

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**

HERMIT Release 7.60

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| 1.2 | 01/26/2024 | Updated Table 15 | HECM BSP  |
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Table of Contents

[1 General Information 6](#_Toc162271789)

[1.1 Purpose and Scope 6](#_Toc162271790)

[1.2 Contents 6](#_Toc162271791)

[1.3 Points of Contact 6](#_Toc162271792)

[1.4 Acronyms 7](#_Toc162271793)

[1.5 Security Controls 7](#_Toc162271794)

[2 Technical specifications 8](#_Toc162271795)

[2.1 Note Uploads 8](#_Toc162271796)

[2.1.1 Upload File Requirements 8](#_Toc162271797)

[2.1.2 Notes Import – Record Layout 10](#_Toc162271798)

[2.1.3 Notes Import Transaction Codes and Descriptions 11](#_Toc162271799)

[2.1.4 Notes Import – B2G File layout 12](#_Toc162271800)

[2.2 Alert Uploads 12](#_Toc162271801)

[2.2.1 Upload File Requirements 13](#_Toc162271802)

[2.2.2 Alerts Import – Record Layout 15](#_Toc162271803)

[2.2.3 Alerts Import Transaction Codes and Descriptions 15](#_Toc162271804)

[2.2.4 NSC Alert Import – B2G File layout 19](#_Toc162271805)

[2.3 NSC Disbursement Uploads 20](#_Toc162271806)

[2.3.1 Upload File Requirements 20](#_Toc162271807)

[2.3.2 Disbursement Import – Record Layout 22](#_Toc162271808)

[2.3.3 Disbursement Transaction Codes and Descriptions 24](#_Toc162271809)

[2.3.4 Disbursement Import – B2G File layout 27](#_Toc162271810)

[2.4 NSC File Uploads 28](#_Toc162271811)

[2.4.1 Upload File Requirements 28](#_Toc162271812)

[2.4.2 NSC Transaction Import – Record Layout 30](#_Toc162271813)

[2.4.3 NSC Transaction Import - Transaction Codes and Descriptions 30](#_Toc162271814)

[2.4.4 NSC Transaction Import – B2G File layout 31](#_Toc162271815)

[2.4.5 Asset Sale Reports - Record Layout 31](#_Toc162271816)

[2.4.6 Asset Sale Reports – B2G File Layout 31](#_Toc162271817)

[2.4.7 Loan Details/Transactions PDFs - Record Layout 32](#_Toc162271818)

[2.4.8 Loan Details & Transactions PDFs – B2G File Layout 32](#_Toc162271819)

[3 Quality Control and Verification 33](#_Toc162271820)

[3.1 File Verification 33](#_Toc162271821)

***List of Tables***

[Table 1: HERMIT System Support Points of Contact 8](#_Toc162271822)

[Table 2: HERMIT Program Organization Points of Contact 8](#_Toc162271823)

[Table 3: Acronyms, Abbreviations, System Names/Codes 8](#_Toc162271824)

[Table 4: HECM File Upload Types 11](#_Toc162271825)

[Table 5: Data Item Descriptions for File NotesImport 11](#_Toc162271826)

[Table 6: Transaction Codes and Descriptions 12](#_Toc162271827)

[Table 7: HECM File Upload Types 15](#_Toc162271828)

[Table 8: Data Item Descriptions for File AlertsImport 16](#_Toc162271829)

[Table 9: Alert Type Codes and Descriptions 16](#_Toc162271830)

[Table 10: HECM File Upload Types 23](#_Toc162271831)

[Table 11: Data Item Descriptions for DisbursmentsImport File 24](#_Toc162271832)

[Table 12: Transaction Category Codes and Descriptions 25](#_Toc162271833)

[Table 13: Transaction Codes and Descriptions 25](#_Toc162271834)

[Table 14: Vendor Codes and Descriptions 25](#_Toc162271835)

[Table 15: Payee/Pay to Codes and Descriptions 25](#_Toc162271836)

[Table 16: Transaction Category Codes and Descriptions 26](#_Toc162271837)

[Table 17: Transaction Codes and Descriptions 26](#_Toc162271838)

[Table 18: Vendor Codes and Descriptions 27](#_Toc162271839)

[Table 19: Payee/Pay to Codes and Descriptions 27](#_Toc162271840)

[Table 20: HECM File Upload Types 30](#_Toc162271841)

[Table 21: Data Item Descriptions for File NSCImport 31](#_Toc162271842)

[Table 22: Transaction Codes and Descriptions 31](#_Toc162271843)

[Table 23: Data Item Description for File B2GAssetSaleReports 32](#_Toc162271844)

[Table 24: Data Item Description for File LoanDeatilsAndTransactionsPDF 33](#_Toc162271845)

***List of Figures***

[Figure 1: NSC Batch Left Menu 9](#_Toc162271846)

[Figure 2: Note Upload Screen 10](#_Toc162271847)

[Figure 3: File Processing In HERMIT 10](#_Toc162271848)

[Figure 4: Notes Import File 13](#_Toc162271849)

[Figure 5: HERMIT Upload Screen 14](#_Toc162271850)

[Figure 6: File Processing In HERMIT 15](#_Toc162271851)

[Figure 7:: Alerts Upload File 20](#_Toc162271852)

[Figure 8: HERMIT Upload Screen 21](#_Toc162271853)

[Figure 9:: File Processing In HERMIT 22](#_Toc162271854)

[Figure 10: Inspection Disbursement Upload File 28](#_Toc162271855)

[Figure 11: Release Fee Disbursement Upload File 28](#_Toc162271856)

[Figure 12: HERMIT Upload Screen 29](#_Toc162271857)

[Figure 13: File Processing In HERMIT 30](#_Toc162271858)

[Figure 14: NSC Transactions Upload File 32](#_Toc162271859)

[Figure 15:: B2G Asset Sales Upload File 32](#_Toc162271860)

[Figure 16: Loan Details & Transactions PDFs Upload File 33](#_Toc162271861)

# 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

## 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 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 |

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

The Batch area for NSC and NSC Contractor includes four pages, each with different upload types.

1. Note Uploads
2. Alert Uploads
3. NSC Disbursement Uploads
4. NSC File Uploads



Figure 1: NSC Batch Left Menu

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 each section.

## Note Uploads

Note Uploads: There is one upload type that can be used to update loan-level data from this page.

1. Notes

### Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload Notes to the HERMIT system. Below is a view of the HERMIT Note Uploads 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 using the Choose File button, the authorized user clicks the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.



Figure 2: Note 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



Figure 3: File Processing In HERMIT

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.

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 each section.

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

Table 4: HECM File Upload Types

| **File Upload Type** | **Description** |
| --- | --- |
| Notes  | Is used to inform HERMIT of all Notes |

Data formatting:

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

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:

* “NotesImport”

### Notes Import – Record Layout

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

Table 5: Data Item Descriptions for File NotesImport

| **File Type Identifier: NotesImport** |
| --- |
| **Data Item** | **Description** | **Format/Range of Values** | **Required** | **Seq. #** |
| FHA Case # | FHA case number | Numeric(10);  | Yes | 1 |
| Note Type Code | Note Type | String(3);See [Table](#_Table_1.1) for Note Type Codes and Description reference; | Yes | 2 |
| Note | Informational field | String(500) | No | 3 |

### Notes Import Transaction Codes and Descriptions

Table 6: Transaction Codes and Descriptions

| **Category** | **Note Type Code** | **Note Type** | **Note** |
| --- | --- | --- | --- |
| **Notes** |   |   |   |
|  | 10 | Compliance |   |
|  | 19 | Closing Docs |  |
|  | 20 | Insurance |  |
|  | 30 | Servicer |  |
|  | 45 | Foreclosure - Assigned |  |
|  | 50 | Bankruptcy |  |
|  | 60 | Release |  |
|  | 80 | Taxes |  |
|  | 112 | Deleted Image |  |
|  | 113 | F12/IACS Foreclosure |  |
|  | 114 | F12/IACS Payoff |  |
|  | 120 | REO |  |
|  | 121 | Disposition |  |
|  | 130 | Contractor |  |
|  | 140 | HUD Specialist |  |
|  | 150 | EVARS |  |
|  | 180 | Claims |  |
|  | 270 | Request for HUD Advance |  |
|  | 280 | Request for Unsch. Adv(Assgn.) |  |
|  | 330 | Foreclosure |  |
|  | 500 | General Information |  |
|  | 520 | Congressional |  |
|  | 530 | Customer Service |  |
|  | 540 | HECM Complaint |  |
|  | 550 | Warning Note |  |
|  | 580 | Requests |  |
|  | 590 | Short Sale |  |
|  | 600 | SMART Alternate Contact |  |
|  | 610 | Extension |  |
|  | 630 | Repayment Plan |  |

### Notes Import – B2G 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.



Figure 4: Notes Import File

## Alert Uploads

Alert Uploads: There is one upload type that can be used to update loan-level data from this page.

1. Alerts

### Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload Alerts to the HERMIT system. Below is a view of the HERMIT Alert Uploads 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 using the Choose File button, the authorized user clicks the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.



Figure 5: 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



Figure 6: File Processing In HERMIT

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.

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 each section.

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 7: HECM File Upload Types

| **File Upload Type** | **Description** |
| --- | --- |
| Alerts  | Is used to inform HERMIT of all Endorsed and Assigned Alerts  |

Data formatting:

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

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:

* “AlertsImport”

### Alerts Import – Record Layout

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

Table 8: Data Item Descriptions for File AlertsImport

| **File Type Identifier: AlertsImport** |
| --- |
| **Data Item** | **Description** | **Format/Range of Values** | **Required** | **Seq. #** |
| FHA Case # | FHA case number | Numeric(10);  | Yes | 1 |
| Alert Type Code  | Alert Type | String(4);See [Table](#_Table_1.1) 7 for Alert Type Codes and Description reference; | Yes | 2 |
| Alert Date  | The Date when the Alert was applied to the loan | Date(10); Format: YYYY-MM-DD; | Yes | 3 |
| Expiration Date | The Date when the Alert will expire | Date(10); Format: YYYY-MM-DD; | NO  | 4 |
| Alert Amount | Informational field  | Integer followed by decimal (2);  >= ‘0.00’ | NO | 5 |
| Alert Note | Informational field | String(500)  | NO | 6 |

### Alerts Import Transaction Codes and Descriptions

Table 9: Alert Type Codes and Descriptions

| **Category** | **Alert Type Code** | **Alert Type**  | **Alert Severity**  | **Alert Description** |
| --- | --- | --- | --- | --- |
| **Alerts** |   |   |   |   |
|  |  |  |  |  |
|  | 10 | User Generated  | Critical  | Loan Balance > 95% of Max Claim Amount  |
|  |  |  |  |  |
|  | 20 | User Generated | General Tracking | Power of Attorney (POA) Received |
|  | 30 | User Generated | Critical  | Insurance Default  |
|  | 40 | User Generated  | Critical  | Tax Default  |
|  | 60 | User Generated  | General Tracking  | Death Certificate Received – Borrower  |
|  | 70 | User Generated | General Tracking | Death Certificate Received – Co-Borrower  |
|  | 90 | User Generated | Critical  | Loan Setup Issue  |
|  | 120 | User Generated | Critical | HECM Compliant  |
|  | 130 | User Generated  | General Tracking  | Occupancy Issue/Intent to Return |
|  | 140 | User Generated | General Tracking  | Occupancy Issue/Intent to Unknown |
|  | 170 | User Generated | General Tracking | Spouse not an Obligor |
|  | 220 | User Generated | Critical | FEMA Alert |
|  | 230 | User Generated | Critical | Flood Insurance Required |
|  | 400 | User Generated | General Tracking  | Other (See Notes) |
|  | 450 | User Generated | General Tracking | Payoff Quoted |
|  | 500 | User Generated | General Tracking  | Property Address Changes sent to Tax Monitoring |
|  | 540 | User Generated | Critical  | Int. Rate Type Discrepancy |
|  | 580 | User Generated | Critical  | Funded Date/Effective Date Issue |
|  | 730 | User Generated | Critical | Claim Type 20 - Demand Assignment by HUD |
|  | 740 | User Generated | Critical | Claim Type 24 - HECM Supplemental |
|  | 760 | User Generated | Critical  | Congressional |
|  | 770 | User Generated | General Tracking | Do Not Release - 2nd Mortgage |
|  | 790 | User Generated | Critical | Change of Payment Plan Pending |
|  | 810 | User Generated | General Tracking | Bankruptcy Discharged |
|  | 820 | User Generated | General Tracking | Bankruptcy Dismissed |
|  | 821 | User Generated | General Tracking | Loan Balance < 97.5% of claim amt |
|  | 826 | User Generated | General Tracking | A CAIVRS Block has been added |
|  | 831 | User Generated | General Tracking | CAIVRS Block has been suppressed |
|  | 836 | User Generated | General Tracking | Contested Bankruptcy |
|  | 839 | User Generated | General Tracking | Account has been lender billed |
|  | 841 | User Generated | General Tracking | Lender billed flag has been removed |
|  | 850 | User Generated  | General Tracking | Conveyance To REO |
|  | 860 | User Generated | General Tracking | Force Placed Insurance |
|  | 870 | User Generated | General Tracking  | Indemnification Agreement |
|  | 880 | User Generated | General Tracking | Repayment Plan for Property Charges |
|  | 900 | User Generated | Critical  | Extension - Delay Foreclosure |
|  | 910 | User Generated | General Tracking | Test Alert |
|  | 920 | User Generated | General Tracking | Due & Payable - Death |
|  | 930 | User Generated | General Tracking | Due & Payable - Insurance |
|  | 940 | User Generated | General Tracking | Due & Payable - Occupancy |
|  | 950 | User Generated | General Tracking | Due & Payable - Other |
|  | 960 | User Generated | General Tracking | Due & Payable - Other Property Charges (HOA/Condo Fees, etc.) |
|  | 970 | User Generated | General Tracking | Due & Payable - Repairs |
|  | 980 | User Generated | General Tracking | Due & Payable - Sold or Conveyed Title |
|  | 990 | User Generated | General Tracking | Due & Payable - Taxes |
|  | 1000 | User Generated | General Tracking | Due & Payable - Taxes & Insurance |
|  | 1010 | User Generated | Critical  | Extension - Claim Filing |
|  | 1020 | User Generated | Critical | Extension - DIL |
|  | 1030 | User Generated | Critical | Extension - Repairs |
|  | 1040 | User Generated | General Tracking | Loan referred to OIG for review |
|  | 1050 | User Generated | General Tracking | Loan referred to QAD for review |
|  | 1060 | User Generated | Critical  | Other Property Charges (HOA/Condo Fees, Utility Liens, etc.) |
|  | 1090 | User Generated | General Tracking | 1st Release was sent to REKON |
|  | 1100 | User Generated | General Tracking | 2nd Release was sent to REKON |
|  | 1130 | User Generated | Critical  | Pending Receipt of Recorded Assignment from Servicer |
|  | 1140 | User Generated | Critical | Loan Balance is >= 98% MCA |
|  | 1190 | User Generated | Critical  | Scheduled OPL/CPL update failed |
|  | 1220 | User Generated | Critical  | Eviction |
|  | 1230 | User Generated | General Tracking | Servicer Late Disbursement Charge |
|  | 1270 | User Generated | General Tracking | Repayment Plan created prior to 9/26/2020 has been inactivated. Please create a new one. |
|  | 1280 | User Generated | General Tracking | Curr Int Rate will not change on ARM 1st Change Date since Curr Index is < 30 days from Change Date |
|  | 1290 | User Generated | Critical | PDMDA 4634 |
|  | 1300 | User Generated | Critical | PDMDA 4724 |
|  | 1310 | User Generated | Critical | Suspend All Servicing Actions - See Notes |
|  | 1320 | User Generated | Critical | Lost in Tax Sale |
|  | 7778 | User Generated  | Critical  | MIP Collection Stopped-Foreclosure Sale Date |
|  | 7790 | User Generated | Critical  | Claim Payment returned by payee/investor |

### NSC Alert Import – B2G 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.



Figure 7:: Alerts Upload File

## NSC Disbursement Uploads

NSC Disbursement Uploads: There are two upload types that can be used to update loan-level data from this page.

1. Inspection Disbursements
2. Release Fee Disbursements

### Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload Disbursements to the HERMIT system. Below is a view of the HERMIT NSC Disbursement Uploads 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 using the Choose File button, the authorized user clicks the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.

 

Figure 8: 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



Figure 9:: File Processing In HERMIT

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.

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 each section.

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 10: HECM File Upload Types

| **File Upload Type** | **Description** |
| --- | --- |
| Inspection Disbursements  | Is used to inform HERMIT of all Disb – Unscheduled from LOC Inspection Disbursements  |
| Release Fee Disbursements | Is used to inform HERMIT of all Disb – Unscheduled from LOC Release Fee Disbursements  |

Data formatting:

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

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:

* “InspectionDisbursementsImport”
* “ReleaseFeeDisbursementsImport”

### Disbursement Import – Record Layout

This table describes the required data elements, formats and their sequence within the file for two types of Disbursement Imports

1. InspectionDisbursementsImport
2. ReleaseFeeDisburesementsImport

Table 11: Data Item Descriptions for DisbursmentsImport File

| **File Type Identifier: DisbursementsImport** |
| --- |
| **Data Item** | **Description** | **Format/Range of Values** | **Required** | **Seq. #** |
| FHA Case # | FHA case number | Numeric(10);  | Yes | 1 |
| Transaction Category Code  | Transaction Category | String(4);See [Table](#_Table_1.1) 7 for Transaction Category Codes and Description reference; | Yes | 2 |
| Transaction Code  | Transaction Description  | String(4);See Table 8 for Transaction Codes and Description reference;  | Yes  | 3 |
| Vendor Code  | Vendor Type  | String(3);See Table 9 for Vendor Codes and Description reference;  | Yes | 4 |
| Payee/Pay to Code  | Payee/Pay to  | String(4);See Table 10 for Payee/Pay to Codes and Description reference;  | Yes | 5 |
| Disbursement Amount  | The Amount of the Disbursement  | Integer followed by decimal (2); Must be > 0.00 and <= $1,000,000 | Yes | 6 |
| Process Date  | Process Date  | Date(10);Format: YYYY-MM-DD; | Yes | 7 |
| Check Stub Note 1 | Note Displayed on Check Stub line 1. Only Applies to Payment Method Check  | String(55)  | NO | 8 |
| Check Stub Note 2  | Note Displayed on Check Stub line 2. Only Applies to Payment Method Check  | String(55)  | NO | 9 |
| Check Stub Note 3 | Note Displayed on Check Stub line 3. Only Applies to Payment Method Check  | String(55)  | NO | 10 |
| Invoice Date  | The Date of the Disbursement Invoice  | Date(10); Format: YYYY-MM-DD; | NO | 11 |
| Invoice # | The Number listed on the Invoice  | String (25)  | Yes | 12 |
| Disb Note  | Informational field  | String(255)  | NO | 13 |
| Special Handling  | Checks that will be returned to NSC for further processing. Only Applies to Payment Method Check.  | Integer followed by decimal (2); Must be > 0.00; | NO  | 14 |

### Disbursement Transaction Codes and Descriptions

InspectionDisbursementsImport

Table 12: Transaction Category Codes and Descriptions

| **Category** | **Transaction Category Code** | **Transaction Category** | **Transaction Description** |
| --- | --- | --- | --- |
| **Disbursement**  |   |   |   |
|  | 1300 | Disb - Unscheduled from LOC  | This Transaction Category is initiated by HUD to create an Unscheduled from LOC Disbursement.  |

Table 13: Transaction Codes and Descriptions

| **Category** | **Transaction Code** | **Transaction Category** | **Transaction Description Name** | **Transaction Description** |
| --- | --- | --- | --- | --- |
| **Disbursement**  |   |   |   |   |
|  | 1352 | Disb – Unscheduled from LOC  | Disb – Unscheduled from LOC Inspections  | This transaction is initiated by HUD to add a Disbursement for Unscheduled from LOC Inspections.  |

Table 14: Vendor Codes and Descriptions

| **Category** | **Vendor Code** | **Vendor Name Description** |
| --- | --- | --- |
| **Vendor**  |   |   |
|  | 90 | Inspections  |

Table 15: Payee/Pay to Codes and Descriptions

| **Category** | **Payee/Pay to Code** | **Payee/Pay to Name Description** |
| --- | --- | --- |
| **Payee/Pay to** |   |   |
|  | 5204 | Office of Tiger Global Real Estate Services, Inc. |
|  | 5206 | Spectrum Field Servicers, Incorp  |
|  | 5208 | Single Source Property Solutions  |
|  | 5228 | Tag Mississippi Enterprises, Inc  |
|  | 5230 | iMortgage Services  |
|  | 5264 | Concourse Federal Group, L.L.C. |
|  | 5318 | Network Asset Services, LLC |
|  | 5328 | ZVN Properties, INC |
|  | 5356 | Five Brothers Mortgage Servicing and Securing, INC  |
|  | 5549 | Service 1st, LLC  |

ReleaseFeeDisbursementImport

Table 16: Transaction Category Codes and Descriptions

| **Category** | **Transaction Category Code** | **Transaction Category** | **Transaction Description** |
| --- | --- | --- | --- |
| **Disbursement**  |   |   |   |
|  | 1300 | Disb - Unscheduled from LOC  | This Transaction Category is initiated by HUD to create an Unscheduled from LOC Disbursement.  |

Table 17: Transaction Codes and Descriptions

| **Category** | **Transaction Code** | **Transaction Category** | **Transaction Description Name** | **Transaction Description** |
| --- | --- | --- | --- | --- |
| **Disbursement**  |   |   |   |   |
|  | 1351 | Disb – Unscheduled from LOC  | Disb – Unscheduled from LOC Release Fee | This transaction is initiated by HUD to add a Disbursement for Unscheduled from LOC Release Fee.  |

Table 18: Vendor Codes and Descriptions

| **Category** | **Vendor Code** | **Vendor Name Description** |
| --- | --- | --- |
| **Vendor**  |   |   |
|  | 140 | Release Fee  |

Table 19: Payee/Pay to Codes and Descriptions

| **Category** | **Payee/Pay to Code** | **Payee/Pay to Name Description** |
| --- | --- | --- |
| **Payee/Pay to** |   |   |
|  | 5828 | The City of New York Office of the City Register |
|  | 6243 | CUMBERLAND REGISTRY OF DEEDS |
|  | 6244 | SARASOTA RECORDING |
|  | 6245 | SACRAMENTO CLERK-RECORDER |
|  | 7951 | LENAWEE COUNTY REGISTER OF DEEDS |
|  | 15382 | LENDERS ESCROW & TITLE |
|  | 21455 | First American Mortgage Solutions, LLC |
|  | 21526 | Hamilton County Auditor |
|  | 21527 | Lake County Auditor |
|  | 21528 | Porter County Auditor |
|  | 21584 | BRISTOL FALL RIVER REGISTRY OF DEEDS |
|  | 21621 | CLINTON COUNTY RECORDER OF DEEDS |
|  | 21741 | KLAMATH COUNTY CLERK |
|  | 22531 | Town of Bethel |
|  | 22532 | DONA ANA COUNTY CLERK |
|  | 22533 | Teneshia Hudspeth, Harris County Clerk |
|  | 24529 | Compu-Link Corporation |

### Disbursement Import – B2G File layout

The templates can be used as a guide for creating the upload file for InspectionDisbursementsImport and ReleaseFeeDisbursementsImport. It can also be found on the upload screen within HERMIT.

* 



Figure 10: Inspection Disbursement Upload File





Figure 11: Release Fee Disbursement Upload File

## NSC File Uploads

NSC File Uploads: There are three upload types that can be used to update loan-level data from this page. They are:

1. NSC Transactions
2. Asset Sale Reports
3. Loan Details/Transactions PDFs

### Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload records to the HERMIT system, as well as direct HERMIT to generate reports for a certain population of loans. 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 using the Choose File button, the authorized user clicks the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.



Figure 12: HERMIT Upload Screen

Each file may contain up to 1,500 records for NSC Transactions and Asset Sale Reports. The Loan Details/Transactions PDFs file may contain up to 200 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



Figure 13: File Processing In HERMIT

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.

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 each section.

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 20: 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.  |
| Loan Details/Transactions PDFs | Is used to generate three PDFs (Loan Details, Loan Transaction, and Loan Historical Transaction) from HERMIT. These PDFs are in a download queue which is in the top right corner of HERMIT. |

Data formatting:

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

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”
* “LoanDetailsAndTransactionsPDF”

### NSC Transaction Import – Record Layout

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

Table 21: 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) 7 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 |

### NSC Transaction Import - Transaction Codes and Descriptions

Table 22: 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 – B2G 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.



Figure 14: NSC Transactions Upload File

### Asset Sale Reports - Record Layout

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

Table 23: 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) or Numeric(9) | Yes | 1 |

### Asset Sale Reports – B2G 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.



Figure 15:: B2G Asset Sales Upload File

### Loan Details/Transactions PDFs - Record Layout

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

Table 24: Data Item Description for File LoanDeatilsAndTransactionsPDF

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

### Loan Details & Transactions PDFs – B2G 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.



Figure 16: Loan Details & Transactions PDFs Upload File

# 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