# HECM Referral

For a Home Equity Conversion Mortgage (HECM), the lender must provide the borrower with a list of FHA-approved housing counseling agencies that provide HECM counseling. The list must include a minimum of nine FHA-approved housing counseling agencies as follows: Five of the agencies listed must be in the local area and/or state in which the borrower resides. At least one of these local agencies must be located within a reasonable driving distance for the borrower so that face-to-face counseling may be conducted.

The national intermediaries that provide telephone reverse mortgage counseling must be included on the list. For FY 2011 the list must include Consumer Credit Counseling Service of Greater Atlanta (CCCS of Greater Atlanta), Money Management International (MMI), National Council on Aging (NCOA), National Foundation for Credit Counseling (NFCC), Clear Point Financial Solutions and Neighborhood Reinvestment Corporation and Springboard.

HECM Referral List is used by the lender to specify the housing counseling agencies to which the borrower was referred. This information must be provided in order to obtain FHA mortgage insurance.

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>

To post your data to the pilot system use <https://entp.hud.gov/b2b/chums/f17hcmrxml.cfm>

To post your data to the production system use <https://entp.hud.gov/b2b/chums/f17hcmrxml.cfm>

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"

The MISMO eMortgage framework is not described in the FHA’s Data dictionary. Following are specific directions on applying local “Key” values for the HECM Certificate function.

|  |  |  |  |
| --- | --- | --- | --- |
| Key \_Name |  | **Data Type** | **Data Description** |
| TransactionMode | String | [Update, Query] Indicates if submission is to add records of referrals or to query existing records |
| 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. |
| FHACaseNumber | Number | [0000000000] 10 digits (may have leading zero.) Identifies FHA Case |
| ReferralDate | Date | [YYYYMMDD] Date referral was made. |
| NonReferralReason | String | Identifies reason for not providing referral. Acceptable strings are listed in the text node of the KEY element where //KEY/@\_Name = AuthorityList |
| AuthorityList | String | Reports acceptable non-referral reasons. |

Note: The authority list may change without notice. Please query the function to retrieve current values.

**History of Changes**

New key required, changes to national and local agencies.

Begining March 28 2011 a new key, ReferralDate, will be required.

This date (yyyymmdd) is the date the referral was made. It must be prior to the Case Number Assignment date and not more than 1 year prior to that date. This date is required for all updates.

National agencies are not fixed value. Agencies have status as national agencies for a time period. You will need to determine which agencies are national agencies at the time of the referral. Each update where a referral is made must have all national agencies valid at the time of referral and 5 local agencies.

Initial deployment -- Undetermined