

**APPENDIX XVIII: COMMON FHA CONNECTION ERRORS AND DOCUMENTATION PROBLEMS**

**COMMON SYSTEM PROBLEMS**

**Mortgage Amount cannot exceed \$XXXX for a value of \$YYYYY**

Verify that the question, "MIP Financed?" is answered correctly  
Verify that the UFMIP amount paid in the case  
Verify the ADP code  
Verify that the "previous REO case" correct  
Verify mortgage amount and value entries

**Monthly P & I not within acceptable range of \$XXX.XX to \$YYY.YY**

Verify mortgage term  
Verify mortgage amount and interest rate entries

**Mortgage Amount exceeds statutory limit**

Verify number of units.  
Verify county code  
Verify "MIP financed?"  
Verify if Emergency Efficient Mortgage

**Address mismatch (refinance)**

Verify address with that on payoff statement  
Verify old case number is borrower's  
Contact HOC for instructions if error persists

**Borrower cited on CAIVRS Multiple Loans**

Submit print out of clear CAIVRS if obtained at case number assignment and borrower cited later.

**Borrower cited on Multiple Loans**

Research all case numbers cited. Provide updated status of each in the binder.  
(If property was sold, provide HUD-1)

**COMMON DOCUMENTATION PROBLEMS**

**Appraisal and MCAW information not entered in FHA Connection**

Verify information is in system for correct case number prior to shipment

**UFMIP and netted MIP incorrectly submitted**

Verify that the transmission references the correct numbers.

**UFMIP and netted MIP submitted late**

Fifteen days of closing

**Second copy of appraisal not provided loose in binder**

One appraisal to be fastened, one to be loose

**Late letter and payment history not provided**

Late letter and history are required as of 60th day if not RECEIVED by HOC

**Missing ADP codes on appropriate documents and allonges**

Verify case numbers have appropriate codes included

**203(k) cases not closed out in system prior to refinance**

Follow closeout procedures prescribed by HOC

**Case number not on binder**

Verify case number

**92900a not completed and appropriately signed**

Review for proper signatures

**HUD-1 and Addendum to HUD-1 not signed and dated by all parties.**

Review for proper signatures, particularly the seller and the settlement agent.