

United States Department of Housing and Urban Development

**Home Equity Conversion Mortgage Business Service Provider (HECM BSP)**

**NSC B2G File Format and Layout**

**For HECM HUD Systems**

**And HERMIT/P271**

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# General Information

This document serves as a reference for authorized users in the HERMIT application who are responsible for enabling the functionality to upload data to the Home Equity Reverse Mortgage Information Technology (HERMIT) system. The specification describes the file layouts and outlines the upload processes a HUD/HUD Contractor may consider.

This document is organized to provide:

1. General information
2. Technical specifications for upload
3. Quality control and verification
4. HERMIT – system categorization
5. Appendix

## Purpose and Scope

The function of this document is to define and describe the data upload process into the HERMIT system. This document specifies the file record layout required for the upload of loan-level HECM data to the HERMIT system.

## Contents

The data upload process described in this document comprises the method and data elements involved in the data upload into the HERMIT system. The specifications presented are:

1. Define the requirements, design, procedures, and other relevant characteristics required for data uploads to HERMIT.
2. Provide the syntax rules (file formats) and the semantic conventions (names, meanings, and physical units) used to upload data into the HERMIT system.

**Note:** Please be advised that this is the current up to date NSC B2G File Layout document. It is imminent that changes will be made to the NSC B2G File Layout document in the future when system changes are made. When those system changes are prioritized for release by HUD, this document will be updated and distributed per direction from HUD.

## Points of Contact

Questions about specifications within this document should be directed to the [servicingsupport@hermitsp.com](mailto:servicingsupport@hermitsp.com) email address. The key points of contact for the HERMIT system are displayed below for escalation purposes.

Table 1: HERMIT System Support Points of Contact

| **Function** | **Name** | **Phone** | **E-mail Address** |
| --- | --- | --- | --- |
| HERMIT Help Desk | HERMIT Help Desk | 561-899-2610 | [servicingsupport@hermitsp.com](mailto:servicingsupport@hermitsp.com) |

Table 2: HERMIT Program Organization Points of Contact

|  |  |  |  |
| --- | --- | --- | --- |
| **Function** | **Name** | **Phone** | **E-mail Address** |
| NSC SME | Theresa Coffman | 918-292-8965 | Theresa.J.Coffman@hud.gov |

## Acronyms

Table 3: Acronyms, Abbreviations, System Names/Codes

| **Acronym/Abbreviation/System Name** | **Definition** |
| --- | --- |
| FHA | Federal Housing Administration |
| B2G | Business To Government |
| HECM | Home Equity Conversion Mortgage |
| HERMIT | Home Equity Reverse Mortgage Information Technology |
| HUD | U.S. Department of Housing and Urban Development |
| HECM SP | Home Equity Conversion Mortgage Service Provider |
| .csv | Comma Separated Values File extension |
| .txt | Flat Text File extension |
| Seq. # | Sequence Number |

## Security Controls

HERMIT system security is under the ownership, operation, and maintenance of an external service provider, HECM BSP. It follows the guidance and directives of the HUD Technical Reference Model, Federal Security Standard: NIST Special Publication 800-53 Revision 4, and HUD Handbook 2400.25 Information Technology Security Policy.

# Technical specifications

There are two upload types that can be used to update loan-level data in HERMIT. They are:

1. NSC Transactions
2. Asset Sale Reports

This section documents the method of upload and the file requirements for each upload type. This section also addresses the data transfer process and operational requirements. A sample record layout for each upload file type can be found in the Appendix.

## Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload records to the HERMIT system. Below is a view of the HERMIT Upload Screen. It allows the authorized user to browse their internal sources for HECM data to retrieve the various files to be uploaded for the day. Once a file is selected, the authorized user pushes the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.

A screenshot of a computer

Description automatically generated with medium confidence

Figure 1: HERMIT Upload Screen

Each file may contain up to 1,500 records. The processing time to upload a file, containing up to 1,500 records will normally take a few minutes. If there are any posting errors, the user will be notified during the process. The upload is deemed to be complete when the user is notified via a success or failure message on the screen. The message consists of three types of notifications:

1. Error records
2. Warnings/success records
3. Success records

A screenshot of a computer

Description automatically generated with medium confidence

Figure 2: File Processing In HERMIT

1. File name and type:

* Any file name may be used, there are no naming requirements.
* A flat Text (Tab delimited) file is required. The valid file extension is .txt
* Each row must contain only one record.

1. Frequency of upload file:

There is no restriction on the number of files uploaded on a given day. File layout examples can be found in the Appendix.

The Servicing Module provides a feature to allow HUD/HUD Contractors to upload a volume of transactions for the following activities in Table 4.

Table 4: HECM File Upload Types

| **File Upload Type** | **Description** |
| --- | --- |
| NSC Transactions | Is used to inform HERMIT of all Asset Sale Payoff transactions |
| Asset Sale Reports | Is used to generate four Reports (Contact Extract, Loan Extract, Loan Level Balance, and Loan Transaction Details) from HERMIT. These Reports are in a download queue which is in the top right corner of HERMIT. |

1. Data formatting:

Dashes (-) and decimal points (.) are permitted within the upload file; no other special characters or symbols should be present.

1. File Header Description:

The first row of each file must contain the file type identifier. No other header row or header information is permitted. The presence of any other header information will result in file upload failure.

The valid file type identifier is as follows:

* “NSCImport”
* “B2GAssetSalesReport”

## NSC Transaction Import – Record Layout

This table describes the required data elements, formats and their sequence within the file.

Table 5: Data Item Descriptions for File NSCImport

| **File Type Identifier: NSCImport** | | | | |
| --- | --- | --- | --- | --- |
| **Data Item** | **Description** | **Format/Range of Values** | **Required** | **Seq. #** |
| FHA Case # | FHA case number | Numeric(10); | Yes | 1 |
| Transaction Code | Transaction Type | String(4);  See [Table](#_Table_1.1)12 for Transaction Codes and Description reference; | Yes | 2 |
| Effective Date | The Date when the payment was applied to the loan balance | Date(10);  Format: YYYY-MM-DD; | Yes | 3 |
| Amount | Transaction amount | Integer followed by decimal (2);  Must be > 0.00; | NO | 4 |

## Asset Sale Reports - Record Layout

This table describes the required data elements, formats and their sequence within the file.

Table 6: Data Item Description for File B2GAssetSaleReports

| **File Type Identifier: B2GAssetSaleReports** | | | | |
| --- | --- | --- | --- | --- |
| **Data Item** | **Description** | **Format/Range of Values** | **Required** | **Seq. #** |
| FHA Case # | FHA Case Number | Numeric(10); | Yes | 1 |

# Quality Control and Verification

## File Verification

HECM files uploaded to HERMIT must pass multiple levels of validation to ensure the following:

1. File extension
2. Record layout aligns to file type identifier.
3. Data contained in the file is valid and formatted correctly for each expected data item.
4. A value is provided for every data item defined.

In case of error due to file format validation, the upload process will be stopped, and an error message generated indicating the cause. If validation determines that individual records do not comply with business rules, data processing may continue, and a report will be generated listing those records. This report will detail:

1. Warnings – An unexpected value is present, but record uploaded successfully.
2. Errors – Record was found to be out of compliance with business rules and record was not uploaded.

All uploads will be immediately integrated and visible in HERMIT upon completion of a successful B2G upload. Any issues you encounter during the file upload process should be directed to HECM SP Help Desk – [servicingsupport@hermitsp.com](mailto:servicingsupport@hermitsp.com)

# Appendix

Table 7 below depicts a list of Transaction Codes, Transaction Category, Transaction Names and their descriptions generated in Servicing Module.

HERMIT restricts certain transactions from being input by users based on the transaction category and transaction effective date.

## Transaction Codes and Descriptions

Table 7: Transaction Codes and Descriptions

| **Category** | **Transaction Code** | **Transaction Category** | **Transaction Name** | **Transaction Description** |
| --- | --- | --- | --- | --- |
| **Termination** |  |  |  |  |
|  | 2883 | Terminate | Terminate – Asset Sale | This transaction is initiated by the HUD to terminate the loan due to an Asset Sale. |

## NSC Transaction Import File layout

This embedded template can be used as a guide for creating the upload file. It can also be found on the upload screen within HERMIT.

A screenshot of a spreadsheet

Description automatically generated with low confidence

## B2G Asset Sale Reports File Layout

This embedded template can be used as a guide for creating the upload file. It can also be found on the upload screen within HERMIT.

A picture containing text, screenshot, font, number

Description automatically generated