**Home Equity Reverse Mortgage Information Technology**

**(HERMIT)**

**HERMIT System Changes – Release 5.91.2**

**Release Date: 04/18/20**

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**INTRODUCTION**

The Home Equity Reverse Mortgage Information Technology (HERMIT) software release version 5.91.2 consists of the following system changes:

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If you have any questions regarding the functionality of the software release, please contact the HERMIT Help Desk at 561-899-2610 or at servicingsupport@hermitsp.com. If you have any policy related questions, please send an email to HUD at answers@hud.gov.

## Remove Mapping to Case Sub-Status Terminate Other from HERMIT (574249)

1. **Mapping Terminate – Full Write – Off to previous Case Sub - Status**
	1. When user Re-Terminates a case, the application will retrieve the last Termination Transaction that is not Terminate – Other or Terminate Full Write Off and set the Case Sub – Status to the Case Sub-Status that the last Termination Transaction is mapped to:

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate - Borr. Paid (2872)** created on 03/15/2020

**Terminate - Short Sale (PIF W/Write-Off) (2885)** created on 03/11/2020

The new logic will return **Terminate - Borr. Paid (2872)** as that was last valid Termination that happened prior to the **Terminate - Full Write-Off (2882)**

**In this Instance, the Sub – Status Code in HERMIT will be set to Terminate Borr. Paid**

* 1. When user Re-Terminates a case using Full Write – Off and the last Termination Transaction is Terminate – Other and that is the only other Termination Transaction, the system will set the Case Sub – Status to Terminate – Other

1. **New Case Status of Terminate – Full Write Off**
	1. A new Case Sub-Status Terminate Full Write – Off is added.
	2. When user Re-Terminates a case, the application will retrieve the last Termination Transaction and if the only Transaction on the Case is Terminate Full Write Off the system will set the Case Sub – Status to the new Case Sub – Status of Terminate Full Write – off.

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate - Full Write-Off (2882)** created on 03/15/2020

**No other Terminate Transactions**

The new logic should return Terminate - Full Write-Off (2882) as that was last valid Termination that happened

In this Instance, the Sub – Status Code in HERMIT will be set to Terminate Full Write - Off

1. **Loan Search Screen**

Loan Search Screen will return the Case Sub-Status that is in the Loan Header record.(Existing Functionality)

1. **Mapping of Existing Case Sub Statuses**
	1. For Cases that have a Case Sub - Status of Terminate – Other, the Case Sub-Status will be updated to the most recent Case Sub – Status that maps to the most recent Termination Transaction in HERMIT that is not Terminate - Other.

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate - Borr. Paid (2872)** created on 03/15/2020

**Terminate - Short Sale (PIF W/Write-Off) (2885)** created on 03/11/2020

**Terminate – Other (2889)** created on 3/5/2020

**Case Sub-Status will be Terminate – Borr. Paid**

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate – Other (2889)** created on 3/15/2020

**Terminate - Borr. Paid (2872)** created on 03/05/2020

**Case Sub-Status will be Terminate – Borr. Paid**

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate – Other (2889)** created on 3/15/2020

**Terminate - Borr. Paid (2872)** created on 03/05/2020

**Case Sub-Status will be Terminate – Borr. Paid**

* 1. If Terminate – Other is the only Terminate Transaction, then the Case Sub – Status will remain as Terminate – Other.

### An example is below:

**Terminate – Other (2889)** created on 3/5/2020

**Case Sub-Status will remain as Terminate – Other**

* 1. For Cases that only have Terminate – Full Write – Off as the only transaction, the Case Sub – Status will be set to the new Case Sub – Status of Terminate Full Write – Off.

### An example is below:

**Terminate - Full Write-Off (2882)** created on 03/20/2020

**Terminate - Full Write-Off (2882)** created on 03/15/2020

**No other Terminate Transactions**

**Case Sub-Status will be Terminate – Full Write - Off**