

**Interface Control Document (ICD)**

**Home Equity Reverse Mortgage Information Technology (HERMIT/P271)**

*And*

**HERMIT Imaging**

 **Version 2.16**

**September 4th, 2025**

Approvals

This document has been completed in accordance with the applicable system requirements.

MANAGEMENT CERTIFICATION – Please check the appropriate statement.

\_\_\_\_\_\_ The document is accepted.

\_\_\_\_\_\_ The document is accepted pending the changes noted.

\_\_\_\_\_\_ The document is not accepted.

I fully accept the changes as needed improvements and authorize initiation of work to proceed. Based on my authority and judgment, the continued operation of this system is accepted.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Elaine Nguyen DATE

HERMIT Information System Security Officer (ISSO)

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Terra Flaming DATE

NSC Notes SME

***Revision History***

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| **Version** | **Date** | **Revision Description** | **Author** |
| --- | --- | --- | --- |
| 1 | 8/12/2011 | Initial release | HECM BSP |
| 1.1 | 10/28/2011 | Table 7 Document Skey Mapping Change: | HECM BSP |
| 1.      Changed the description of document\_type\_skey 1260 from 1003-1009 – Loan Application to 1003/1009 – Loan Application |
| 2.      Combined document\_type\_skey 50 and 53 into one document\_type\_skey of 50 and changed the name of the doc type to Bankruptcy from Bankruptcy – Chapter 7 |
| 3.      Deleted document\_type\_skey 1730 |
| 4.      Deleted document\_type\_skey 1120, 1750 and 35 and combined into one document\_type\_skey of 1750 and named it Due and Payable Package |
| 5.      Deleted document\_type\_skey 270 |
| 6.      document\_type\_skey 1050 is not in the table but 1640 is. Keeping document\_type\_skey of 1640 |
| 7.      document\_type\_skey 1030 is not in the table but 1650 is. Keeping document\_type\_skey of 1650 |
| 8.      Added document\_type\_descr Origination Package because it is in the document sent by Lisa from June 28th 2010 but is not in the table in the ICD. The document\_type\_skey needs to be added. |
| 9.      Deleted document\_type\_skey 140 and kept doc type skey 1080 |
| 10.  Deleted document\_type\_skey 130 and kept doc type skey 1680 |
| 11.  Deleted document\_type\_skey 280 and kept doc type skey 1710 |
| 12.  Deleted document\_type\_skey 1090 |
| 13.  Deleted document\_type\_skey 90 and kept 1660 |
| 14.  Deleted document\_type\_skey 1400 |
| 15.  Deleted document\_type\_skey 1530 |
| **Other changes in the document:** |
| 1.      Reworded last sentence in section 4.1 Data Archiving |
| 2.      Updated second sentence on page 3 section 1.4.2 to read “It is a system used to manage HUD’s mortgage loan portfolio.” |
| 3.      Updated National Service Center to read “National Servicing Center” in section 1.6 |
| 4.      Delete the word “assigned” from the first sentence on page 6 section 3 |
| 5.      Deleted the word “all” from the first sentence on page 6 section 3 |
| 1.2 | 1/12/2012 | Final Version with accepted changes | HECM BSP |
| 1.3 | 10/11/2013 | 1.      Updated table 2 with the proper HUD Contacts. | HECM BSP |
| 2.      Removed the word Package from document skeys 35, 90, 130, 140 and 1710 to match the current naming. |
| 3.      Removed the word Loan Application from Document skey 1260 to match the current naming |
| 4.      Removed origination package as it is not a document type in HERMIT. |
| 5.      Added Document Skeys 53, 270, 280, 1080, 1090, 1120, 1730, 1750 and 1760 to match the current document types in HERMIT. |
| 1.4 | 3/12/2015 | 1.      Updated the version number | HECM BSP |
| 2.      Updated contract number |
| 3.      Updated system owner |
| 4.      HERMIT System Support Organization Contacts  |
| 5.      Updated Table 6 |
| 1.5 | 3/18/2015 | 1.      Incorporated comments from HUD NSC SME | HECM BSP |
| 1.6 | 3/18/2015 | 1.      Incorporated comments from HUD NSC SME | HECM BSP |
| 1.7 | 12/15/2015 | 1.      Updated Table 6 | HECM BSP |
| 1.8 | 2/10/2016 | 1.      Updated the document to reflect the process to have the HUD NSC Contractor push the files to the New HERMIT server instead of the HERMIT team pulling the files onto the server. | HECM BSP |
| 2.      Updated the contract number  |
| 3.      Updated the contact information |
| 2 | 3/17/2016 | 1.      Updated Format | HECM BSP |
| 2.1 | 8/30/2016 | 1.      Update version for annual submission to HUD | HECM BSP |
| 2.2 | 01/10/17 | 1. Changed cover page and replaced HERMIT System Support Organization Contact information from MAS to RTG phone numbers and email addresses |  |
| 2.3 | 08/09/17 | Reviewed for Annual Document Deliverables | HECM BSP |
| 2.4 | 08/21/18 | Reviewed for Annual Document Deliverables | HECM BSP |
| 2.5 | 08/09/19 | Reviewed for Annual Document Deliverables 1. Table 1 was update with new SME information
2. Table 6 was updated with Doc Skey’s 1780, 1790, 1800 and 1810.
3. Section 3.1 was updated for the current process of file deletion that was agreed to with HUD on 5/31/2017.
 | HECM BSP |
| 2.6 | 08/18/20 | 1. Reviewed for Annual Document Deliverables
2. Removed Document Skey 36 as it is Inactive
3. Added Document Type 1830 – Property Values – Added to HERMIT on 11/9/2019 in Release 5.9
 | HECM BSP |
| 2.7 | 03/04/21 | 1. Reviewed for Annual Document Deliverables
 | HECM BSP |
| 2.8 | 01/12/22 | 1. Reviewed for Annual Document Deliverables
 | HECM BSP |
| 2.9 | 11/03/22 | 1. Reviewed for Annual Document Deliverables
 | HECM BSP |
| 2.10 | 7/19/23 | 1. Added Additional Document Types
* 1840 - Repurchase Package
* 1850 - Repurchase Curative/Appeal Documents Package
* 1860 - Recorded Security & Assignment
* 1870 - Insurance
* 1880 - Taxes
* 1890 - HOA
 | HECM BSP |
| 2.11 | 12/06/23 | 1. Reviewed for Annual Document Deliverables
 | HECM BSP |
| 2.12 | 01/04/24 | 1. Added Additional Document Types
* 1900 - 3rd Party Authorization (TPA)
* 1910 - Cash Mgmt Correspondence
* 1920 - Marriage Certificate
* 1930 - Notice of Intent to Foreclose
* 1940 - Point of Contact Change
* 1950 - Probate Documents
* 1960 - Property Citations/Violations
* 1970 - Release Dept Correspondence
* 1980 - Release Requests
* 1990 - Release: 1st Mortgage (AH)
* 2000 - Release: 2nd Mortgage (BH)
* 2010 - Returned Mail
* 2020 - Title Search
* 2030 - Utility Bills
* 2040 - Will
* 2050 - Certified Return Receipts
 | HECM BSP |
| 2.13 | 06/28/2024 | 1. Added Additional Document Types
* Overclaim/Refund Documentation
 | HECM BSP |
| 2.14 | 12/18/2024 | 1. Added Additional Document Types
	* Memo Bill
	* Proof of Payment
	* Task Back Up
 | HECM BSP |
| 2.15 | 03/28/2025 | 1. Reviewed for Annual Document Deliverables and combined the Servicer Imaging ICD with the HUD Imaging ICD
 | HECM BSP |
| 2.16 | 09/04/2025 | 1. Updated ICD to include the following Doc types:
* Assignment of Mortgage (AOM)
* Corrective AOM
 | HECM BSP |

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# General Information

The U.S. Department of Housing and Urban Development (HUD) Home Equity Reverse Mortgage Information Technology (HERMIT) Service Provider (SP) is a streamlined business process that manages and tracks the HECM Loans in the mortgage insurance program. The Home Equity Reverse Mortgage Information Technology (HERMIT) solution is comprised of a Servicing Module (SM) and an Accounting Module (AM) to track loans and calculate and record associated financial transactions.

## Purpose and Scope

This document outlines the specifications for the interface for the HUD Loan Servicing Contractor and Servicers to upload Adobe Acrobat files in bulk to the specified HERMIT SFTP server. They will be retrieved and loaded into the HERMIT Servicing Module document repository and attached to specific FHA cases.

## Contents

The specifications presented in this document include the following:

1. Definitions for the interface and associated requirements, design, and behavior characteristics
2. File formats and naming conventions used to generate and handle data exchange to the HERMIT SM

## Points of Contact

### HERMIT Program Organization Contacts

The following table lists HERMIT Program Organization personnel contact information.

Table 1. HERMIT Program Organization Contacts (HUD)

|  |  |  |  |
| --- | --- | --- | --- |
| Function | Name | Phone | E-mail Address |
| HERMIT System Owner  | Tracene Davis | 202-402-5748 | Tracene.L.Davis@hud.gov  |
| HERMIT COR | Ayanna Gibson | 202-402-2544 | Ayanna.S.Gibson@hud.gov |
| HERMIT Project Manager | Arthur Harris | 202-402-2325 | Arthur.X.Harris@hud.gov  |
| HERMIT SME | Juanita Johnson | 202-402-5348 | Juanita.L.Johnson@hud.gov |
| HERMIT ISSO | Elaine Nguyen | 202-402-3221 | Elaine.C.Nguyen@hud.gov |
| NSC SME | Terra Flaming | 405-609-8486 | Terra.L.Flaming@hud.gov |

### HERMIT System Support Personnel

The following table lists HERMIT System Support personnel contact information.

Table 2. HERMIT System Support Organization Contacts (HERMIT)

| Function | Name | Phone | E-mail Address |
| --- | --- | --- | --- |
| Program Manager  | Mark Lusk | 561-283-8428 | Mark.Lusk@reversetg.com |
| Alternate Project Manager  | Paul DAulisa | 561-283-8394 | PDaulisa@reversetg.com |
| Senior Consulting Analyst | Kevin Gherardi | 561-283-8398 | KGherardi@reversetg.com |
| HERMIT Help Desk | HERMIT Help Desk | 561-899-2610 | servicingsupport@hermitsp.com |

## System Definitions

### HERMIT Description

The Home Equity Conversion Mortgage Service Provider (HECM SP) maintains the HERMIT system that allows HUD to manage and track HECM loans. The HERMIT system is designed to do the following:

* Accurately track HECM endorsed loans
* Calculate the unpaid loan balance and collect monthly mortgage insurance premium (MMIP)
* Track servicing activities throughout the loan lifecycle
* Calculate and disburse claims payments
* Terminate insurance for a loan

HERMIT has two main components—the Servicing Module, which supports HECM Loan Set-up, Loan Servicing, and Claims processing; and the Accounting Module, which records the general ledger impact of financial events originating in the Servicing module. The Accounting Module also supports downstream processes, including interaction with the US Treasury, for collections against receivables and disbursements of accounts payable, and with the FHASL.

The Servicing module receives loan information from the Computerized Homes Underwriting Management System (CHUMS) when a FHAcase number is assigned. It validates the initial mortgage insurance premium (IMIP), maximum claim amount, and principal limit and confirms the calculated amounts by sending CHUMS a confirmation. It provides a user interface (UI) for lenders/servicers to complete information about the loan and identify the IMIP payment due. It processes collection of the IMIP through the Accounting Module and sends confirmation of successful collection to CHUMS. Based on the IMIP collection confirmation, CHUMS endorses the loan.

After endorsement, the Servicing Module calculates appropriate payment schedules and related MIP based on the loan parameters the lender/servicer recorded. It records all servicing transactions that impact the unpaid loan balance, including line of credit withdrawals, scheduled payments, special assessments, set-aside amounts, and other payments on behalf of the borrower. It provides a user interface (UI) that allows lenders/servicers to view the loan record, transactions, and MMIP due. The Servicing Module calculates the due date for premiums, along with the related late fee and penalty interest, and sends the Accounting Module the collection information.

### Imaging software description

It is the responsibility of the Authorized user/Organization to enable the capture and distribution of documents to the HERMIT system.

## Acronyms, Abbreviations, System Names/Codes

The following table is a master list of acronyms, abbreviations, and interfacing systems. It is alphabetical according to acronym or name (first column).

Table 3. Acronyms, Abbreviations, System Names/Codes

| Acronym/Abbreviation/System Name | Definition |
| --- | --- |
| BRD | Business Requirements Document |
| COR | Contract Office Representative |
| FHA | Federal Housing Administration |
| HECM BSP | Home Equity Conversion Mortgage Business Service Provider |
| HERMIT | Home Equity Reverse Mortgage Information Technology  |
| HUD | U.S. Department of Housing and Urban Development |
| IMIP | Initial Mortgage Insurance Premium |
| MIP | Mortgage Insurance Premium |
| MMIP | Monthly Mortgage Insurance Premium |
| NSC | National Servicing Center |
| SFTP | Secure File Transfer Protocol |
| SME | Subject Matter Expert |

# Interface Description and Purpose

HUD’s Loan Servicing Contractor and Servicers will use HERMIT to perform servicing activities related to the HECM portfolio. They will use their existing imaging solution to manage internally and externally generated documents at a case level. The scanned documents could be inbound mail, printouts with barcodes attached and others. An existing manual PDF file upload process exists today within HERMIT. To support the volume of documents HUD has requested a bulk imaging load functionality to be extended for HERMIT.

The HUD Loan Servicing Contractor and Servicers will interface with the HERMIT SFTP server to deliver Adobe Acrobat files to a specified folder on the HERMIT SFTP Server. That folder location is identified in Table 5. The record file format to transfer cases contained within HERMIT is detailed below. This exchange will occur once daily during the evening at 9 PM. The Invalid files will be retrieved nightly from the HERMIT SFTP Server by the HUD Loan Servicing Contractor and Servicers before the files are dropped off on the HERMIT SFTP Server. The file details can be found below.

Each servicer with 100 cases or more in their portfolio will be provided with their own Transfer location for this functionality. Servicers with 99 cases or less will need to contact the HERMIT Help Desk if they wish to use this functionality.



Figure 1: Conceptual File Transfer between Imaging Software and HERMIT

## Data Interchange: Methodology, Schedule and Notification

Table 4. Inbound Daily Data Interchange

|  |  |
| --- | --- |
| **Database Extract Information** | **Details** |
| Sending System | HUD NSC Contractor: HUD Loan Servicing ContractorServicers: Multiple Servers |
| Sending IP Address | HUD NSC Contractor: 54.164.104.252Servicers: Multiple |
| Sending System Document File Location  | HUD NSC Contractor: /ToHermit/Servicers: Multiple |
| Sending System Invalid File Location | HUD NSC Contractor: /Invalid/Servicers: Multiple |
| Receiving System | HERMIT Servicing Module |
| Receiving System IP Address | sftp.hermitsp.com |
| Receiving System Platform | Windows 2019 Server |
| Receiving File Format | Adobe Acrobat with file extension of PDF |
| Receiving File Name  | FHACASE\_DocTypeSkey\_YYYYMMDDHHMMSS.PDF |
| Receiving Frequency | Once Daily overnight (9 PM) |
| Order of File Transfer | Invalid Files from the previous day will be pulled off the HERMIT Server to the application Servicer or HUD NSC Contractor and then the daily files will be transferred to the HERMIT SFTP Server. |
| Individual File Size | < 15 MB |
| Maximum Amount of Files to be Transferred Nightly | 10,000 (NSC Contractor), 2,000 (Servicers) |
| Receiving Transfer Protocol | Secure FTP which is accessed using logins provided to location will be provided during detailed discussions  |
| Receiving Transfer Location | HUD NSC Contractor: /SERVICERS/HUD\_Contractor\_9999909990/Images/UnprocessedServicers: /SERVICERS/Servicer\_xxxxxxxxxx/Images/Unprocessed |
| Transfer of Invalid File Name Location | HUD NSC Contractor: /SERVICERS/HUD\_Contractor\_9999909990/Images/InvalidServicers: /SERVICERS/ Servicer\_xxxxxxxxxx/Images/Invalid |

## File Naming Convention

The file name must list the document type Skey from the table below. Any variance will result in the file being placed in the Invalid folder on the HERMIT SFTP Server. The HUD’s Loan Servicing Contractor and Servicers will retrieve the invalid files from the HERMIT SFTP Server and place them in their Invalid folder. The format of the file name is located in the Inbound Daily Data Interchange table and is formatted as ‘FHACASE#\_DocTypeSkey\_YYYYMMDDHHMMSS.PDF’.

**Table 5. Document SKey Mapping**

| **Document Type Skey** | **Document Type Description** |
| --- | --- |
| 10 | Occupancy Certification |
| 31 | Loss Mitigation-Deed in Lieu |
| 32 | Loss Mitigation-Short Sale |
| 33 | Loss Mitigation-Pre-Foreclosure |
| 34 | Loss Mitigation-Family Sale Pending |
| 35 | Due and Payable with HUD Approval |
| 40 | Foreclosure |
| 50 | Bankruptcy-Chapter 7 |
| 53 | Bankruptcy-Chapter 13 |
| 60 | Payoff Request |
| 61 | Release |
| 90 | Subordination Agreement |
| 120 | REO |
| 130 | Preservation & Protection  |
| 140 | Partial Release  |
| 170 | Title Approval Letter |
| 180 | Claim Type 22 - Assignment |
| 190 | Claim Type 21 - DIL/FCL |
| 210 | Claim Type 23 - Short Sale/Mtgee Sale (Pre-Fcl) |
| 230 | Claim Type 20 - Demand Assignment |
| 240 | Claim Type 24 - HECM Supplemental |
| 270 | HUD Advance Package |
| 280 | Request for Unsch. Adv (Assgn.) |
| 1010 | 1st Note |
| 1020 | 1st Mortgage |
| 1060 | Correspondence |
| 1070 | Inspection |
| 1080 | Partial Release Package |
| 1090 | Short Sale Package |
| 1110 | Unscheduled Advance Request |
| 1120 | Due & Payable Request Package |
| 1140 | 2nd Note |
| 1150 | 2nd Mortgage |
| 1170 | FNMA Submission Form |
| 1190 | Power of Attorney (POA) |
| 1200 | Trust Documents |
| 1210 | Loan Agreement |
| 1220 | Payment Plan |
| 1230 | Repair Rider & Administration |
| 1240 | Final Truth in Lending |
| 1260 | 1003-1009  |
| 1270 | Counseling Certificate |
| 1280 | Title Policy |
| 1300 | Death Certificate |
| 1330 | Insurance Loss Draft |
| 1360 | Misc. Loan Documents |
| 1400 | Title Report |
| 1450 | SSN/Driver License |
| 1510 | Mortgage Insurance Certificate |
| 1530 | Wire Confirmation |
| 1600 | Compliance Package |
| 1610 | Collateral Package |
| 1620 | Servicing Package |
| 1630 | Appraisal |
| 1640 | HUD Forms |
| 1650 | Legal |
| 1660 | Subordination Package |
| 1670 | Consent of Lienholder Package |
| 1680 | Preservation & Protection Package |
| 1690 | Indemnification Agreement |
| 1700 | Write-Off Package |
| 1710 | Request for HUD Advance (Assignment) |
| 1720 | Escrow |
| 1730 | Calculation Worksheets |
| 1740 | Default |
| 1750 | Due and Payable |
| 1760 | Extension |
| 1770 | Non-Borrowing Spouse |
| 1780 | Missed Payment Notice Letter |
| 1790 | Request to Rescind Due & Payable Letter |
| 1800 | Due & Payable Notice Sent to Borrower |
| 1810 | Substitution of Collateral Package |
| 1820 | Substitution of Collateral  |
| 1830 | Property Value |
| 1840 | Repurchase Package  |
| 1850 | Repurchase Curative/Appeal Documents Package  |
| 1860 | Recorded Security & Assignment |
| 1870 | Insurance |
| 1880 | Taxes |
| 1890 | HOA |
| 1900 | 3rd Party Authorization (TPA) |
| 1910 | Cash Mgmt Correspondence           |
| 1920 | Marriage Certificate                             |
| 1930 | Notice of Intent to Foreclose           |
| 1940 | Point of Contact Change                    |
| 1950 | Probate Documents                             |
| 1960 | Property Citations/Violations            |
| 1970 | Release Dept Correspondence     |
| 1980 | Release Requests                                  |
| 1990 | Release: 1st Mortgage (AH) |
| 2000 | Release: 2nd Mortgage (BH) |
| 2010 | Returned Mail                                       |
| 2020 | Title Search                              |
| 2030 | Utility Bills                              |
| 2040 | Will                                             |
| 2050 | Certified Return Receipts |
| 2060 | Overclaim/Refund Documentation |
| 2070 | Memo Bill |
| 2080 | Proof of Payment |
| 2090 | Task Back Up |
| 2110 | Assignment of Mortgage (AOM) |
| 2120 | Corrective AOM |

# Quality Control and Verification

The HUD Loan Servicing Contractor and Servicers will place PDF files on the HERMIT SFTP Server daily. Documents not meeting the standards will be placed in the Invalid folder on the HERMIT SFTP Server and then the HUD Loan Servicing Contractor and Servicers will pull the invalid files off the HERMIT SFTP Server the following night before loading additional files. The Invalid files will be deleted at that time from the HERMIT SFTP Server by the HUD LSC and Servicers. Documents meeting the standards outlined above will be loaded into the Servicing Module and can be found in the Processed folder on the HERMIT SFTP Server for one month until the documents are moved to an Archived folder.

* System administrators/Authorized Users will coordinate internally to resolve any incidents with the support of the Helpdesk and Operations teams if required.

## File Deletion From the HERMIT SFTP Server

Files will be deleted from the HERMIT SFTP server after 48 hours. Once files are processed, they will be moved to a processed folder and then deleted after 48 hours. This was agreed to with HUD on 5/31/2017. Files can be deleted because they are loaded into HERMIT and HERMIT is backed up daily and on a real time basis to the Disaster Recovery site.