FHA Catalyst:

Claims Module – Single Family Forward Claims Required Fields Summary

U.S. Department of Housing and Urban Development

Updated for Bulk Claims Input XSD - Version 1.2

July 8, 2020

Bulk Claims Input XSD History

Version No.	Date	Author	Revision Description
Bulk Claims XSD Version 1.0	12/30/2019	HUD	Required fields for Supplemental Claims submissions in the *FHA Catalyst*: Claims Module
Bulk Claims XSD Version 1.1	6/10/2020	HUD	Updated to include required fields for first release of Loss Mitigation Claim types in the *FHA Catalyst*: Claims Module
Bulk Claims XSD Version 1.2	7/8/2020	HUD	Updated to include the optional 'Email' field in the 'Mortgagee_Contact_Information' section to differentiate a claim submitter from the claim owner and allow interest rates to have 3 decimal places

Table of Contents

1. Updates to the Form HUD-27011

Part A:

I. Box 1: Claim Types (CT):
   a. Automatic Assignment (CT 03) and Coinsurance (CT 04) were removed
   b. The below five claim types were added:

Previous Claim Type	New Claim Type	Claim Type Number
Reconveyance	Reacquisition	11
N/A	New – National Emergency Partial Claim	33
Manual Conveyance	Replacement - Conveyance	41
Manual Claim with Conveyance of Title (CWCOT)	Replacement - CWCOT	46
Manual Pre-Foreclosure (PFS)	Replacement - PFS	47

Part B:

I. Box 107: Adjustment to Loan Balance – Column C is now available for Part A Interest
II. Box 108: Sale/Bid or Appraisal Value – Column B is now available for Sales Proceed Difference

Part C:

I. Full detailed expense information will be captured by HUD
II. Disbursements for Protection and Preservation will no longer have individual box numbers – aligned with expenses on Parts D and E

Part D:

I. Full detailed expense information will be captured by HUD

Part E:

I. Full detailed expense information will be captured by HUD
II. Boxes 406 – 408 were updated to request the following data fields (as applicable): date paid and description
III. Boxes 409 – 410 were updated to request the following data fields (as applicable): date paid, description, and interest
IV. Boxes 411 and 412 were removed

New Boxes

I. Previous Claim Type (identify the initial claim type):
   a. Options include: 01B, 02, 06, 07, 11B, 41B, 46, or 47

II. Submission Exception (the claim processing timeframe is extended based on the below justification):
   a. Unpaid Principal Balance
   b. Deficiency Judgement Cost
   c. MCM Approval
   d. Hazard Insurance Refund
   e. Appeal

III. Box. 30 Authorized Bid Amount (Data fields to assist in calculating the authorized bid amount)
   a. Box 30a: Appraised Value
   b. Box 30b: Foreclosure Sale Date
   c. Box 30c: Sale Type
      i. Competitive or Non-competitive

2. Required Items for Submission

The subsections below provide the required and optional fields for submission of:

- Supplemental (Claim Type 05)
- Special Forbearance (Claim Type 31)
- Loan Modification (Claim Type 32)
- HAMP Partial Claim (Claim Type 33)
- Disaster or Emergency Standalone Partial Claim (Claim Type 33)

Note: The required fields are the same for both single and bulk/Extensible Markup Language (XML) submissions. Required fields are denoted by a red asterisk '*'.

Required fields are not equivalent to 'Valid' claim: Note that even if these fields are all entered, it would not result in a 'valid' claim that could be submitted for processing, but simply a claim that would be entered into *FHA Catalyst*.

Line Items require all fields when used: Note that when there is an entry for any of the lines that can be repeated in Parts C, D, and E, every field in the structure would be required (e.g. for Part C the 'DISBURSEMENTS_FOR_PROTECTION_AND_PRESERVATION_TYPE' does require entries for each of Date Paid, Date Work Completed, Description, Amount Paid, and Debenture Interest).

2.1 Supplemental Claim (Type 05)

Each submitted Supplemental Claim must include the following required fields and at least one expense (*Note: required fields are denoted with a red asterisk '*'*):

> FORM_TYPE (CLAIM TYPE)*
> FHA_CASE_NUMBER*
> SUBMISSION_EXCEPTION
> PREVIOUS_CLAIM_TYPE*
> ENDORSEMENT_DATE*
> HOLDING_MORTGAGE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*
> MORTGAGEE_REFERENCE_NUMBER
> MORTGAGE_AMOUNT_ORIGINAL*
> MORTGAGEE_CONTACT_INFORMATION*
> MORTGAGEE_COMMENTS_IF_ANY

2.2 Special Forbearance Claim (Type 31)

Each submitted Special Forbearance (Claim Type 31) must include the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
UNPAID_LOAN_BALANCE*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

2.3 Loan Modification Claim (Type 32)

Each submitted Loan Modification (Claim Type 32) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_FIRST_PAYMENT_MODIFIED*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
MORTGAGE_AMOUNT_MODIFIED*
UNPAID_LOAN_BALANCE*
DATE_OF_EXTENSION*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
MODIFIED_INTEREST_RATE*
NEW_MATURITY_DATE*
PRIOR_INTEREST_RATE*
FORECLOSURE_ACQUISITION_CONVEYANCE_OTHER_COSTS
ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

2.4 HAMP Partial Claim (Type 33)

Each submitted HAMP Partial Claim (Claim Type 33) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FORM_TYPE (CLAIM TYPE)*
> FHA_CASE_NUMBER*
> DEFAULT_REASON_CODE*
> ENDORSEMENT_DATE*
> DUE_DATE_FIRST_PAYMENT_ORIGINAL*
> DUE_DATE_LAST_COMPLETE_INSTALLMENT*
> DATE_OF_POSESSION*
> DATE_FORECLOSURE_PROCEEDING
> HOLDING_MORTGAGEE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*
> MORTGAGEE_REFERENCE_NUMBER
> MORTGAGE_AMOUNT_ORIGINAL*
> UNPAID_LOAN_BALANCE*
> AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
> AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
> AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
> AMOUNT_OF_MONTHLY_PAYMENT_INTEREST_PRINCIPAL
> ADJUSTMENT_TO_LOAN_BALANCE*
> ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT
> MORTGAGEE_CONTACT_INFORMATION*
> MORTGAGEE_COMMENTS_IF_ANY

2.5 Natural Disaster or National Emergency Partial Claim (Type 33)

Each submitted Natural Disaster or National Emergency Partial Claim (Claim Type 33) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
UNPAID_LOAN_BALANCE*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_INTEREST_PRINCIPAL
ADJUSTMENT_TO_LOAN_BALANCE*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

3. Frequently Asked Questions

Q: Where can I obtain to most up to date information about FHA Catalyst?
A: FHA Catalyst Landing Page: https://fha.gov/fha-catalyst.html

Q: How can I validate my XML file prior to submission?
A: The XML Schema Definition (XSD) is the definition of what is both allowed and mandated for an XML file in structure and format for the individual elements. The XSD can be accessed via the FHA Catalyst Landing page above. FHA will announce the release of an XSD for the remaining claim types via FHA Catalyst Landing Page. To validate the required fields needed in your XML file for these claim types, please reference the previous sections of this document.

Q: If a field is optional, what needs to be provided? Will the optional fields ever become required?
A: If a field is optional either an empty tag (<example></example>) or no tag can be provided. Any updates to required fields will be communicated via FHA Catalyst Landing Page, along with an updated XSD.

Q: Is there a prescribed format for currency and dates that I should use in my XML submission?
A: Yes – please include a leading zero for all data fields requiring currency information that is less than $1.00 (e.g., 0.50 rather than .50). For the 'modified interest rate' and 'prior interest rate' fields, the XSD allows two or three decimal places. Dates should be submitted in a 'YYYY-MM-DD' format.

Q: If I use an external vendor to submit my claims, what are my next steps?
A: Please reach out to your claims submission vendor to discuss bulk submission of Claim Types 05, 31, 32, and 33. FHA conducted testing with vendors to prepare for rollout of bulk submissions to their mortgagee clients. Your vendor will be able to walk you through the next steps.

For further assistance, please contact the FHA Resource Center:
- E-mail: answers@hud.gov
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.
- Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays