

United States Department of Housing and Urban Development

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

**File Format and Layout**

**For HERMIT Document Upload**

Version 1.3

June 20, 2024

***Revision History***

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| **Version** | **Date** | **Revision Description** | **Author** |
| --- | --- | --- | --- |
| 1.0 | 11/19/2022 | Initial release | HECM BSP |
| 1.1 | 07/19/2023 | Added additional document types:   * 1860 - Recorded Security & Assignment * 1870 - Insurance * 1880 - Taxes * 1890 - HOA | HECM BSP |
| 1.2 | 01/04/2024 | Added additional document types:   * 1900 - 3rd Party Authorization (TPA) * 1910 - Cash Mgmt Correspondence * 1920 - Marriage Certificate * 1930 - Notice of Intent to Foreclose * 1940 - Point of Contact Change * 1950 - Probate Documents * 1960 - Property Citations/Violations * 1970 - Release Dept Correspondence * 1980 - Release Requests * 1990 - Release: 1st Mortgage (AH) * 2000 - Release: 2nd Mortgage (BH) * 2010 - Returned Mail * 2020 - Title Search * 2030 - Utility Bills * 2040 - Will * 2050 - Certified Return Receipts | HECM BSP |
| 1.3 | 06/28/2024 | Added Additional Document Type “Overclaim/Refund Documentation” and corrected Table Numbering | HECM BSP |

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# General Information

This document serves as a reference for technical analysts who are responsible for enabling the functionality to move data from external servicing systems to the Home Equity Reverse Mortgage Information Technology (HERMIT) system.

## Purpose and Scope

This document outlines the specifications for the interface for Servicers to upload Adobe Acrobat files in bulk to the specified SFTP server. They will be retrieved and loaded into the HERMIT Servicing Module document repository and attached to specific FHA cases.

## Contents

The specifications presented in this document include the following:

1. Definitions for the interface and associated requirements, design, and behavior characteristics
2. File formats and naming conventions used to generate and handle data exchange to the HERMIT SM

## 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.

### HERMIT System Support Personnel

The following table lists HERMIT System Support personnel contact information.

Table 1. HERMIT System Support Organization Contacts (HERMIT)

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) |
| Program Manager | Mark Lusk | 561-283-8428 | Mark.Lusk@reversetg.com |
| Alternate Project Manager | Paul D’Aulisa | 561-283-8394 | PDaulisa@reversetg.com |
| Senior Consulting Analyst | Kevin Gherardi | 561-283-8398 | KGherardi@reversetg.com |

### HERMIT Program Organization Contacts

The following table lists HERMIT Program Organization personnel contact information.

Table 2. HERMIT Program Organization Contacts (HUD)

Table 2: HERMIT Program Organization Points of Contact

|  |  |  |  |
| --- | --- | --- | --- |
| **Function** | **Name** | **Phone** | **E-mail Address** |
| HERMIT System Owner | Tracene Davis | 202-402-5748 | Tracene.L.Davis@hud.gov |
| HERMIT COR | Ayanna Gibson | 202-402-2544 | [Ayanna.S.Gibson@hud.gov](mailto:Ayanna.S.Gibson@hud.gov)> |
| HERMIT SME | Arthur Harris | 202-402-2325 | Arthur.X.Harris@hud.gov |
| HERMIT Project Manager | Juanita Johnson | 202-402-5348 | [Juanita.L.Johnson@hud.gov](mailto:Juanita.L.Johnson@hud.gov) |
| HERMIT ISSO | Elaine Nguyen | 202-402-3221 | Elaine.C.Nguyen@hud.gov |
| NSC SME | Theresa Coffman | 918-292-8965 | Theresa.J.Coffman@hud.gov |

## System Definitions

### HERMIT Description

The Home Equity Conversion Mortgage Service Provider (HECM SP) maintains the HERMIT system that allows HUD to manage and track HECM loans. The HERMIT system is designed to do the following:

* Accurately track HECM endorsed loans
* Calculate the unpaid loan balance and collect monthly mortgage insurance premium (MMIP)
* Track servicing activities throughout the loan lifecycle
* Calculate and disburse claims payments
* Terminate insurance for a loan

HERMIT has two main components—the Servicing Module, which supports HECM Loan Set-up, Loan Servicing, and Claims processing; and the Accounting Module, which records the general ledger impact of financial events originating in the Servicing module. The Accounting Module also supports downstream processes, including interaction with the US Treasury, for collections against receivables and disbursements of accounts payable, and with the FHASL.

The Servicing module receives loan information from the Computerized Homes Underwriting Management System (CHUMS) when a FHAcase number is assigned. It validates the initial mortgage insurance premium (IMIP), maximum claim amount, and principal limit and confirms the calculated amounts by sending CHUMS a confirmation. It provides a user interface (UI) for lenders/servicers to complete information about the loan and identify the IMIP payment due. It processes collection of the IMIP through the Accounting Module and sends confirmation of successful collection to CHUMS. Based on the IMIP collection confirmation, CHUMS endorses the loan.

After endorsement, the Servicing Module calculates appropriate payment schedules and related MIP based on the loan parameters the lender/servicer recorded. It records all servicing transactions that impact the unpaid loan balance, including line of credit withdrawals, scheduled payments, special assessments, set-aside amounts, and other payments on behalf of the borrower. It provides a user interface (UI) that allows lenders/servicers to view the loan record, transactions, and MMIP due. The Servicing Module calculates the due date for premiums, along with the related late fee and penalty interest, and sends the Accounting Module the collection information.

### Imaging software description

It is the responsibility of the Servicer to provide the imaging solution to enable the capture and distribution of documents to the HERMIT system.

## Acronyms, Abbreviations, System Names/Codes

The following table is a master list of acronyms, abbreviations, and interfacing systems. It is alphabetical according to acronym or name (first column).

Table 3. Acronyms, Abbreviations, System Names/Codes

| Acronym/Abbreviation/System Name | Definition |
| --- | --- |
| BRD | Business Requirements Document |
| COR | Contract Office Representative |
| FHA | Federal Housing Administration |
| GTR | Government Technical Representative |
| HECM SP | Home Equity Conversion Mortgage Service Provider |
| HERMIT | Home Equity Reverse Mortgage Information Technology |
| HUD | U.S. Department of Housing and Urban Development |
| IMIP | Initial Mortgage Insurance Premium |
| MIP | Mortgage Insurance Premium |
| MMIP | Monthly Mortgage Insurance Premium |
| NSC | National Servicing Center |
| SCOR | Secondary Contract Office Representative |
| SFTP | Secure File Transfer Protocol |

# Interface Description and Purpose

Servicers will use HERMIT to perform servicing activities related to the HECM portfolio. They will use their existing imaging solution to manage internally and externally generated documents at a case level. The scanned documents could be inbound mail, printouts with barcodes attached and others. An existing manual PDF file upload process exists today within HERMIT. To support the volume of documents HUD has requested a bulk imaging load functionality to be extended for HERMIT.

The HERMIT Servicing Module will interface with the SFTP server to find Adobe Acrobat files which have been posted there by Servicers. The record file format to transfer cases contained within HERMIT is detailed below. All Servicers will Transfer the PDF files onto the SFTP server which will allow the documents to be loaded into the Servicing Module. The Servicer can Transfer PDF Files onto SFTP server multiple times a day before 9pm. The exchange of PDF files from SFTP to the Servicing Module will occur once daily during the evening at 9 PM.

Each servicer with 100 cases or more in their portfolio will be provided with their own Transfer location for this functionality. Servicers with 99 cases or less will need to contact the Help Desk if they wish to use this functionality.

## Data Interchange: Methodology, Schedule and Notification

Table 4. Inbound Daily Data Interchange

|  |  |
| --- | --- |
| **Database Extract Information** | **Details** |
| Sending System | Multiple Servers |
| Sending IP Address | Multiple |
| Sending System Document File Location | Multiple |
| Sending System Invalid File Location | Multiple |
| Receiving System | HERMIT Servicing Module |
| Receiving System IP Address | sftp.hermitsp.com |
| Receiving System Platform | Windows 2019 Server |
| Receiving File Format | Adobe Acrobat with file extension of PDF |
| Receiving File Name | FHACASE#\_DocTypeSkey\_YYYYMMDDHHMMSS.PDF |
| Receiving Frequency | Once Daily overnight (9 PM) |
| Order of File Transfer | Invalid Files from the previous day will be pulled off the HERMIT Server to the Multiple Servicers and then the daily files will be transferred to the HERMIT SFTP Server. |
| Individual File Size | < 15 MB |
| Maximum Amount of Files to be Transferred Nightly | 2,000 |
| Receiving Transfer Protocol | Secure FTP which is accessed using logins provided to location will be provided during detailed discussions |
| Receiving Transfer Location | /SERVICERS/Servicer\_xxxxxxxxxx/Images/Unprocessed |
| Transfer of Invalid File Name Location | /SERVICERS/ Servicer\_xxxxxxxxxx/Images/Invalid |

## File Naming Convention

The File name must list the document type Skey from the table below. Any variance will result in the file being placed in the invalid folder for Servicers to pick-up and resubmit. The format of the file name is in the Inbound Daily Data Interchange table and is formatted as ‘FHACASE#\_DocTypeSkey\_YYYYMMDDHHMMSS.PDF’.

Table 5. Document Skey Mapping

| **Document Type Skey** | **Document Type Description** |
| --- | --- |
| 10 | Occupancy Certification |
| 31 | Loss Mitigation-Deed in Lieu |
| 32 | Loss Mitigation-Short Sale |
| 33 | Loss Mitigation-Pre-Foreclosure |
| 34 | Loss Mitigation-Family Sale Pending |
| 35 | Due and Payable with HUD Approval |
| 40 | Foreclosure |
| 50 | Bankruptcy-Chapter 7 |
| 53 | Bankruptcy-Chapter 13 |
| 60 | Payoff Request |
| 61 | Release |
| 90 | Subordination Agreement |
| 120 | REO |
| 130 | Preservation & Protection |
| 140 | Partial Release |
| 170 | Title Approval Letter |
| 180 | Claim Type 22 - Assignment |
| 190 | Claim Type 21 - DIL/FCL |
| 210 | Claim Type 23 - Short Sale/Mtgee Sale (Pre-Fcl) |
| 230 | Claim Type 20 - Demand Assignment |
| 240 | Claim Type 24 - HECM Supplemental |
| 270 | HUD Advance Package |
| 280 | Request for Unsch. Adv (Assgn.) |
| 1010 | 1st Note |
| 1020 | 1st Mortgage |
| 1060 | Correspondence |
| 1070 | Inspection |
| 1080 | Partial Release Package |
| 1090 | Short Sale Package |
| 1110 | Unschedule Advance Request |
| 1120 | Due & Payable Request Package |
| 1140 | 2nd Note |
| 1150 | 2nd Mortgage |
| 1170 | FNMA Submission Form |
| 1190 | Power of Attorney (POA) |
| 1200 | Trust Documents |
| 1210 | Loan Agreement |
| 1220 | Payment Plan |
| 1230 | Repair Rider & Administration |
| 1240 | Final Truth in Lending |
| 1260 | 1003-1009 |
| 1270 | Counseling Certificate |
| 1280 | Title Policy |
| 1300 | Death Certificate |
| 1330 | Insurance Loss Draft |
| 1360 | Misc. Loan Documents |
| 1400 | Title Report |
| 1450 | SSN/Driver License |
| 1510 | Mortgage Insurance Certificate |
| 1530 | Wire Confirmation |
| 1600 | Compliance Package |
| 1610 | Collateral Package |
| 1620 | Servicing Package |
| 1630 | Appraisal |
| 1640 | HUD Forms |
| 1650 | Legal |
| 1660 | Subordination Package |
| 1670 | Consent of Lienholder Package |
| 1680 | Preservation & Protection Package |
| 1690 | Indemnification Agreement |
| 1700 | Write-Off Package |
| 1710 | Request for HUD Advance (Assignment) |
| 1720 | Escrow |
| 1730 | Calculation Worksheets |
| 1740 | Default |
| 1750 | Due and Payable |
| 1760 | Extension |
| 1770 | Non-Borrowing Spouse |
| 1780 | Missed Payment Notice Letter |
| 1790 | Request to Rescind Due & Payable Letter |
| 1800 | Due & Payable Notice Sent to Borrower |
| 1810 | Substitution of Collateral Package – (Available in Release 5.9 on 11/9/19) |
| 1820 | Substitution of Collateral – (Available in Release 5.9 on 11/9/19) |
| 1830 | Property Value |
| 1840 | Repurchase Package |
| 1850 | Repurchase Curative/Appeal Documents Package |
| 1860 | Recorded Security & Assignment |
| 1870 | Insurance |
| 1880 | Taxes |
| 1890 | HOA |
| 1900 | 3rd Party Authorization (TPA) |
| 1910 | Cash Mgmt Correspondence |
| 1920 | Marriage Certificate |
| 1930 | Notice of Intent to Foreclose |
| 1940 | Point of Contact Change |
| 1950 | Probate Documents |
| 1960 | Property Citations/Violations |
| 1970 | Release Dept Correspondence |
| 1980 | Release Requests |
| 1990 | Release: 1st Mortgage (AH) |
| 2000 | Release: 2nd Mortgage (BH) |
| 2010 | Returned Mail |
| 2020 | Title Search |
| 2030 | Utility Bills |
| 2040 | Will |
| 2050 | Certified Return Receipts |
| 2060 | Overclaim/Refund Documentation |

# Quality Control and File Verification

HERMIT will download the files placed on the HERMIT SFTP server and import them into the HERMIT application. Documents not meeting the standards will be placed in the invalid folder for Servicers to retrieve. Documents meeting the standards outlined above will be loaded into the servicing module and can be found in the processed folder for a period per the archiving standards to be established.

* Users will coordinate internally to resolve any invalid files and can contact the Servicing Module Helpdesk if required.

## Data Archiving

The FTP server folder contents are backed up daily and replicated to a disaster recovery site daily. Files will be removed from the FTP process folders on an interval not less than one week. Files will not be removed from the FTP servicer but instead will be moved from the unprocessed to the processed folder upon pickup.