navigate to the root menus with one click of the mouse instead of having to click on the *Back* button several times to reach the same menu.

In order to report any operational problems or ask questions not answered by the *Help* page, an email address has also been added to each page. To send an email to the administrator of the system, simply click on the address to launch the browser's built-in email program.

To send a message to the system administrator:

1. Click on the [<SF Administration>](#) link at the bottom of the screen. The email screen displays.



*Email Screen*

2. The address of the administrator automatically displays in the *Mail To:* field. To send a copy of this message to another person or persons, click in the *Cc:* field and enter the additional addresses.
3. Click in the *Subject* field and enter the message you want to display as the subject of the message.
4. Click in the main window at the bottom of the screen and enter the body of the message.
5. Once the message has been completed, click on  at the top of the window.

Once the message has been sent, please allow sufficient time for the system administrator to respond to your message, and/or correct any problems.

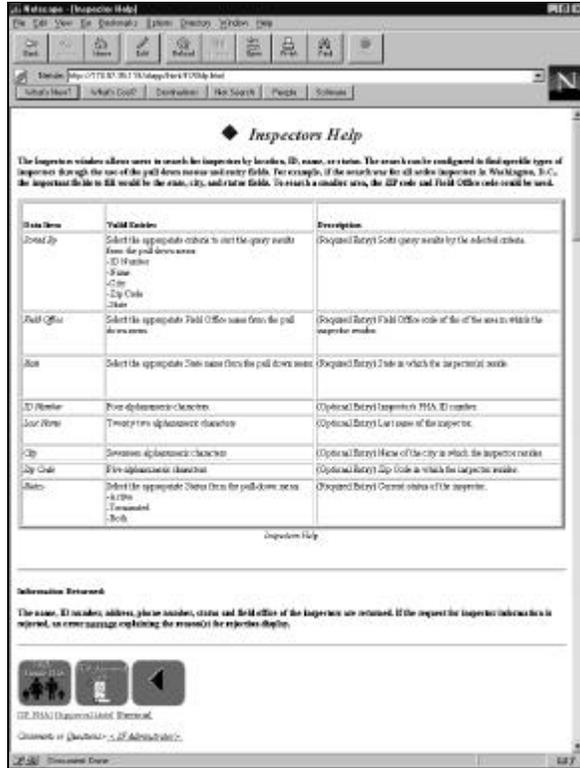
## CUSTOMER ASSISTANCE

### Help



Help screens have been consistently placed throughout the FHA Connection. A help icon is located on each window to assist the user. The help screen will brief the user on the functions, valid data entries, the data entry fields, and the information that will be returned.

The help screens should be consulted prior to calling FHA for help with the data entry fields.



Inspectors Help

## FHA Connection User Assistance

If you have questions regarding the data fields, screens, or menus that have not been answered by the help screens, you can email FHA at [sfadmin@hud.gov](mailto:sfadmin@hud.gov) or call your HOC. Below are the HOC phone numbers and the states/territories they support.

Atlanta (1-888-696-4687)

Alabama  
Caribbean  
Florida  
Georgia  
Illinois

Indiana  
Kentucky  
Mississippi  
North Carolina  
Puerto Rico

South Carolina  
Tennessee  
Virgin Islands

Philadelphia (215-656-0578)

Connecticut  
Delaware  
District of Columbia  
Maine  
Maryland  
Massachusetts

Michigan  
New Hampshire  
New Jersey  
New York  
Ohio  
Pennsylvania

Rhode Island  
Vermont  
Virginia  
West Virginia

Denver (1-800-543-9378)

Arkansas  
Colorado  
Iowa  
Kansas  
Louisiana  
Minnesota

Missouri  
Montana  
Nebraska  
New Mexico  
North Dakota  
Oklahoma

South Dakota  
Texas  
Utah  
Wisconsin  
Wyoming

Santa Ana (1-888-827-5605)

Alaska  
Arizona  
California

Guam  
Hawaii  
Idaho

Nevada  
Oregon  
Washington

For premium problems and information about premiums, the telephone number of the Mortgage Insurance Accounting and Servicing is (703) 235-8117.

For problems with FHA Connection user IDs and passwords, call your HOC.

## APPENDICES

### Applications

#### *Single Family Origination*

The Single Family Origination menu contains all of the primary screens involved in the loan origination process.



*Single Family Origination Menu*

### Case Processing

The screens necessary to process an FHA case from initial application through endorsement are included in the Case Processing menu.

#### *Case Number Assignment*

##### **Establish a New Case**

The Case Number Assignment screen “Establish a New Case” allows lenders to establish a new case in the Computerized Home Underwriting Management System (CHUMS). Before a case number is assigned, the Credit Alert Interactive Voice Response System (CAIVRS) will check the Social Security Numbers of the applicants and CHUMS will check the property address for duplicates. If there are no problems, CHUMS will issue the case number. Problems concerning case number assignment will be handled by the appropriate Field Office/HOC.

##### **Update Existing Case**

Once the FHA case number has been assigned, the lender, its agent, or sponsor may correct the data captured at assignment anytime before the case is insured by accessing the Case Number Assignment screen "Update Existing Case" with the FHA case number and their lender ID.

### **Holds Tracking**

The Case Number Assignment screen “Holds Tracking” allows lenders to monitor cases that have been held by the Field Office for further review. Cases are held for a variety of reasons including duplicate address or lender hold. Lenders should frequently review the status of the cases that are being held.

### ***Appraisal Logging***

The Appraisal Logging screen allows lenders to log appraisal information which is a prerequisite to insurance processing. Appraisal information may be corrected on this screen before the case is insured. Once the case has been insured, lenders may only access the Appraisal Logging screen to query the appraisal information.

### ***Insurance Application***

The Insurance Application screen allows lenders to add, review, or change insurance application data for a case prior to endorsement. The screen is divided into five sections: Fundamental Case Information, General Information, Mortgage Credit Worksheet Information, Borrower Information, and Mortgage Information.

For the following types of errors, an error message will be passed to the lender so that the error can be corrected before the case binder is submitted for insurance:

- Monthly Payment Error
- Maturity Date or Term of Loan Error
- First Payment Date or Closing Date Error
- MIP Error
- Underwriter Error
- Loan to Value Error
- Investor Unit Error
- Condo or Subdivision Error
- Compliance Inspection Error
- MIP Penalties Due Error

If an error has been detected by the system, the Error(s) Detected field will list the error message explaining the problem. This feature should eliminate most Notices of Return (NORs).

### ***HECM Insurance Application***

The HECM Insurance Application screen allows a lender to access or input a borrower's Home Equity Conversion Mortgage (HECM) insurance application data. Once the information has been processed, if authorized, a lender may add, review, or change information.

### ***Appraiser Reassignment***

The Appraiser Reassignment screen allows lenders to override the initial appraiser assignment. An appraisal may be reassigned for a variety of reasons, including: the current appraiser is on vacation, medical leave or otherwise unavailable, the current appraiser has too many other cases on hand, location convenience, or to further equitable distribution. An appraiser may only be assigned to a case if the appraiser is licensed in the state where the property is located. To reassign a case to another appraiser, the lender must know the FHA case number, and the current and new appraisers' IDs.

### ***Borrower/Address Change***

The Borrower/Address Change screen allows lenders to access the complete Borrower/Address Change screen to review and, until the case is insured, update data previously entered on the Case Number Assignment or the Insurance Data screens. Errors discovered after insurance must be corrected by the Field Office/HOC.

### ***CAIVRS Authorization***

The CAIVRS Authorization screen lists any information regarding default, claim, judgment, or foreclosure reported on an applicant's past government loans or guarantees through the following agencies: the Department of Education (ED), HUD, the Department of Justice (DOJ), the Small Business Administration (SBA), the United States Department of Agriculture (USDA), and the Department of Veterans' Affairs (VA). Up to 10 CAIVRS records may be returned for each Social Security Number (SSN) entered.

### ***Case Cancellation***

The Case Cancellation screen allows lenders to end further processing of a case if it will not proceed to closing, for example, if the homeowner decides not to sell his/her property, the borrower switches to a conventional loan, or the borrower changes his/her mind.

A case may be canceled by the lender unless a Firm Commitment has been issued or the case has been insured.

### ***Case Query***

The Case Query screen lists general case information regarding the property address, case type, appraiser, Mortgage Insurance Premium (MIP), and insurance status. The lender may request the status of a specific loan as it progresses through the FHA mortgage process.

### ***Case Transfer***

The Case Transfer screen allows a case to be transferred between lenders when a loan application is transferred from one lender to another. The transfer request must be initiated by the lender or sponsor/agent currently recorded in CHUMS. The lender's sponsor/agent may be corrected using this screen as well.

### ***Duplicate MIC***

The Duplicate Mortgage Insurance Certificate (MIC) screen allows a request for duplicate MICs to be previewed or the duplicate MIC to be printed at the Field Office and mailed to the lender. A duplicate MIC (HUD-59100) may only be issued for a case that has been endorsed and has had an original MIC previously printed. Prior to receiving the duplicate MIC form, the lender will be able to review the information on the screen as it will appear on the form once it has been processed. The duplicate MIC lists general case information regarding the mortgage, mortgagee, mortgagor, property address, borrower type, and automated data processing (ADP) code.

### ***Inspector Assignment***

The Inspector Assignment screen allows lenders to initially assign an inspector, to log a compliance inspection, reassign an inspector, and enter or update case information. The lender may assign an inspector to the case once it has been processed through the Case Number Assignment screen. Lenders will not be able to continue to request insurance on proposed construction cases if this screen has not been completed. After insurance, the lender may only update this screen if the case was insured under Section 203(k).

### ***Refinance Authorization***

The Refinance Authorization screen allows lenders to access the Upfront Mortgage Insurance Premium (UFMIP) information for Refinance cases.

This information includes the used and refundable amounts of the UFMIP from the old case. The listed information is for a two month period, the indicated month and the following month, and is based on the closing date entered. An authorization number and an expiration date will be issued when the exchange of information is verified and posted.

## **FHA Approval Lists**

### ***Appraiser Selection by Lender***

The Appraiser Selection by Lender screen allows users to view the distribution of appraisals, showing the percentage of appraisals by gender and minority status within the lending organizations. These percentages can be compared to the lender roster of appraisers. These percentages are listed beside the information for the individual branch, and shows the availability of appraisers by status within the field office. The appraisal information can be sorted by field office code, lender name, lender city, or lender state. The search can be narrowed by entering additional criteria. For example, if you wanted to know the percentage of minority men selected in Residential Bancorp in Columbus, OH, the important fields to fill would be the Field Office, lender name, lender city, and lender state fields. To search a smaller area, the Field Office code and lender state could be used.

### ***Appraiser Approval List***

The Appraisers screen allows users to search for appraisers by location, name, license, race, gender, or status. The search can be configured to find specific types of appraisers through the use of the pull down menus and entry fields. For example, if the search was for all active male, Hispanic appraisers in Washington, DC, the important fields to fill would be the race, gender, status, state, and city fields. To search a smaller area, the ZIP code and Field Office code could be used.

### ***Condominium Approval List***

The Condominiums screen allows users to search for condominium projects by location, name, or status. The search can be configured to find specific types of projects through the use of the pull down menus and entry fields. For example, if the search was for all rejected projects in Lexington, KY, the important fields to fill would be the state, city, and status fields. To search a smaller area, the ZIP code and Field Office code could be used.

### ***GSA Lists***

This link branches to the U.S. General Services Administration's (GSA) web site's List of Parties Excluded from Federal Procurement and

Nonprocurement Programs. This list is issued monthly and identifies those parties excluded throughout the U.S. Government (unless otherwise noted) from receiving Federal contracts or certain subcontracts and from certain types of Federal financial and non-financial assistance and benefits. The List of Parties Excluded from Federal Procurement and Nonprocurement Programs is maintained by GSA for the use of Federal programs and activities. The List of Parties is structured in accordance with a recommendation from the Interagency Committee on Debarment and Suspension.

### ***Inspector Approval List***

The Inspectors screen allows users to search for inspectors by location, ID, name, or status. The search can be configured to find specific types of inspectors through the use of the pull down menus and entry fields. For example, if the search was for all active inspectors in Washington, DC, the important fields to fill would be the state, city, and status fields. To search a smaller area, the ZIP code and Field Office code could be used.

### ***Limited Denial of Participation***

This is a link to FHA's limited denials of participation on HUD's Web page. It is a listing of all parties which have had an action taken by a HUD Field Office or the Deputy Assistant Secretary for Single Family (DASSF) or Multifamily (DASMF) Housing which excludes a party from further participation in a HUD program area.

### ***Mortgage Limits Listing***

This is a link to FHA's maximum mortgage limits on HUD's Web page. It is a listing of the FHA single family mortgage limits. This listing is downloaded from the Department's Computerized Home Underwriting Management System every Wednesday. Since mortgage limits are updated constantly by local HUD office staff, please contact the Single Family Housing Director in your local HUD office for current information.

### ***Planned Unit Developments (PUDs) Approval List***

The PUDs screen allows users to search for PUDs by location, PUD ID, name, or status. The search can be configured to find specific types of projects through the use of the pull down menus and entry fields. For example, if the search was for all projects in Lexington, KY, the important fields to fill out would be the state and city fields. To search a smaller area, the ZIP code and Field Office code could be used.

## ***Underwriter Registry***

The Underwriter Registry screen allows lenders to add, change, or terminate an underwriter record in CHUMS. When a lender adds an underwriter, an underwriter ID is issued by the FHA Connection. Lenders may change an underwriter's information, including name, mailing address, and employment information, but may not change the underwriter's ID or SSN. Lenders may terminate an underwriter when the underwriter leaves its employ. If an underwriter hired by a new lender has an active ID (e.g. was not terminated by the previous employer), the new lender may still change the underwriter's information to reflect the underwriter's current employment status.

## ***ZIP Codes***

The Zip Codes screen allows users to search for ZIP codes by Field Office, state, city, county code, or county name. The search can be used to find the Field Office location information by entering the ZIP code. For example, if the search was to find the ZIP code for the Field Office responsible for Leesburg, VA, enter and submit the location information. To find which Field Office is responsible for a given ZIP code, enter and submit the ZIP code.

## ***Single Family Servicing***

The Single Family Servicing menu contains all of the primary screens involved in servicing an FHA loan.



*Single Family Servicing Menu*

## Claims Processing

### *Title Approval Status*

The Title Approval Status screen provides current information about completed title approvals on requested cases. Either a single title approval record may be requested (by its FHA Case Number) or multiple records may be requested. Lenders will be able to view and print the title approval data for any case they service that has been issued a computer generated title approval letter. These screen prints will satisfy requirements to document claim files with title approval letters.

## Delinquent Loans

### *Lender's Information*

The Monthly Delinquent Loan Report screen allows users to submit delinquent loan information that is required to register with the system. This is a one time procedure. Once registered, the information can be retrieved by clicking on the Retrieve button. The error report generated from the Reporting Delinquent Cases screen will be sent to the email address that is entered on this screen.

### *Reporting Delinquent Cases*

The Monthly Delinquent Loan Report screen allows the lender to enter delinquent loan information. This is a one time procedure per FHA case number. Once entered, the case information can be retrieved by entering the FHA case number and clicking on the Retrieve button.

## Monthly Premiums

HUD's Single Family Insurance Operations Division (SFIOD) provides electronic access to the files listed below. With these files, you can determine the cases in your mortgagee portfolio, monthly premiums due, and any discrepancies in the billing-payment process. Your FHA Connection user ID limits the files to only the information you have the right to access.

✍ *Billing, Lender Notification, Reconciliation, and Refund Transaction files will not be available until the implementation of the Single Family Premium Collection System (SFPCS) Periodic.*

- Advance Notices
- Billing
- Lender Notification
- Portfolio

- Reconciliation
- Refund Transaction

The files can be viewed on screen or copied (downloaded) to your computer system. Files viewed on screen can be printed through the Internet software you are currently using (e.g., Netscape Navigator). Files downloaded to your computer system are compressed or "zipped". After a file has been downloaded, it must be uncompressed in order to view and manipulate the information. After you have downloaded and unzipped files, you may format them in a software package such as Microsoft Excel, Microsoft Access, Lotus 1-2-3, or dBase.

### ***Portfolio***

The Portfolio screen provides current information on requested cases. Either a single case may be requested (by its FHA Case Number) or multiple cases may be requested. The results can be viewed on your screen and printed to your printer using your Internet software.

### ***Retrieve Files***

The Monthly Premiums screen allows the user to retrieve pregenerated files. Advance Notices, Billing, Reconciliation, and Refund Transaction files are available to view or download at any time. The latest three files for each type are shown under the Ready list on the Retrieve Files screen.

## **Mortgage Record Changes**

### ***Servicer/Holder Transfer (HUD Form 92080)***

The Servicer/Holder Transfer screen allows a user to process a servicer and/or holder transfer for a selected case. Transfers should be reported for update as soon as possible.

### ***Assumption (HUD Form 92080)***

The Assumption screen allows a user to process a mortgagor assumption for a selected case. Assumptions should be reported for update as soon as possible.

### ***Insurance Termination (HUD Form 27050-A)***

The Termination screen allows a user to process a mortgage insurance termination for a selected case. Terminations should be reported as soon as possible.

## ***Lender Approval***

The Lender Approval menu links to screens for maintaining data about the lending institution, its branches, and affiliate relationships (e.g. sponsor/loan correspondents) relating to the Title II mortgage insurance programs or the Title I home improvement program.



*Lender Approval Menu*

### ***Institution Profile***

This function allows lenders to correct HUD's records on the following institution data: the corporate office's street, mailing, and Internet addresses; phone and fax numbers; the officer who should be addressed in HUD correspondence; and the name being used if the company is operating under a name other than its legal name (i.e. a dba). The first screen in this function displays summary information about the institution such as name, number of active branches, and FY of last recertification. The detail screen allows lender employees, authorized by the company's FHA Connection Application Coordinator, to correct most of the institution data. You must still write to HUD's Lender Approval and Recertification Division for changes to the company's legal name; the state in which it is located; mortgagee type; or the combination of single family & multifamily, origination, and servicing functions the company is authorized to perform (see Frequently Asked Questions for further details).

### ***Branch Functions***

These functions allow lenders to register new branches (after remitting the required application fee); correct address, phone, dba and other information about existing branches; and terminate branches that have closed or stopped processing FHA loans. To process single family cases through a new branch, its employees must complete the standard user

registration for an FHA Connection user ID; then the company's FHA Connection Application Coordinator must update each user's profile to indicate which application functions the user is authorized to perform.

### ***Sponsor Relations***

This function allows governmental, supervised and non-supervised mortgagees to view, add and delete relationships with loan correspondents. It also allows loan correspondents to view and delete relationships with sponsors.

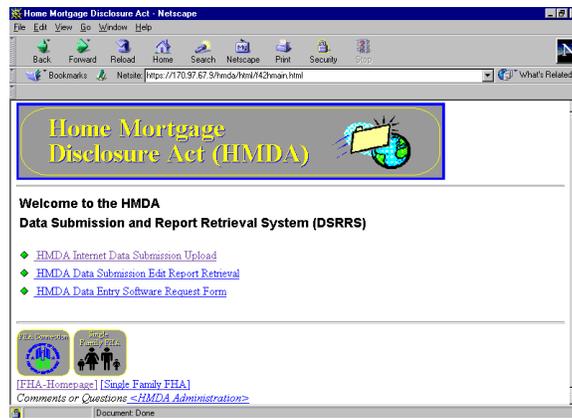
### ***Authorized Agent Relations***

This function allows governmental, supervised and non-supervised mortgagees to view, add and delete designations of other lenders as their authorized agent for Title II single family originations. It also allows lenders to view and delete relationships in which they are another lender's authorized agent.

## ***HMDA Data Submissions***

The Home Mortgage Disclosure Act (HMDA) menu links to screens for submitting HMDA data. In addition, the lenders will have the ability to retrieve their HMDA Edit Reports, using their standard user ID, within 24 hours of the submission.

✉ *If you are unable to send or retrieve HMDA data please contact the HMDA Assistance line at (202) 755-7500 or email tbeckwith@atsva.com.*



*HMDA Menu*

## **HMDA Internet Data Submission Upload**

The HMDA Data Submission File Upload screen allows lenders to send their HMDA data submissions directly to the HMDA web server for further processing.

## **HMDA Data Submission Edit Report Retrieval**

The HMDA Data Submission Report Retrieval screen allows lenders who submitted their data via the HMDA File Upload feature the ability to view or download their Transaction Edit Status Reports within 24 hours of submission. Report retrieval is based on the user ID that submitted the data using the HMDA Data Submission File Upload.

## **HMDA Data Entry Software Request Form**

This link allows the lender to request the CD-ROM version of the HMDA Data Entry software, which is designed to provide institutions with an automated means of entering and transmitting HMDA data. In addition to data entry and transmission, the software allows the user to edit the data, produce status and edit reports and export error-free data.

## ***Neighborhood Watch***

Neighborhood Watch is intended to aid HUD/FHA staff in monitoring lenders and HUD programs, and aid lenders in self-policing the industry. The system is designed to highlight exceptions, so that potential problems are readily identifiable.

Currently, the bulk of the system is for early defaults. The system provides the ability to identify and analyze patterns, by geographic area or originating lender, in loans which became 90 days delinquent during their first 3 years.

For a lender beginning to analyze its own company, the best place to begin is to order an Early Warning - Single Lender - By Comparison report, choosing "Lender rolled up to MSA vs. MSA". This report shows your default rate in each MSA vs. the MSA average and shows the result as the "compare ratio," with 1 meaning that your default rate equals the average, 2 meaning your rate is twice the average. If you click on your name in any row of the report, you can investigate patterns in the types of loans going into default by choosing "all loan types."

You can also look at patterns across the country or in a specific city, MSA, state or HOC (these are available under the "By Area" options). You can look at data for your own company or any other; however, you can only "drill down" to case specifics on loans you originated, sponsored or serviced.

✍ All lender data published in this version of Neighborhood Watch is rolled up to the institution level (not the branch office level). Data for all branch offices shown in these reports is aggregated under the 5-digit institution ID/Lender Name.



Neighborhood Watch Menu

## Early Warnings

The Early Warnings First Defaults screen allows the user to hone in on the lenders and geographic areas that exhibit unusually high levels of first defaults early in the loan amortization period. There are three first default "periods" offered as options in Neighborhood Watch. They include:

- Loans that first defaulted within the first *year* after the beginning amortization date
- Loans that first defaulted within the first *two years* after the beginning amortization date
- Loans that first defaulted within the first *three years* after the beginning amortization date

In addition to choosing a default period the focus of a particular search can be narrowed by area or comparison for single lenders or all lenders.

## Analysis

The Analysis Origination & Default/Claim Comparison screen offers a detailed view of individual performance data. Users can assess comparative performance measures of any two entities of interest, be they lenders or areas, from a single ZIP Code up to the nationwide level.

A series of option/selection screens guide the user through the process of selecting two distinct areas/lenders for comparative analysis. First, the baseline lender or area is chosen, followed by the "compared to" lender or area.

## Details

The Details option features several report/query functions that permit the user to quickly access detailed data for Neighborhood Watch-related "entities." Currently, screens are available for Lenders, Watch Areas and Programs. In the future, Case Status and other items will become available.

### *Lender Details*

The Lender Details screen generates a detailed profile of any lender that originated loans that would appear in Neighborhood Watch output (in the last five years and current year-to-date). The Lender Summary report that is generated contains important information about the lender, including key dates, Lender ID, type of lender, home office location, and a listing of all branch offices.

### *Watch Area Profiles*

The Watch Area Profiles screen displays a listing of all geographic areas that comprise a given Watch Area. The Watch Areas displayed in the current list box are predefined areas made up of ZIP Codes in 18 different MSAs. Additional Watch Areas will be appended as they are requested by users or other HUD staff.

✍ *Requests for new Watch Areas should be submitted via the Feedback form. Since Neighborhood Watch data is refreshed monthly, it may take as long as one month for new watch areas to be incorporated into the Watch Area selection list box and Early Warning and Analysis output tables.*

### *Program Profiles*

One of the content features of Neighborhood Watch that makes single family loan data more meaningful in a business sense is the behind the scenes conversion from ADP code to HUD program. All case data in the Single Family Data Warehouse (the NW data source) has a single ADP code associated with it, which is entered at the time of loan application/endorsement.

In Neighborhood Watch, these ADP codes are translated to one or more program combinations and/or program roll-ups. The program combinations and roll-up are what the user sees in all output screens. The Program Profiles feature shows the translation that occurred in building the Neighborhood Watch database.

## ***Default Cases***

The Default Cases screen gives authorized users the ability to view, print or export to Excel case-level data on default cases. Lender employees will be restricted to viewing the default cases for which their company was/is the originating sponsoring or servicing lender.

Users can select the lender, area, and one of the following date parameters: beginning amortization date, closing date, and endorsement date to view the default cases. The minimum dates will automatically default to the earliest date for which that selected lender has defaults within the selected area. Users can view the default history for any listed case by clicking on the underlined case number in the "Default Cases" report.

*⚠ Since the case details contain data covered by the Privacy Act, use of this feature will be limited to authorized users. Lender employees must contact the FHA Connection Application Coordinator within their organization to request access. HUD users should request access via email to [sfadmin@hud.gov](mailto:sfadmin@hud.gov). Please provide your first, middle and last name, your position and office within HUD, location, as well as your social security number and universal HUD systems ID and an explanation of why you should be granted access to Default Cases detailed data.*

## Internet Web Browsers

A brief description of Internet web browser functionality follows. Although some features described are specific to the Netscape browser, the functionality described can easily be found in the other browsers. There are many sources of information available describing how to use browsers, including libraries, bookstores, sites on the web, and documentation accompanying software packages.

### *Features & Functions of Web Browsers*

#### Browser Window

The browser window is the main area of the screen where the web page displays.

To travel from one web page to another web page, you must select a link. A link is the doorway to the next page, and can be a selection of text, a button, or a picture. Within the FHA Connection, links are represented by blue text.

#### *Title Bar*

The browser displays the title bar “Netscape - [FHA Connection].” This title changes as the user moves to other pages. However, the title bar contains three other features that do not change: a Control menu, Minimize button, and Restore button.

#### For Windows 3.1:



#### For Windows 95:



#### *Menu Bar*

To access any of the menu functions, either click on the menu option with the left mouse button or press **Alt** and the underscored letter of the menu option. For example, to access Edit menu options, press **Alt** and **E** on the keyboard. A menu of editing options is displayed.

File Edit View Go Bookmarks Options Directory Window Help

For more information on each option, go to the Help menu. A description of each menu option is provided below:

**File:** The File menu option allows the user to open a New Web Browser session; create and send a New Mail Message; Open a web site location; Select a file to open; Save a file that contains current Netscape contents; Close the current Netscape page; and Exit the current Netscape application. It also has features that allow the user to Setup, Preview, and Print the page.

**Edit:** The Edit menu option allows the user to Undo the last action performed; Cut, or remove, the current selection and place it on the clipboard; Copy a current selection to the clipboard; Paste clipboard contents into the current Netscape page at the position of the selection marker; Select all of a certain content area; Find a word or phrase within the current Netscape page; and Find Again another occurrence of the text specified after using Find.

**View:** The View menu option allows the user to Reload the current Netscape page to replace the originally loaded page.

**Go:** The Go menu option allows the user to go back one page and forward one page. It gives the user the option to Stop Loading a page. This means that the browser stops looking for a page. It also numerically lists the last 25 pages by title that were visited by the user. This allows the user to move to different home pages without having to go back sequentially. All pages are erased from the Go menu option once the browser is closed.

**Bookmarks:** The Bookmark menu option allows the user to access designated home pages or Intranet sites. By choosing Add Bookmark from the menu option, the user can add the title of the current Netscape page to the list of pages in the bookmark file. Using bookmarks provides quick access to frequently visited web sites.

**Options:** The Options menu allows the user to define settings for Netscape's operation. Some setting options include General Preferences, Mail and News, Network and Security. Selecting Toolbar, Location, and Directory allows the user to view these menu options on the screen.

**Directory:** The Directory menu option contains features such as Internet Search, People, What's Cool, What's New. The Internet Search is a tool that allows a user to find information stored worldwide. What's Cool lists interesting Internet web sites. What's New lists new Internet web sites.

**Window:** The Window menu option allows the user to switch between open windows. The Window menu option contains features such as Netscape Mail, Netscape News, Address Book, Bookmarks, History, and Window Items.

**Help:** The Help menu option provides assistance for Internet questions. The Help menu option contains features such as About Netscape,

About Plug-ins, Registration Information, Software, Handbook, Release Notes, Frequently Asked Questions, On Security, How to Give Feedback, How to Get Support, and How to Create Web Services.

### ***Toolbar Buttons***

The toolbar contains buttons which represent the most commonly used commands. Although the button bars visually change from web browser to web browser, the functions are generally the same.



**Back Button:** The Back button displays the previous page viewed.

**Forward Button:** The Forward button displays the next page in a sequence of pages already viewed.

**Home Button:** The Home button displays the designated home page.

**Reload Button:** The Reload button displays the newest version of the information in the current website.

**Images Button:** The Images button causes images in the current page to be loaded.

**Open Button:** The Open button allows the user to access a site by typing the URL or address of the page (e.g. <http://www.hud.gov>).

**Print Button:** The Print button prints the current page of the document.

**Find Button:** The Find button allows the user to search the displayed text of the current page for key words.

**Stop Button:** If the Stop button is red, it allows the user to terminate the document loading process. If the Stop button is gray, the document has finished loading.

### ***Location Bar***

The Location bar displays the network address of the page currently displayed. Information can be entered directly into the Location field.



### ***Scroll Bars***

The scroll bars appear whenever there is more information to display in the dialog box or list box. There are horizontal and vertical scroll bars.



#### **To use the scroll bars:**

1. Point and click the left mouse button on the scroll bar arrow for the desired viewing direction.
2. Continue to click the left mouse button. The information moves in the direction selected.

### ***Status Bar***

The status bar displays many types of information such as the progress of a loading document. Information that can be displayed includes messages about contacting the server; the percentage of the document already loaded; the rate at which it is loading; and what will be loaded after clicking on the linked text or images.



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