# HECM Insurance Application

The HECM Insurance Application function allows an authorized lender to add, review, or change insurance application data for a HECM case. If a lender is not authorized to enter or update insurance application information, he/she may access the HECM Insurance Application function in Query mode.

The HECM Insurance Application function can be divided into five sections:

Fundamental Case Information,

General Information,

Worksheet Information,

Borrower Information, and

Mortgage Information.

The listed information within the sections include borrower, property, loan, and credit information that is needed to process and insure the HECM case.

Model input and output from the MORTGAGEDATA element as demonstrated in the sample XMLs.

Pilot URL: <https://entptest.hud.gov/b2b/chums/f17evcxml.cfm>

Production URL: <https://entp.hud.gov/b2b/chums/f17evcxml.cfm>

**History of Changes**

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| September 6, 2024  Addition of Borrower Requested Appraisal review |
| October 2023  Added support for Accessory Dwelling Unit and HECM Counseling Waived  FHAVAAccessoryDwellingUnit/@\_ADU  FHAVAAccessoryDwellingUnit/@\_ADU\_HIST  FHAVAAccessoryDwellingUnit/@\_ADU\_INCOME  FHAVAHECMCounselCertificate/@\_CounselingWaived |
| August 28, 2023  Addition of SCIF Borrower data  New XML structure added:  <LanguagePreference Language=''></LanguagePreference>  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:choice>  <xsd:attribute name="BORROWERID" type="xsd:string"/>  <xsd:attribute name="BorrowerType" type="bocType"/>  </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> |
| 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. |
| April 11, 2002 (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> |
| 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 |
| **September, 2017**  Added Attributes to HECM\_CHARATERISTICS  \_ServicingFeeeSetAside 99999.99  \_LifetimeExpectancySetAside 999999.99 |
| March 4th, 2015  For cases originated on or after March 4th, 2015 FICO scores will be required for borrowers on HECM loans. This data will be collected and reported in the following structure:  <CREDITSCORE DataRepositorySourceType='' ScoreExclusionReasonType='' BORROWERIDREFS=''>  <CreditScoreValue></CreditScoreValue>  </CREDITSCORE>  //MORTAGAGEDATA/APPLICATION/CREDITSCORE  Valid values for DataRepositorySourceType are Experian, Equifax, and Transunion.  ScoreExclusionReasonType is not utilized by the HECM Insurance Application function.  BORROWERIDREFS is a number from 1 to 5 and corresponds to the BORROWERID value of the borrower to which this credit score applies.  Each borrower should be represented by 3 creditscore elements; 1 for each DataRepositorySourceType |
| **January 2nd 2015**  Added a new attribute to \_NonBorrowerSpouse as \_Eligible  The new field is a Boolean that indicates if the non-borrowing spouse is eligible for the “Safeguard to Prevent Displacement of Homeowner” as defined in Subsection 255(j) of the National Housing Act. Please see Mortgagee Letter 2014-07 for details.  Yes, YES, Y, y, No, NO, N, and n are accepted values. |
| **August 2nd, 2014**  Adding new data structure to BORROWER, \_NonBorrowerSpouse  The new structure will hold information for spouses of borrowers who are not listed on the loan. Any of the possible 5 borrowers on a case may have a non borrowing spouse but no more than 3 may be entered in total.  This is only applicable to HECM cases  //BORROWER/\_NonBorrowerSpouse/@\_FirstName  //BORROWER/\_NonBorrowerSpouse/@\_MiddleInitial  //BORROWER/\_NonBorrowerSpouse/@\_LastName  //BORROWER/\_NonBorrowerSpouse/@\_SSN  //BORROWER/\_NonBorrowerSpouse/@\_DateOfBirth |
| **December 31, 2013**  Added new fields:  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS/@\_MandatoryObligationsCashFromBorrower //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS /@\_MandatoryObligationsCashFromLender |
| **September 30, 2013**  Addendum to previous change announcement:  \_InitialDisbursementAmount will not be added.  ~~//MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS/@\_InitialDisbursementAmount~~  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS /@\_MipRate  Only 0.5 or 2.5 may be entered. Returns may also include 0.01 and 2.0 but these values will not be accepted as input.  **If updating a case with a received date prior to September 30 2013 do not send a value for this field.**  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS /@\_AdditionalPrincipalLimit  Number (see mortgagee letters for details)  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS /@\_\_AdditionalPrincipalLimitApplication  Boolean  This change will be handled internally without an interface change.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAProcessingCode  ~~Added HECM2014~~ |
| **September 30, 2013**  Added new fields:  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS/@\_InitialDisbursementAmount  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM\_CHARACTERISTICS /@\_MandatoryObligations  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAProcessingCode  Added HECM2014 |
| **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/f17evc_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/f17evc_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/f17evc_xmlhlp.cfm#tolegal) Are there legal restrictions? Yes or No.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_Conveyable**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm#tolegal) If there are there legal restrictions do they convey with deed? Yes or No. |
| **Affordable Housing and Community Land Trust February 4, 2013**  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableHomeProvider/[**@\_EIN**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_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/f17evc_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/f17evc_xmlhlp.cfm#tolegal) Are there legal restrictions? Yes or No.  //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAAffordableOrLandTrustRestrictions/[**@\_Conveyable**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_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' /> |
| **New loan characteristics will be collected. The purpose for, initial appointment date, rate index lock and distribution date will be required. These new fields will be implemented May 1st. The fields will not be required until August 1st.**  Loan purpose fields. One or more of these may be set to "Yes" to indicate the reason(s) for the loan: //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_AdditionalIncome //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_HomeImprovements //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_PaymentsOfTaxes //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_PaymentOfInsurance //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_Leisure //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_Medical //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_ExtinguishForwardMortgage //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_Other   Rate lock indicator. Yes or No response. //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_RateLock   Application and Initial Appointment dates entered in YYYYMMDD formats. //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_InitialAppointmentDate //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/@\_DistributionDate   If \_Other is set to "Yes" and explanation is required. //MORTGAGEDATA/APPLICATION/UNDERWRITINGCASE/FHAVA/FHAVAHECM/FHAVAHECM\_CHARACTERISTICS/ |
| **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 Non-FHA Lender data and new HECM adp Codes support -- October 4th, 2010 Implementation.** |
| New values for FHAVAProcessingCode NOTE: field will now be colected on input as well as displayed on output. If you do not send this field "HECM" will be used as a default value. This fieled is optional for standard HECMs but mandatory for HECM Saver cases.  //FHAVAProcessingCode : HECMSaver   |  |  |  | | --- | --- | --- | | **ADP Description** | **HECM Saver ADP Codes** | **HECM Standard ADP Codes** | | HECM Assignment/Fixed | 971 | 951 | | HECM Assignment/ARM | 972 | 952 | | HECM Condominium/Fixed | 977 | 957 | | HECM Condominium/ARM | 978 | 958 | |
| **New nodes 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 All lenders will now include NMLS numbers when available on output.  **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.** |
| **Loan Officer information** |
| **Adding Support for recording HECM Counseling Certificates April 4 implementation** |
| Added **[FHAVAHECMCounselCertificate](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "hecmc)** element |
| **Adding support for**[**HECM Purchase**](http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/files/08-33ml.doc)**, December 27 Implementation** |
| **Added new element, [PurchasePriceAmount](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "saleprice), to APPLICATION element** |
| **Added new element, [FHAVARequiredInvestmentToClose](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "reqinvst), to FHAVA element** |
| **Origination Fees required, November 29, 2008 implementation Required entry for cases originated on or after October 31, 2008** |
| **Added new element, [OriginationFee](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "origination_fee), to PRODUCT element** |
| **FHAVAHECMmaximumClaimAmount will now accept input data, November 4, 2008 implementation** |
| **Adding Support for Appraiser Type, August 25, 2008 implementation** |
| **Added** new attribute, [**Type**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm#aprsrt), to FHAVAAppraiserLicenseIdentifier element **Added** new element, **[LicenseType](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "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 |
| **Loan Transmittal, June 9, 2008 implementation. Changes will become mandatory on October 1 2008** |
| **Added** new attribute to new element VALUATIONS, **[BuildingStatusType](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "const)** |
| **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/f17evc_xmlhlp.cfm#fhavaam), [**HousingProgram**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm#fhavahp), [**SpecialProgram**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm#fhavasp), [**BuyDown**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm#fhavabd) |
| **LIBOR Changes, December 14 2007 Mandatory on this date.** |
| **Added** **[FHAVAExpectedRateIndex](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "arm_eri_element)** element |
| **Added** **[ARMIndexType](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "arm_indx_attribute)** attribute to PRODUCT element |
| **Consolidation of payment plan fields August 10, 2007 implementation** |
| **Dropped** FHAVAHECMPaymentPlanTenure element |
| **Dropped** FHAVAHECMPaymentPlanTerm element |
| **Dropped** FHAVAHECMPaymentPlanLineOfCredit element |
| **Added** **[FHAVAHECMPaymentPlan](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "new_payment)** element |
| **ProcessLenderEndorsementStatus May 11, 2007 implementation** |
| **Added** attribute **[ProcessLenderEndorsementStatus](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17evc_xmlhlp.cfm" \l "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/f17evc_xmlhlp.cfm" \l "may16)**. |
| **HECM Counseling April 2 implementation** |
| **Added** new Attribute Value, CounselingAgency, to PartyType to report HECM Counseling Agency party detail information. |
| **Added** new element, FHAVAHECMCounselID. |
| **Added** new element, FHAVAHECMCounselDate. |
| **HMDA Changes January 5 Implementation** |
| **Added** APPLICATION attribute ApplicationMethod |
| **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. **Added** element, RaceNationalOriginType 5. **Added** RaceNationalOriginType attribute RaceNationalOriginTypeID |
| **Added** New attribute to APPLICATION element. <APPLICATION ApplicationMethod = ''> |
| **Added** <MortgageInsuranceCertificateToBeMailedToSponsor> |
| **Retained** (as deprecated) <MortgageInsuranceInformationToBeMailedToSponsor> |
| **Flipping Changes October 18 implementation** |
| **Added** <PROJECT PUDIndicator = '[Yes|No]'> to input. |
| **Added** <SUBJECTPROPERTY ManufacturedHomeIndicator = '[Yes|No]'> |