# HECM Certificate

HECM Certificate provides an XML based interface to create and modify HECM Certificates and to retrieve a list of HECM Certificates. HECM Certificate also provides a means to retrieve a printable PDF version of the HECM Certificate.

* This function is based on the MISMO Smartdocument and uses the eMortgage framework v.1.01. If you plan to validate using the MISMO DTDs you will need to make the following DTD modifications:  
    
  Add the attribute \_NameSuffix to the borrower element as  
  \_NameSuffix(II|II|IV|2ND|3RD|Jr|Sr)
* Add COUNSELINGAGENCY as:  
  <!ELEMENT COUNSELINGAGENCY EMPTY>  
  <!ATTLIST COUNSELINGAGENCY  
       \_UnparsedName CDATA #IMPLIED  
       \_CounselingAgencyID CDATA #IMPLIED  
       \_Street CDATA #IMPLIED  
       \_City CDATA #IMPLIED  
       \_State CDATA #IMPLIED  
       \_PostalCode CDATA #IMPLIED>
* Add COUNSELINGSESSION as:  
  <!ELEMENT COUNSELINGSESSION EMPTY>  
  <!ATTLIST COUNSELINGSESSION  
       \_Date CDATA #IMPLIED  
       \_Duration CDATA #IMPLIED  
       \_Method (Telephone|FaceToFace)#IMPLIED  
       \_FinancedFee DATA #IMPLIED  
       \_FeeWaived (Yes|No) #IMPLIED>
* Add CERTIFICATE as:  
  <!ELEMENT CERTIFICATE EMPTY>  
  <!ATTLIST CERTIFICATE  
       \_CertificateID CDATA #IMPLIED  
       \_Issued (Yes|No) #IMPLIED  
       \_ClientInfluenced (Yes|No) #IMPLIED>
* Add POWER\_OF\_ATTORNEY as:  
  <!ELEMENT POWER\_OF\_ATTORNEY EMPTY>  
  <!ATTLIST POWER\_OF\_ATTORNEY  
       \_FirstName CDATA #IMPLIED  
       \_MiddleName CDATA #IMPLIED  
       \_LastName CDATA #IMPLIED  
       \_NameSuffix CDATA #IMPLIED>
* Add \_NonBorrowingSpouse as:

<!ELEMENT \_NonBorrowerSpouse EMPTY>

<!ATTLIST \_NonBorrowingSpouse

\_FirstName #IMPLIED

\_MiddleInitial #IMPLIED

\_LastName #IMPLIED

\_NameSuffix #IMPLIED>

A standalone schema is provided in this directory.

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| --- | --- | --- | --- |
| Key \_Name |  | **Data Type** | **Data Description** |
| TransactionMode | String | [Add, Update, Query, Retrieve] Add creates a new certificate. Update modifies an existing certificate. Query produces a list of certificate numbers with minimal data and Retrieve returns an encoded PDF copy of an existing certificate. |
| Requestor | String | You should be assigned a specific string to use in this field when you request an ID for the development system. Please use this string for all transactions in development and in production. |
| Status | String | [Sucess, Error] Status of transaction. |
| StatusMessage | Alphanumeric | Description of status. Up to 25 messages may be displayed describing various error conditions for an Error status. |
| Comments | Alphanumeric | 500 characters of free form text. |
| StartDate | Date | Beginning date for certificate searches. |
| EndDate | Date | Ending date for certificate searches. |

In contrast to other B2G functions, there are two distinct ways to post data to the HECM Certificate function. If you set the content header to "text/xml" or "application/xml" you can send the XML file as the body of the request with no qualifiers. To post information as an HTML form field value as is done with other B2G functions you must set the content header to "application/x-www-form-urlencoded"

To post your data to the pilot system use <https://entptest.hud.gov/b2b/chums/f17bdcxml.cfm>

To post your data to the production system use <https://entp.hud.gov/b2b/chums/f17bdcxml.cfm>

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| **August 2nd, 2014 Added Non Borrowing Spouse**  /BORROWER/\_NonBorrowerSpouse  /BORROWER /\_NonBorrowerSpouse/@\_FirstName  /BORROWER /\_NonBorrowerSpouse/@\_MiddleInitial  /BORROWER /\_NonBorrowerSpouse/@\_LastName  /BORROWER /\_NonBorrowerSpouse/@\_NameSuffix  The Non Borrowing Spouse applies to the BORROWER structure that it is nested within. |