# Insurance Application

The Insurance Application function allows a lender to add, review, or change insurance application data for a case.

Pilot URL: <https://entptest.hud.gov/b2b/chums/f17eucxml.cfm>

Production URL: <https://entp.hud.gov/b2b/chums/f17eucxml.cfm>

**History of Changes**

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| Added PriorCasePartialClaim, November 1, 2024  <PriorCasePartialClaim \_Status='' \_Amount=''/> |
| September 6, 2024  Addition of Borrower Requested Appraisal review |
| October 2023  Added support for Accessory Dwelling Unit  FHAVAAccessoryDwellingUnit/@\_ADU  FHAVAAccessoryDwellingUnit/@\_ADU\_HIST  FHAVAAccessoryDwellingUnit/@\_ADU\_INCOME |
| August 28, 2023  Addition of SCIF Borrower data  3 new XML structures were added:  <LanguagePreference Language=''></LanguagePreference>  <HOMEOWNERSHIPEDUCATION CompletedWithin12Months='' Format='' HUDApprovedAgency='' OtherAgency='' Date=''/>  <HOUSEINGCOUNSELING CompletedWithin12Months='' Format='' HUDApprovedAgency='' OtherAgency='' Date=''/>  Schema changes:  <xsd:complexType name="borrType">  <xsd:choice maxOccurs="unbounded" minOccurs="0">  <xsd:element name="UnparsedName" type="xsd:string"/>  <xsd:element name="FirstName" type="xsd:string"/>  <xsd:element name="MiddleName" type="xsd:string"/>  <xsd:element name="LastName" type="xsd:string"/>  <xsd:element name="SSN" type="integerType"/>  <xsd:element name="UnitedStatesTaxPayerIdentificationNumber" type="tinType"/>  <xsd:element name="BorrowerBirthDate" type="xsd:string"/>  <xsd:element name="Age" type="xsd:string"/>  <xsd:element name="LanguagePreference" type="languageType"/>  <xsd:element name="\_NonBorrowerSpouse" type="nbsType"/>  <xsd:element name="GOVERNMENTMONITORING" type="gMonType"/>  <xsd:element name="DEMOGRAPHICS" type="demoType"/>  <xsd:element name="HOMEOWNERSHIPEDUCATION" type="educationSCIFDataType"/>  <xsd:element name="HOUSEINGCOUNSELING" type="counselingSCIFDataType"/>  </xsd:choice>  <xsd:attribute name="BORROWERID" type="xsd:string"/>  <xsd:attribute name="BorrowerType" type="bocType"/>  </xsd:complexType>  <xsd:complexType name="educationSCIFDataType">  <xsd:attribute name="CompletedWithin12Months" type="boolean"/>  <xsd:attribute name="Format" type="educationFormatType"/>  <xsd:attribute name="HUDApprovedAgency" type="xsd:string"/>  <xsd:attribute name="OtherAgency" type="xsd:string"/>  <xsd:attribute name="Date" type="integerType"/>  </xsd:complexType>  <xsd:complexType name="counselingSCIFDataType">  <xsd:attribute name="CompletedWithin12Months" type="boolean"/>  <xsd:attribute name="Format" type="educationFormatType"/>  <xsd:attribute name="HUDApprovedAgency" type="xsd:string"/>  <xsd:attribute name="OtherAgency" type="xsd:string"/>  <xsd:attribute name="Date" type="integerType"/>  </xsd:complexType>  <xsd:complexType name="languageType">  <xsd:simpleContent>  <xsd:extension base="xsd:string">  <xsd:attribute name="Language" type="languagePreferenceType"/>  </xsd:extension>  </xsd:simpleContent>  </xsd:complexType>  <xsd:simpleType name="languagePreferenceType">  <xsd:union>  <xsd:simpleType>  <xsd:restriction base="xsd:string">  <xsd:minLength value="0"/>  <xsd:maxLength value="1"/>  </xsd:restriction>  </xsd:simpleType>  <xsd:simpleType>  <xsd:restriction base="xsd:string">  <xsd:enumeration value="English"/>  <xsd:enumeration value="Chinese"/>  <xsd:enumeration value="Korean"/>  <xsd:enumeration value="Spanish"/>  <xsd:enumeration value="Tagalog"/>  <xsd:enumeration value="Vietnamese"/>  <xsd:enumeration value="Other"/>  </xsd:restriction>  </xsd:simpleType>  </xsd:union>  </xsd:simpleType>  <xsd:simpleType name="educationFormatType">  <xsd:union>  <xsd:simpleType>  <xsd:restriction base="xsd:string">  <xsd:minLength value="0"/>  <xsd:maxLength value="1"/>  </xsd:restriction>  </xsd:simpleType>  <xsd:simpleType>  <xsd:restriction base="xsd:string">  <xsd:enumeration value="FaceToFace"/>  <xsd:enumeration value="Internet"/>  <xsd:enumeration value="Telephone"/>  <xsd:enumeration value="Hybrid"/>  </xsd:restriction>  </xsd:simpleType>  </xsd:union>  </xsd:simpleType> |
| March 25, 2023  Addition of Borrower Requested Appraisal Review  New structure:  <APPRAISAL\_REVIEW\_REQUEST  \_Requested=''  \_InadequatComparables=''  \_FactualOmissions=''  \_ProhibitedBias=''  \_Other=''  \_MortgageeResolution=''/>  Attributes \_InadequatComparables, \_FactualOmissions, \_ProhibitedBias, and \_Other are “Boolean” (as defined in the schema) fields and \_MortgageeResolution is either blank or one of the fixed values below:   * ResolutionWithoutAction * ReconsiderationOfValue * SecondAppraisl * Other * NotRequired |
| November 28, 2022  Changes to Flood Insurance  The flood insurance declaration will now break out into the National Flood Insurance Program (NFIP) and Private Flood Insurance (PFI). The Changes shown here will be available as of November 18, 2022 and will become mandatory as of March 1, 2023.  New structure:  <FLOOD\_INSURANCE  \_SpecialFloodHazardArea=''  \_ElevationCert=''  \_ReplacementCost=''  \_LoanValue=''  \_LandCost=''  \_LandCostSource=''  \_InsuranceType=''  \_NFIPImplemented=''>  <FloodInsurance \_Amount='00000000' \_PolicyNumber='' \_InsuranceType='NFIP'>  <![CDATA[]]>  </FloodInsurance>  <FloodInsurance \_Amount='00000000' \_PolicyNumber='' \_InsuranceType='PFI'>  <![CDATA[]]>  </FloodInsurance>  </FLOOD\_INSURANCE>  Note that the \_LandCost and \_LandCostSource attributes have been moved from the FloodInsurance node to the FLOOD\_INSURANCE node.  New attributes:  [\\FLOOD\_INSURANCE\@\_InsuranceType](file:///\\FLOOD_INSURANCE\@_InsuranceType)  NFIP, PFI, Both, or blank to identify all insurance options included  [\\FLOOD\_INSURANCE\@\_NFIPImplemented](file:///\\FLOOD_INSURANCE\@_NFIPImplemented)  Yes, No, Blank  This attribute is optional and may be used to identify that your implementation is updated. If set to “Yes” prior to the mandatory date the system will search for and return flood insurance nodes based on the updated schema. If absent or set to No, the system will choose the schema to utilize based solely on the mandatory date.  Once the mandatory date has been reached, this field will have no meaning (but still must conform to Yes, No or blank values if retained).  [\\FloodInsurance\@\_InsuranceType](file:///\\FloodInsurance\@_InsuranceType)  NFIP of PFI to identify is the data in this FloodInsurance node is for NFIP or PFI.  This implementation changes the allowable max iterations of FloodInsurance from 1 to 2.  It is expected that there will be one FloodInsurance node for each type of insurance included. |
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| October 29, 2022  Added PositiveRentalHistory as a “Boolean” field.  //BORROWERRESIDENCE/@PositiveRentalHistory |
| April 11, 2022 (Mandatory, July 11)  Added FLOOD\_INSURANCE as:  <FLOOD\_INSURANCE \_SpecialFloodHazardArea='' \_ElevationCert='' \_ReplacementCost='' \_LoanValue=''>  <FloodInsurance \_Amount='' \_PolicyNumber='' \_LandCost='' \_LandCostSource=''>  <![CDATA[*insurer's name*]]>  </FloodInsurance>  </FLOOD\_INSURANCE>  Note: \_ReplacementCost and \_LoanValue are not populated in Insurance Application. These fields only have values in HECM Insurance Application. |
| April, 2021  Added FirmComittment as a display field to support employee loan rules.  UNDERWRITINGCASE/FirmCommitment   * \_Descision   + Accept   + Reject * \_Date' * \_ID |
| March 1st, 2021 (target)  Changes to “GOVERNMENTMONITORING” to support HMDA.  New cases may use this format as of March 1st, 2021.  B2G transactions must comply with the new format as of June 1st, 2021.  Changes include:   * Furnished method is collected for each borrower instead of for the entire form:   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\@FurnishedType * Addition of BorrowerFurnishedDescription   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@Sexfurnished   + \\ [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@EthnicityFurnished   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@RaceFurnished   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@SexFurnishedByAgent   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@EthnicityFurnishedByAgent   + [\\GOVERNMENTMONITORING](file://GOVERNMENTMONITORING) [GOVERNMENTMONITORINGID = ‘N’]\BorrowerFurnishedDescription\@RaceFurnishedByAgent * The enumerations for RaceNationalOriginType have been expanded.   + AmericanIndianOrAlaskanNative   + Asian   + Black   + NativeHawaiianPacificIslander   + White   + AsianIndian   + Chinese   + Filipino   + Japanese   + Korean   + Vietnamese   + OtherAsian   + NativeHawaiianOrOtherPacificIslander   + GuamanianOrChamorro   + Samoan   + OtherPacificIslander   + NotApplicable * Addition of EthnicityTypeDescrition with enumerations of   + Mexican   + PuertoRican   + Cuban   + OtherHispanicOrLatino |
| FHAVACurrentPayment has been expanded to accept “Forbearance” |
| September 10th, 2018  Added attribute to UnitedStatesTaxpayerIdentificationNumber, \_EntityType  / UnitedStatesTaxpayerIdentificationNumber/@\_EntityType  Values:   * Nonprofit * GovernmentEntity   When attribute is undeclared the \_EntityType value will be assumed to be “Nonprofit”  GovernmentEntity borrowers may not be mixed with other borrower types and a name must be provided.  Please see FHA Connection documentation for all rules and proper use of Government Entities (GE TIN value on FHAC screens) |
| January 14th 2017  OtherLoanPurposeDescription values are:   * ExistingOccupied * FinanceImprovements * Refinance * NewCondominium * ExistingCondominium * ExistingNeverOccupied * ConstructNewHome * FinanceCoop |
| September 25, 2016  Added attributes to the SUBJECTPROPERTY node to support PACE.  PropertyAssessedCleanEnergyprogram  PropertyAssessedCleanEnergyprogramAmount |
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| April 16, 2016  Three new input/output fields:   * SUBJECTPROPERTY/@HUDREOReapairAmount * SUBJECTPROPERTY/@HomeEnergyScore * SUBJECTPROPERTY/@ManualUnderwriteStretchRatios   One new output field:   * MIPLoantoValueRatio/@\_Value |
| October 30, 2015  Added FHAtoFHARefinanceType to result XML |
| **The Insurance Application B2G transaction has been modified.  For case numbers assigned on or after September 14, 2015 the “NotApplicable” value is no longer an allowable value for the counseling type field (B2G tag name “CounselingConfirmationType”).  The valid values for these cases are:**  **NoBorrowerCounseling**  **HUDApprovedCounseling**  **If “NotApplicable” is submitted you will not receive an error.  Instead it will be converted to “NoBorrowerCounseling”.**  Obsolete values may be returned for cases with case number assignment dates prior to September 14, 2015. These values include:   * NotApplicable * ThirdPartyCounseling * LenderTrainedCounseling |
| **Implementation date: September 12, 2015**  Added:  **SUBJECTPROPERTY\@Weatherization**  Boolean; indicates if weatherization improvements are to be made.  **SUBJECTPROPERTY\@WeatherizationAmount**  Cost of Weatherization improvements  **SUBJECTPROPERTY\@SubjectPropertyAdjustedValueAmount**   * Purchase: Adjusted Value is the lesser of Purchase Price less any inducements to purchase plus Borrower Paid Required Repairs OR the Property Value. * Refinance, Properties acquired by the Borrower within 12 months of the Case Number Assignment date: Adjusted Value is the lesser of the Purchase Price plus any documented improvements made subsequent to the purchase OR the Property Value. * Refinance, Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member: May utilize the calculation of Adjusted Value for properties purchased 12 months or greater. * Refinance, Properties acquired by the Borrower greater than or equal to 12 months prior to the case number assignment date: Adjusted Value is the Property Value. * REO: If no appraisal, Adjusted Value = Sales Price; otherwise, Adjusted Value = lesser of Sales Price or Appraised Value. Once adjusted value is calculated using the appropriate bullet above the Weatherization Amount should be added to the resultant value.   **VALUATIONS\@SolarWindAmount**  Cost of Solar/Wind technology system. The existing attribute, SolarHeatingPresent, is applicable for solar and wind improvements.  **FHAVA203KConsultantIdentifier\@\_203kType**  Used to differentiate between Substantial Rehabilitation (Standard 203(k)) and Minor Remodeling/Non-Structural Repairs (Limited 203(k))  Values are “Limited” and “Standard”  **FHAVAApprovedSecondaryResidence\@\_Value**  Indicates loan is for a second primary residence. This is not a second home.  Values are “No”, “AwaitingApproval”, “Approved”  **QualifiedMortagagePointsAndFees\@\_Value**  The points and fees as defined by the Consumer Financial Protection Bureau’s Qualified Mortgage Rule.  99999.99  **CombinedLoantoValueRatio\@\_Limited**   * If secondary financing is applicable, funds from the following sources are not subject to the CLTV limit:   + Nonprofit (not Instrumentality of Government)   + Section 115 Entities   + FHLB   + Government – State and Local   + Federal Government   + Nonprofit Instrumentality of Government   + Family / Relative * If secondary financing is applicable, funds from the following sources are subject to the CLTV limit:   + Private Organizations / Eligible Individuals   + Lender   **FHAVABorrowerPaidAppraiserRequiredRepairs**  99999  **InducementsToPurchase\@\_Value**  99999 |
| **August 2nd, 2014**  Added new attribute FHAVA  //FHAVA/@\_Secondary FinancingIndicator  The attribute is Boolean (Yes,No,YES,NO,yes,no,Y,N,y,n) and indicates if there is secondary financing data for the case.  Existing secondary financing and secondary lender data will no longer be collected by Insurance Application. This data will be collected by a new function, Secondary Financing.  To assist with the migration; until September 2 Insurance Application will continue to accept secondary financing data with no changes to the interface. Insurance Application will process secondary financing data as it does now. The only change evident will be that the secondary financing data will only be reflected in the return XML if the operation was an update. If the operation was a query the secondary financing data will not appear.  After September 2  this transitional version will be removed and it will be necessary to include the new attribute (\_SecondaryFinancingIndicator) in the Insurance Application interface and use the new function, Secondary Financing, to enter secondary financing data. |
| **November 16, 2013**  Added new attributes to FHAVARepairEscrow  Update, EscrowAmount, CompletedDate  The Update attribute is new. It is used to indicate “Power Saver”. FHAVA203KPowerSaver or blank are the only accepted values for FHAVARepairEscrow/@Update in Insurance Application.  EscrowAmount and CompletedDate are being added to better coordinate with the Escrow Closeout application. They are output only and hold exactly the same data as RepairEscrowAmount and RepairCompletedDate. RepairEscrowAmount and RepairCompletedDate will continue to be returned. No action is required on this change. It is provided as a convenience only. |
| **September 30, 2013**  Added support for “Back to Work”  //Declarations/@\_BackToWork as Boolean (Yes, No, Y, N) |
| **Removed Support for Affordable Housing and Community Land Trust March 8, 2013**  These fields will no longer be supported beginning March 8, 2013. There is no harm in sending these fields the B2G software will ignore them.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableHomeProvider/[**@\_EIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#toaffein) Provide EIN for Affordable Home Provider is applicable.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVACommunityLandTrust/[**@\_EIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tocltein) Provide EIN for Community Land Trust is applicable.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_LegalRestrictions**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tolegal) Are there legal restrictions? Yes or No.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_Conveyable**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tolegal) If there are there legal restrictions do they convey with deed? Yes or No. |
| **Secondary Financing February 4, 2013**  Up to 3 Secondary Financing surces can now be entered and an additional field, SecondaryFinancingPurpose has been added. //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/SecondaryFinancing/[**@SecondaryFinancingPurpose**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#secfin) The SecondaryFinancingPurpose field will become a mandatory entry May 30, 2013  When entering more than one secondary financing source enter the elements in the same order as shown below. The elements do not need to be consecutive but the order must be maintained (first FHAVASecondaryLender element applies to first SecondaryFinancing element, etc.)  <SecondaryFinancing SecondaryFinancingAmount='' SecondaryFinancingSource='' SecondaryFinancingPurpose=''/> <SecondaryFinancing SecondaryFinancingAmount='' SecondaryFinancingSource='' SecondaryFinancingPurpose=''/> <SecondaryFinancing SecondaryFinancingAmount='' SecondaryFinancingSource='' SecondaryFinancingPurpose=''/>  <FHAVASecondaryLender \_IDTIN='' \_Value='' \_Name='' /> <FHAVASecondaryLender \_IDTIN='' \_Value='' \_Name='' /> <FHAVASecondaryLender \_IDTIN='' \_Value='' \_Name='' /> |
| **Affordable Housing and Community Land Trust February 4, 2013**  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableHomeProvider/[**@\_EIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#toaffein) Provide EIN for Affordable Home Provider is applicable.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVACommunityLandTrust/[**@\_EIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tocltein) Provide EIN for Community Land Trust is applicable.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_LegalRestrictions**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tolegal) Are there legal restrictions? Yes or No.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_Conveyable**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tolegal) If there are there legal restrictions do they convey with deed? Yes or No.  **NOTE:** These elements may be omitted until May 30, 2013 but must be sent after that date. To send an empty set send as follows:  <FHAVAAffordableHomeProvider \_EIN='' /> <FHAVACommunityLandTrust \_EIN='' /> <FHAVAAffordableOrLandTrustRestrictions \_LegalRestrictions='No'\_Conveyable='No' /> |
| **Refinance Credit Qualification -- December 7th deployment**  Beginning April 1, 2013 the Credit Qualifying Streamline Refinance Flag will be required on all Streamline Refinances.   Until April 1, 2013 the flag will be defaulted to "No" if it is not supplied. This flag should be "Yes" if the loan is a Credit Qualifying Streamline Refinance. It should be "No" for all other Streamline Refinances. It should be omitted if the loan is not a Streamline Refinance.   //MORTGAGEDATA/APPLICATION/FHAVA/[**@\_RefinanceCreditQualification**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavarcq) |
| **$100 down payment REO program**  //MORTGAGEDATA/APPLICATION/FHAVA/[**@\_RealEstateOwnedLowDownPaymentProgram**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavareo) Added on 4/25/2011. Indicates if application is a participant in the $100 down payment on REO properties program. |
| **Loan Application Certification, to be implemented April 18, 2011**  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/BORROWER\_APPLICATION/[**@\_Certification**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#tocert)  Per Mortgagee Letter 2011-10 lenders are required to certify they have an active loan application for the case number they are requesting. A "Yes" in this field is that certification. A "Yes" in this field is required to obtain a case number. The CDATA note (as shown in the sample XML below) is included XML returned from this transaction. This is an output structure. Input is allowable but not required in the XML submitted to this transaction. |
| **Loan Officer information is optional until May 1, 2011. Beginning May 1, 2011 the Loan Officer First and Last Name will be required. Beginning May 1, 2011 if registered in NMLS, the Loan Officer NMLS ID will be required.** //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_OFFICER/@\_NationwideMortgageLicensingSystem //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_OFFICER/@\_FirstName //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_OFFICER/@\_MiddleInitial //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_OFFICER/@\_LastName //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_OFFICER/@\_Suffix |
| **Addition of Pre-Endorsement Default History -- January 14th 2011 Implementation.** |
| **New output structure. When Pre-endorsement defaults exist this structure will be created to report them.** \\LOAN\_SET\LOAN\_SET\_GROUP\@LoanSetGroupID \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@LoanID \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@ServicerID \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@ServicerName \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@MortageStatusDescription \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@TransactionDate \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@OldestUnpaidDefault \\LOAN\_SET\LOAN\_SET\_GROUP\LOAN\@MonthsDelinquant  <LOAN\_SET> <LOAN\_SET\_GROUP LoanSetGroupID=""> <LOAN LoanID="" ServicerID="" ServicerName="" MortageStatusDescription="" TransactionDate="" OldestUnpaidDefault="" MonthsDelinquant="" /> <!-- a LOAN element will be reproduced for each default on record --> </LOAN\_SET\_GROUP> </LOAN\_SET> |
| **Addition of non-FHA lenders and Loan Officer Data -- October 4th 2010 Implementation.** |
| **New node for sponsored originator (non-FHA) EIN:** //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_ORIGINATOR/@\_EmployerIdentificationNumber //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/LOAN\_ORIGINATOR/@\_NationwideMortgageLicensingSystem Non-FHA Lender IDs will be reported in LOAN\_ORIGINATOR. FHA Lender IDs continue to be reported in //FHAVAOriginatorIdentifier  **New ouput nodes for lenders** //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAOriginatorIdentifier\@\_NationwideMortgageLicensingSystem //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVASponsorIdentifier\@\_NationwideMortgageLicensingSystem |
| **Addition of attribute PrincipalWriteDown in FHAVA to support new ADP codes. August 6, 2010 Implementation.** |
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| **Modification to the HOPE data collection area** |
| **Removed nodes: //Application/FHAVA/FHAVAPreviousLien/@\_SharedAppreciation**  **New Nodes:  //Application/FHAVA/FHAVAPreviousLien/@\_UpfrontPaymentAmount //Application/FHAVA/FHAVAHopeForHomeOwners/@\_PaymentsCurrent** |
| **Adding Support for First Time Homebuyer Tax Credits and for recording HOPE program shared equity, Implementation has been delayed. You can build and test on the development system but will not be able to use these new fields in production for the time being.** |
| Added [**FHAVAFTHBTaxCredit**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fthbtc) element |
| Added [**\_SharedEquity**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#shequity) attribute to the FHAVAHopeForHomeOwners element |
| **Changing values for FHAVAPreviousLein \_SharedAppreciation, February 21, 2009 implementation** |
| The new values are; No, Future, Upfront. The system will continue to accept values of "Yes" until April 4, 2009  Until then; if you send a value of Upfront or Future you will see these values reflected in the output. If you send a value of "Yes" you will not see the values Future or Upfront in the output. When you query a case number you will not see the new values until after April 4, instead, if the field contians Future or Upfront in the database you will see "Yes" in the output. |
| **Adding Support for collecting initial payment date for HOPE Loan Processing, January 24, 2009 implementation** |
| **Added** new new element [**FHAVAInitialPaymentDate**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#1stpaydt) |
| **Adding Support for HOPE Loan Processing, December 1, 2008 implementation** |
| **Added** new new element [**FHAVAHopeForHomeOwners**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#hope_loan) **Added** new attribute, [**\_PrepaymentAmount**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#hope_loan) to FHAVAHopeForHomeOwners **Added** new attribute, [**\_PrepaymentPenalty**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#hope_loan) to FHAVAHopeForHomeOwners  **Added** new new element [**FHAVATrialMods**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) **Added** new attribute, [**\_NumberOfMods**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVATrialMods  **Added** new new element [**FHAVATrialModDetail**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#prev_liens) Up to three indexed occurances of this Element structure may be used. **Added** new attribute, [**\_Index**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVATrialModDetail **Added** new attribute, [**\_LengthOfMod**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVATrialModDetail  **Added** new new element [**FHAVAPreviousLien**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#prev_liens) Up to five indexed occurances of this Element structure may be used. **Added** new attribute, [**\_Index**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien **Added** new attribute, [**\_UnpaidBalance**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien **Added** new attribute, [**\_AccruedInterest**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien **Added** new attribute, [**\_TotalDue**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien **Added** new attribute, [**\_WriteDownAmount**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien **Added** new attribute, [**\_EmployerID**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#trial_mods) to FHAVAPreviousLien |
| **Adding Support for Cash MIP, August 28, 2008 implementation** |
| **Added** new new element [**CashMip**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#cashmip) |
| **Adding Support for Appraiser Type, August 25, 2008 implementation** |
| **Added** new attribute, [**Type**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#aprsrt), to FHAVAAppraiserLicenseIdentifier element **Added** new element, [**LicenseType**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#aprsrt2), to PARTY element  Type of license issued to appraiser. This field is optional unless the appraiser cannot be uniquely identified by state and license combination. If Type is omitted and the state and license combination is unable to uniquely identify the appraiser, this transaction will return an error message.   Valid values for the license type fields are Licensed, CertifiedGeneral, CertifiedResidential |
| **Added** new new values to the [**Type**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#aprsrt2) attribute of the PARTY element |
| **Loan Transmittal, June 9, 2008 implementation. Changes will become mandatory on October 1 2008** |
| **Removed Elements:** EstimatedFHAClosingCostsAmount, FHAVAMortgageBasisTotalCost, CashMIP |
| **Added** new element [**SellerClosingCostPercent**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#sccp) \_Value='' |
| **Added** new element [**FHAVAAppraiserUnderwriter**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fau) |
| **Added** three attributes to the APPLICATION element [**DownPaymentSecondaryGiftLetterSource**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#dpsgl) [**DownPaymentSecondaryGiftSourceTIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#dpsgt) [**DownPaymentSecondaryGiftLetterName**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#dpsgn) |
| **Added** new element [**SecondaryGiftFundTotalAmount**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#sgta) |
| **Added** new element [**BuyerReserveFunds**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#brf) \_Value=' ' |
| **Added** new element [**ProgramQualifyingRate**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#pqr) |
| **Added** three attributes to the FHAVA element [**FHAVAPriorFinancingIndicator**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fpfi) [**RefinanceCashOut**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#rco) [**BuildingOnOwnedLand**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#bool) |
| **Added** attribute to the PRODUCT element [**LoanType**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#lt) |
| **Added** new element [**CombinedLoantoValueRatio**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#comltv) \_Value |
| **Changes to FHAVA element. Implementation date March 28, 2008** addition of new [**FHAVASecondaryLender**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavas1) element to output. (Corrects earlier implementation where FHAVASecondaryFinancing was inadvertantly used on output. FHAVASecondaryFinancing will continue to be supported to facilitate a smooth transition to the correct FHAVASecondaryLender element for those who have already implemented it.) |
| **Changes to FHAVA element, addition of 4 attributes related to correct ADP Code choice. Implementation date February 9, 2008** [**Amortization**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavaam) [**HousingProgram**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavahp) [**SpecialProgram**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavasp) [**BuyDown**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#fhavabd) |
| **Addition of**[**MortgageInsuranceTotalLiabilityWithOutMIP**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#womip)**element. Implementation date February 9, 2008** |
| **Changes to UNDERWRITINGCASE element. Implementation date February 9, 2008** addition of new [**CounselingAgencyID**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#uwcci) attribute. New value for the attribute, HUDApprovedCounseling. |
| New value for the SecondaryFinancingSource attribute of SecondaryFinancing, "Lender" Implementation October 30, 2007 |
| **Arm Index and Principal reduction support added. Implementation September 24, 2007. Will become mandatory on or before November 1st. Watch for relevant Mortgage Letter for details.** |
| Added support for [**ARMIndexType**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#AIT) attribute of element PRODUCT. |
| Added support for [**ARMIndexMarginPercent**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#AIMP) element |
| Added support for attribute [**\_Required**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#PR) of FHAVAPrincipalReduction |
| Added support for attribute [**\_Value**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#PR) of FHAVAPrincipalReduction |
| **Gift Source types expanded and modified. Implementation October 13, 2006 Becomes mandatory January 1, 2007** |
| Adding two Keys for DownPaymentGiftLetterSource, SellerFundedNonProfitReligiousCommunity and NonSellerFundedNonProfitReligiousCommunity |
| Removing Key for DownPaymentGiftLetterSource, NonProfitReligiousCommunity |
| **ProcessLenderEndorsementStatus January 1, 2006 implementation** |
| **Added** attribute [**ProcessLenderEndorsementStatus**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#ples) to MORTGAGEINSURANCE element |
| **Borrower Verification June 18, 2005 implementation** |
| All borrowers with SSNs will be validated. A new control element (**BorrowerValidationIndicator**) is provided to override borrower validation when needed. |
| **Added** new element [**BorrowerValidationIndicator**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#may16). |
| **Addition of two AUS/Scorecard information fields -- September 30, 2004 Implementation** |
| **Added** [**FHAVACreditScoreDecision**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#aus_dec) element |
| **Added**[**FHAVACreditScoreDecisionDate**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#aus_date) element |
| **Addition of EEM detailed information -- July 15, 2004 Implementation** |
| **Added** [**EnergyEfficientHomeType**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#july15) attribute to SUBJECTPROPERTY |
| **Added** [**FHAVAEEMImprovementAmount**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#one_down) element |
| **Retained** [**FHAVAEEMEscrowAmount**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#july15_2) element |
| **Addition of CREDIT SCORING -- May 1, 2004 Implementation** |
| **Added structure to report credit scoring**   1. **Added** [**CREDITSCORE**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17euc_xmlhlp.cfm#mayone) element 2. **Added** CREDITSCORE attribute, DataRepositorySourceType 3. **Added** CREDITSCORE attribute, ScoreExclusionReasonType 4. **Added** CREDITSCORE attribute, BORROWERIDREFS 5. **Added** CreditScoreValue element   This structure is a child fragment of the APPLICATION element. |
| **HMDA Changes -- January 5, 2004 Implementation** |
| **Increased allowable number of borrowers to 5** |
| **Altered structure to read and report GOVERNMENTMONITORING data. Please check XML layout.**   1. **Added** GOVERNMENTMONITORING attribute, EthnicityType 2. **Added** GOVERNMENTMONITORING attribute, BorrowerFurnished 3. **Dropped** GOVERNMENTMONITORING attribute, RaceNationalOriginType 4. **Dropped** deprecated element, GenderType 5. **Added** element, RaceNationalOriginType 6. **Added** RaceNationalOriginType attribute RaceNationalOriginTypeID |
| **Correct element spelling**   1. **Added** FHAVAAppraiserLicenseIdentifier 2. **Retained** AppraiserLicenseIdentifier |
| **Added** New attribute to APPLICATION element. <APPLICATION ApplicationMethod = ''> |
| **Changed method of acquiring borrower's age.**   1. **Added**<BorrowerBirthDate> 2. **Retained** <Age> (Retained for all cases originated before January 1, 2004) |
| **Flipping Changes -- October 18, 2003 implementation** |
| **Added** <ARMPAYMENTADJUSTMENT><FirstPaymentAdjustmentYears> to represent "arm\_type". |
| **Added** <PROJECT PUDIndicator = '[Yes|No]'> to input. |
| **Added** <FHAVAEEMEscrowAmount> in input and output to represent EEM escrow amount |
| **Added** <SUBJECTPROPERTY ManufacturedHomeIndicator = '[Yes|No]'> |
| **Corrected element spelling**   1. **Added**<FHAVAUnderwriterApprovalDate> 2. **Retained** <FHAVAUndewriterApprovalDate> |
| **Moved** <CashMip> to correct tree position in output. |