# HECM Financial Assessment

HECM Financial Assessment provides an XML based interface to add and modify financial assessment data for existing cases.

* This function is based on the MISMO Smartdocument and uses the eMortgage framework v.1.01. 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.

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| Key \_Name |  | **Data Type** | **Data Description** |
| TransactionMode | String | [Update, Query] Update modifies/adds data to a case. Query returns existing data. |
| 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 | Alphanumeric | 10 Digit case number |

In contrast to other B2G functions, there are two distinct ways to post data to the HECM Financial Assessment 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/f17hfaxml.cfm>

To post your data to the production system use <https://entp.hud.gov/b2b/chums/f17hfaxml.cfm>

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| Updates |
| October 2023  Added support for Accessory Dwelling Unit  FHAVAAccessoryDwellingUnit/@\_ADU  FHAVAAccessoryDwellingUnit/@\_ADU\_HIST  FHAVAAccessoryDwellingUnit/@\_ADU\_INCOME |
| March 6th, 2017  The following fields become signed.  //\_MonthlyEffectiveIncome/@\_MonthlyIncomefromAllOtherSources  //\_MonthlyEffectiveIncome/@\_Total  //\_MonthlyResidualIncome/@\_TotalMonthlyIncome |
| September 25, 2016  Added “\_Amount” attribute to "\_CompensatingFactors" for “\_FactorEnumeration” values of:  Non-BorrowingSpouseIncome  ExpectedSSIorPensionIncome  Overtime/Seasonal/Part-timeorBonusIncome  ImputedIncomefromHECM  When “\_Value” is set to “Yes” a decimal value is expected for “\_Amount” |