**Home Equity Reverse Mortgage Information**

**Technology**

**(HERMIT)**

**HERMIT Claims Mapping Document for Claim Types 21, 22, 23 and 24**

**Published Date: 04/08/19**

| **Claim Type 21 – Foreclosure or DIL Mapping** | | |
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| **Item #** | **Description** | **Mapping** |
| **Part A** | **Part A** | **Part A** |
| Item 6 | Date Form Prepared | The date the servicer files the claim or resubmits the claim to HUD: “Servicer Files Claim - 27011” or “Resubmit Claim -27011” step completion date from the Claim Timeline |
| Item 8 | Due Date of Last Complete Installment Paid | Auto-populated with the last day of the month on Item 29 date and allows edit. |
| Item 9 | Date of Possession and Acquisition of Marketable Title | If DIL: Auto-populated with 11b date (DIL Completion Date).    If Foreclosure:  **Property Vacant after Foreclosure Sale is YES**, then populated with Marketable Title Date entered on the Claims Disposition screen.  **Property Vacant after Foreclosure Sale is NO**, then populated with Eviction Completed Date entered on the Claims Disposition screen (the field name is “Eviction Initiation End Date”).  **Note**: If working chronologically by date, Item 11 must be populated before Item 9. |
| Item 10 | Date Deed or Assignment Filed for Record or Date of Closing or Appraisal | CT21 Block 10 is populated from the Claims Disposition Screen   1. For Sale Based Claims (SBC): Populated with Sale Closing Date entered on the Claims Disposition screen.   **Note**: If Sale Based AND Third Party Sale is YES: servicer must enter the date the 3rd party acquired title in this field.   1. For Appraisal Based Claims (ABC): 2. ABC and Deed In Lieu: Auto-populated with Block 9 (**DIL Completion Date**) + 6 months. 3. ABC, Foreclosure, and “Is Property Vacant after Foreclosure” is NO: Auto-populated with Block 9 (**Eviction Completed Date**) + 6 months. 4. ABC, Foreclosure, and “Is Property Vacant after Foreclosure” is YES: Auto-populated with Block 9 (**Marketable Title Date**) + 6 months. |
| Item 11 | Date of Foreclosure Proceedings (a) Instituted or (b) Date of Deed-in-Lieu | If Foreclosure: Auto-populated with the “Initiation of Foreclosure (First Legal Date)” step completion date from the Loss Mitigation – Pre-Foreclosure timeline.  If DIL: Populated with the DIL Completion Date entered on the Claims Disposition screen. |
| Item 14 | Mortgagee's Reference Number (max 15 digits) | Auto-populated with the following information from the Loan Details screen within Loan Module:  - for Investor Fannie Mae: Investor Loan #  - for Investor Ginnie Mae: Ginnie Mae #  - for all other Investors: Lender Loan # |
| Item 17 | Unpaid Loan Balance as of Date in Item 8 with Note Interest up to Item 29 | Auto-populated with Unpaid balances as of:  - Principal Balance (UPB) <= Item 8  - Includes Note Interest < Item 29  - Includes MIP <= Item 8  - Includes a month of Service Fee only if Item 8 is last day of the month (otherwise excluded).  **Note**: Item 17 Note Interest ends before Item 29 and Debenture Interest starts at Item 29 (if applicable). |
| Item 19 | Expiration Date of Extension to Foreclose/Assign | Auto-populated with the date entered in field “Exp. Date of Approved Ext (1st Legal to Commence FCL / Deed in Lieu)” from the Claims Disposition screen. |
| Item 20 | Date of Notice/Extension to Convey | Auto-populated with the date entered in field “Exp. Date of Approved Ext to file Claims” from the Claims Disposition Screen.  Applies to SBC only, n/a for ABC. |
| Item 21 | Date of Release of Bankruptcy | Auto-populated with complete date of “Bankruptcy - Chapter 7 (Endorsed)” or ”Bankruptcy - Chapter 13 (Endorsed)” Step = "Discharged" on Bankruptcy Timeline. |
| Item 24 | Is Property Conveyed Damaged? Yes or No | Auto-populated based on “Damage” field from Property Info screen within Loan Module. If NULL, then the field = No. If populated = Yes    **Note**: The Servicer to accept receipt of hazard insurance proceeds on the claim form CT21 by entering a Damage Type in the Property Information screen and Block 24 will be set to Yes.  If Item 24 is Yes, Item 25, Item 26, Item 27, and Item 41 are also required. |
| Item 25 | If Item 24 is Yes, date of: a. Local HUD Office approval (pursuant to 203.379(a)(1)) | If Item 24 is Yes, auto-populated with “Damage Date” field from Property Info screen within Loan Module. |
| Item 26 | Type of Damage | If Item 24 is Yes, auto-populated with “Damage” field from Property Info screen within Loan Module. |
| Item 27 | Recovery or Estimate of Damage | If Item 24 is Yes, auto-populated with “Damage Amount” from Property Info screen within Loan Module. |
| Item 29 | Deficiency Judgment Code | Auto-populated with Due and Payable Date. (Due Date)  If D&P w/HUD Approval: “HUD Decision – Approved” step completion date from D&P w/HUD Approval timeline  If D&P w/o HUD Approval: Due and Payable Notification date (Create Date of D&P w/o HUD Approval timeline). |
| Item 30 | Authorized Bid Amount | Populated with 1st Appraisal Amount entered on the Claims Disposition screen. |
| Item 34 | Brief Legal Description of the Property | Auto-populated with Legal Description from Property Info screen within Loan Module. |
| Item 40 | If Bankruptcy Filed, Enter Date Filed | Auto-populated only if Item 21 is populated. Populated with complete date of Bankruptcy - Chapter 7 (Endorsed) timeline step = "BNK Filed - Chapter 7" or  Bankruptcy - Chapter 13 (Endorsed) timeline step = "BNK  Filed - Chapter 13" on Bankruptcy Timeline. |
| Item 41 | If Conveyed/Assigned Damaged, Date Damage Occurred | If Item 24 is Yes, auto-populated with “Damage Date” from Property Info screen within Loan Module. |
| **Part B** | **Part B** | **Part B** |
| Item 108 | Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance) | If Sale Based: Populated based on amounts entered on the Claims Disposition screen.  a) SBC NOT Third Party Sale and Sale Price >= Appraisal amount, then Block 108 = Sale Price  b) SBC AND Third Party Sale, then Block 108 = Sale Price  c) SBC (with Sale Price < Appraisal amount) AND Does a HUD Approved Variance Exist = NO, then Block 108 = Appraisal Amount  d) SBC (with Sale Price < Appraisal amount) AND Does a HUD Approved Variance Exist = YES, AND Sale Price >= Approved Variance Amount, then Block 108 = Sale Price  e) SBC (with Sale Price < Appraisal amount) AND Does a HUD Approved Variance Exist = YES, AND Sale Price < Approved Variance Amount, then Block 108 = Approved Variance Amount  If Appraisal Based: Populated with the 2nd Appraisal Amount entered on the Claims Disposition screen displayed when the Appraisal Based Claim radio button is selected.  This field reduces the total claim amount. |
| **Part C** | **Part C** | **Part C** |
| Item 206 - 261 | Disbursements for Protection & Preservation | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation.  **Note:** Expense must be incurred within HUD established timeframes. |
| **Part D** | **Part D** | **Part D** |
| Item 205 | Debenture interest rate | Set when the claim timeline is initiated. Auto-populated with the greater of either the rate on the Endorsed Date or Firm Commitment date. |
| Item 305 | Disbursements for HIP, taxes, ground rents and water rates (which were liens prior to mortgage), eviction costs and other disbursements not shown elsewhere. (Do not include penalties for late payment.) Only costs incurred between the dates in Items 8 and 10 of Part A are allowed. Enter on Line 111, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes.    Service Fee is auto-populated. |
| Item 306 | Attorney/Trustee Fees - Enter on Line 112, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 307 | Foreclosure, Acquisition, Conveyance, and other Costs - Enter on Line 113, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 308 | Taxes on Deed - Enter on Line 117, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 309 | Special Assessments - Enter on Line 120, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 310 | Bankruptcy - Enter on Line 114, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 310 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 311 | Mortgage Insurance Premiums - Enter on Line 122, Part B | Auto-populated from Loan Transaction screen – Transaction Category Monthly MIP accruals with Effective Date of month > month of Item 8 and <= month of Claims timeline “Submitted for Payment” step completion date.  Final prorated MIP is added to the CT21 from the last Monthly MIP accrual pulled from Loan Transaction screen to the “Submitted for Payment” step completion date on the Claim timeline. |
| **Part E** | **Part E** | **Part E** |
| Item 406 | Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 127, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower.  This field reduces the total claim amount. |
| Item 407 | Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 128, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Owed to Borrower.  **Note**: If Sale Based, the Closing Cost total cannot exceed 11% of Block 108 (Sales Price or Appraisal Amount) across all claim types.  **Note**: If Claim is CT21 Appraisal Based, Closing Costs are not pulled into the claim form |
| Item 408 | Additional Closing Costs at Settlement (Enter on Line 129, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional.  **Note**: If Sale Based, the Closing Cost total cannot exceed 11% of Block 108 (Sales Price or Appraisal Amount) across all claim types.  If Claim is CT21 Appraisal Based, Closing Costs are not pulled into the claim form  **Note**: “Closing - S408 - Sales Commission” transactions cannot exceed 6% of Item 108). If the total is > 6% of Block 108, the system will cap this amount to 6%. |
| Item 409 | Appraisal Fee (Enter on Line 130, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements.  **Note**: Expense must be incurred within HUD established timeframes. |

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| **Claim Type 22 – Optional Assignment** | | |
| **Item #** | **Description** | **Mapping** |
| **Part A** | **Part A** | **Part A** |
| Item 8 | Due Date of Last Complete Installment Paid | Auto-populated with same date as Item 10 |
| Item 10 | Date Deed or Assignment Filed for Record or Date of Closing or Appraisal | Auto-populated with Complete Date of Step:  "Claim Type 22 - Assignment (Endorsed)" Step = "Assignment to HUD sent for recording/Servicer Files Claim Type 22 - Form 27011" on CT 22 timeline. |
| Item 14 | Mortgagee's Reference Number (max 15 digits) | Auto-populated with the following information from the Loan Details screen within Loan Module:  - for Investor Fannie Mae: Investor Loan #  - for Investor Ginnie Mae: Ginnie Mae #  - for all other Investors: Lender Loan # |
| Item 17 | Unpaid Loan Balance as of Date in Item 10 | Auto-populated with "Total Payoff Amount" as of the date in Item 10 |
| Item 20 | Date of Notice/Extension to Convey | Auto-populated with Complete Date of Step:  "Claim Type 22 - Assignment (Endorsed)" Step = "Submit Assignment Request to HUD" on CT 22 timeline. |
| Item 34 | Brief Legal Description of the Property | Auto-populated with Legal Description from Property Info screen within Loan Module. |
| **Part C** | **Part C** | **Part C** |
| N/A | N/A | N/A |
| **Part D** | **Part D** | **Part D** |
| N/A | N/A | N/A |
| **Part E** | **Part E** | **Part E** |
| N/A | N/A | N/A |

| **Claim Type 23 – Mortgagor’s Sale Mapping** | | |
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| **Item #** | **Description** | **Mapping** |
| **Part A** | **Part A** | **Part A** |
| Item 6 | Date Form Prepared | The date the servicer files the claim or resubmits the claim to HUD: “Servicer Files Claim - 27011” or “Resubmit Claim -27011” step completion date from the Claim Timeline |
| Item 8 | Due Date of Last Complete Installment Paid | If Due and Payable, then auto-populated with the Due and Payable date. (Due Date)  Else, auto-populated with date on Item 10. |
| Item 10 | Date Deed or Assignment Filed for Record or Date of Closing or Appraisal | Auto-populated with the “Deed Recorded Date” step completion date from the Loss Mitigation – Short Sale timeline. |
| Item 14 | Mortgagee's Reference Number (max 15 digits) | Auto-populated with the following information from the Loan Details screen within Loan Module:  - for Investor Fannie Mae: Investor Loan #  - for Investor Ginnie Mae: Ginnie Mae #  - for all other Investors: Lender Loan # |
| Item 17 | Unpaid Loan Balance as of Date in Item 8 | **For FHA Case # Assignment Date Before 09/19/17:**  - Principal Balance (UPB) <= Item 10 (Deed Recorded Date)  - Includes Note Interest <= Item 10  - Includes MIP <= Item 10  - Includes a month of Service Fee if Deed Recorded Date is last day of the month (otherwise exclude).  **For FHA Case # Assignment Date On or After 09/19/17** and Loan is Due & Payable: Auto-populated with Unpaid balance as of:  - Principal Balance (UPB) <= Item 8  - Includes Note Interest < Item 8  - Includes MIP <= Item 8  - Includes a month of Service Fee only if Item 8 is last day of the month (otherwise excluded).  **Note**: For FHA Case # Assignment Date On or After 09/19/17 and loan NOT Due & Payable: the same calculation applies and Item 8 and Item 10 are the same date. |
| Item 24 | Is Property Conveyed Damaged? Yes or No | Auto-populated based on “Damage” field from Property Info screen within Loan Module. If NULL, then the field = No. If populated = Yes    **Note**: The Servicer to accept receipt of hazard insurance proceeds on the claim form CT23 by entering a Damage Type in the Property Information screen and Item 24 will be set to Yes. The user enters the date of the loss in the “Damage Date” field in Item 25. The user enters the “Damage Amount” of the Recovery or Estimate of Damage in the Property Information screen and this auto-populates Item 27. |
| Item 25 | If Item 24 is Yes, date of: a. Local HUD Office approval (pursuant to 203.379(a)(1)) | If Item 24 is YES, auto-populated with “Damage Date” field from Property Info screen within Loan Module. |
| Item 26 | Type of Damage | If Item 24 is YES, auto-populated with “Damage” field from Property Info screen within Loan Module. |
| Item 27 | Recovery or Estimate of Damage | If Item 24 is YES, auto-populated with “Damage Amount” from Property Info screen within Loan Module. |
| Item 30 | Authorized Bid Amount | Populated with the Appraisal Amount entered on the Claims Disposition screen. |
| Item 34 | Brief Legal Description of the Property | Auto-populated with Legal Description from Property Info screen within Loan Module. |
| Item 41 | If Conveyed/Assigned Damaged, Date Damage Occurred | If Item 24 is YES, auto-populated with “Damage Date” from Property Info screen within Loan Module. |
| **Part B** | **Part B** | **Part B** |
| Item 108 | Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance) | Populated with Sale Price of the Mortgagor’s Short Sale entered on the Claims Disposition screen.    **Note:** Item 108 will be adjusted if does not comply with Sale Price check.  This field reduces the total claim amount. |
| **Part C** | **Part C** | **Part C** |
| Item 205 | Debenture interest rate | Set when the claim timeline is initiated. Auto-populated with the greater of either the rate on the Endorsed Date or Firm Commitment date. |
| Item 206 - 261 | Disbursements for Protection & Preservation | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation. **Note:** Expense must be incurred within HUD established timeframes. |
| **Part D** | **Part D** | **Part D** |
| Item 305 | Disbursements for HIP, Taxes, Ground Rents and  Water Rates, Eviction Costs and Other  Disbursements not shown elsewhere. (Do not include penalties for late payment). Only Costs incurred between the dates in Items 8 and 10 of Part A are allowed. | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes.  Service Fee is auto-populated. |
| Item 306 | Attorney/Trustee Fees | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 307 | Foreclosure, Acquisition, Conveyance, and other Costs | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 308 | Taxes on Deed | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 309 | Special Assessments | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |
| Item 310 | Bankruptcy | N/A |
| Item 311 | Mortgage Insurance Premiums | **For FHA Case # Assignment Date Before 09/19/17**:  Includes MIP Effective Date > Item 10 and is prorated through the “Submitted for Payment” step completion date from the CT23 timeline.  **For FHA Case # Assignment Date On or After 09/19/17**:  Includes MIP Effective Date > Item 8 up through the earlier of: the date MIP was stopped, or prorated through the “Submitted for Payment” step completion date from the CT23 timeline. |
| **Part E** | **Part E** | **Part E** |
| Item 406 | Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 127, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower.  This field reduces the total claim amount. |
| Item 407 | Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 128, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Owed to Borrower.  **Note**: If claim is CT23 Short Sale, the Closing Cost total cannot exceed 11% of Block 108 (typically Sales Price) across all claim types. |
| Item 408 | Additional Closing Costs at Settlement (Enter on Line 129, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional.  **Note**: If claim is CT23 Short Sale, the Closing Cost total cannot exceed 11% of Block 108 (typically Sales Price) across all claim types. |
| Item 409 | Appraisal Fee (Enter on Line 130, Part B) | If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes. |

| **Claim Type 24 - Supplemental** | | |
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| **Item #** | **Description** | **Mapping** |
| **Part A** | **Part A** | **Part A** |
| Item 6 | Date Form Prepared | System Date tied to step where 27011 is submitted to HUD.  **Note**: The latest complete date for the timeline step “HUD Decision - Pending Additional Info” must be used to validate the 45 day limit for Servicer for claim resubmission. |
| Item 8 | Due Date of Last Complete Installment Paid | Populated from the Parent Claim. For Parent Claim Type 23 with Due & Payable, this field is considered the “Due Date.” |
| Item 17 | Unpaid Loan Balance as of Date in Item 8 | Editable field to allow entry of difference amount from the original filed claim CT 21/23.  Amount entered cannot be negative. |
| Item 19 | Expiration Date of Extension to Foreclose/Assign | If original claim is CT21, this field is editable.  If original claim is CT23, this field is NOT editable. |
| Item 24 | Is Property Conveyed Damaged? Yes or No | If applicable, the amount is entered by the user. On the CT24 this field is always carried over from the parent claim, however the Damage Amount may be entered in Item 27 on the CT24 regardless of whether the value in Item 24 is Yes or No. |
| Item 27 | Recovery or estimate of damage | Field is editable for user to enter damage amount not originally reported on parent claim. This field reduces the total claim amount. |
| Item 29 | Deficiency Judgment Code | Auto-populated with Due and Payable Date. (Due Date)  If D&P w/HUD Approval: “HUD Decision – Approved” step completion date from D&P w/HUD Approval timeline  If D&P w/o HUD Approval: Due and Payable Notification date (Create Date of D&P w/o HUD Approval timeline).  For Parent Claim Type 21, this is considered the “Due Date". |
| Mortgagee's  Comments | Mortgagee's Comments, if any | This field is auto-populated from Original claim the Borrower and Co - Borrowers Date of Death (if populated), and explanation (if Item 4 Default Reason Code = 15-Other).    Also editable by Mortgagee on the Claims Worksheet screen under Parts A and C. |
| HUD's Comments | HUD's Comments, if any | This field is auto-populated from Original claim.  Editable by HUD on the Claims Worksheet screen under Part C. HUD Comments under Part A are auto-populated with curtailment comments. |
| **Part B** | **Part B** | **Part B** |
| Item 108 | Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance) | Editable field to allow entry of difference amount from the original filed claim CT 21/23. This field reduces the total claim amount.  Amount entered cannot be negative. |
| Item 121c | Mortgage Note Interest | Editable field in Part B to allow entry of debenture interest difference.  Amount entered cannot be negative.  **Note**:Enter Debenture Interest Difference here instead of in Item 408. |
| Item 132b | MIP Reimbursement | Editable field in Part B to allow entry of MIP charged after claim submitted to HUD.  **Note:** In Release 5.4, MIP will stop collection after claim step “Submitted for Payment” is completed. MIP transactions between Item 8 and “Submitted for Payment” completion date will automatically populate section 311 of the claims form. Item 132b shall be used by servicers to collect MIP refunds on claims submitted prior to the 5.4 release date. |
| **Part C** | **Part C** | **Part C** |
| Item 206 - 261 | Disbursements for Protection & Preservation | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation.  **Note:** Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| **Part D** | **Part D** | **Part D** |
| Item 305 | Disbursements for HIP, Taxes,  Ground Rents and Water  Rates, Eviction Costs and Other  Disbursements not shown elsewhere. (Do not include penalties for late payment). Only Costs incurred between the dates in Items 8 and 10 of Part A are allowed. | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| Item 306 | Attorney/Trustee Fees -  Enter on Line 112, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements.  **Note**: Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| Item 307 | Foreclosure, Acquisition,  Conveyance, and other Costs  - Enter on Line 113, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| Item 308 | Taxes on Deed  - Enter on Line 117, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements.  **Note:** Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| Item 309 | Special Assessments  - Enter on Line 120, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements.  **Note**: Expense must be incurred within HUD established timeframes and must not be part of original claim. |
| Item 310 | Bankruptcy -  Enter on Line 114, Part B | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 310 Disbursements.  **Note**: Expense must be incurred within HUD established timeframes. |
| Item 311 | Mortgage Insurance Premiums - Enter on Line 122, Part B | Includes MIP that was not paid on the Parent claim. Auto-populated with MIP Adjustments from Loan Transaction screen – Transaction Category Monthly MIP accruals with Effective Date of month > month of Item 8 and <= month of Claims timeline up through “Submitted for Payment” step completion date. |
| Part E | Part E | Part E |
| Item 406 | Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on  Line 127, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower that are not part of Original Claim.  This field reduces the total claim amount. |
| Item 407 | Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on  Line 128, Part B) | Auto-populated from Loan Transaction screen – Transaction  Category of HUD 1 Closing Costs Owed to Borrower that are not part of Original claim.  **Note** (updated 9/19/17): If parent claim is CT21 Sale Based or CT23 Short Sale, Closing Cost total cannot exceed 11% of Sales Price across all claim types.  (Added 04/04/18) If parent claim is CT21 Appraisal Based, Closing Costs are not pulled into the claim form |
| Item 408 | Additional Closing Costs at  Settlement (Enter on Line 129, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional that are not part of Original Claim.  **Note**:Enter other claim adjustments here such Sales Price Difference. The description field/label can be changed, for example, to Sale Price Difference.  **Note**: If parent claim is Sale Based or Short Sale, Closing Cost total cannot exceed 11% of Sales Price across all claim types.  (Added 04/04/18) If parent claim is CT21 Appraisal Based, Closing Costs are not pulled into the claim form |
| Item 409 | Appraisal Fee (Enter on Line 130, Part B) | Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements.  **Note**: Expense must be incurred within HUD established timeframes and not part of Original claim. |

# Block 121c: An Additional Note on Correcting Debenture Interest (Revised 11/19/2016)

If an incorrect debenture interest amount has been submitted in Part C of the original claim for expenses in

HERMIT, a Mortgagee can add the debenture interest expense difference amount in a Supplemental Claim in Block #121 Section C of the Claims Form. This replaces the previous process from 12/01/2014 of Mortgagees entering transaction type “Closing S408 – Other” and having the difference included in Block #408.

The Mortgagee will need to calculate the debenture interest difference for the original claim by excluding debenture interest on any new expenses that may be submitted with the supplemental claim. (HERMIT will automatically calculate debenture interest on any new expenses in the usual way.)

Mortgagees must provide a clear and detailed explanation of the debenture interest difference along with supporting documentation using the Notes and/or Documents section in HERMIT.

# Block 132b: An Additional Note on MIP Refund After Submission of the Parent Claim (Revised 09/19/2017)

This replaces the previous process from 12/01/2014 of Mortgagees entering transactions for MIP under transaction type “Closing S408 – Other” and having the difference included in Block #408.

In Release 5.4, MIP collection will stop after claim step “Submitted for Payment” is completed. MIP transactions between Item 8 and “Submitted for Payment” completion date will automatically populate section 311 of the claims form. Item 132b shall be used by servicers to collect MIP refunds on claims submitted prior to the 5.4 release date.

If the mortgagee needs to collect additional MIP after submission of the original claim, a Mortgagee can add the additional MIP amount in a Supplemental Claim on Block #132 Section B of the Claims Form. The Mortgagee will need to calculate the additional MIP Refund amount to be entered. Block #132b is subject to the MCA limit check.

Mortgagees must provide a clear and detailed explanation of the additional MIP Refund along with supporting documentation using the Notes and/or Documents section in HERMIT.