# Refinance Authorization/Refinance Credit Query

Refinance Authorization allows a lender to access the Upfront Mortgage Insurance Premium (UFMIP) information for Refinance cases. This information includes the used and refundable amounts of the UFMIP from the old case. The listed information is for a two month period, the indicated month and the following month, and is based on the closing date entered. An authorization number and an expiration date will be issued when the exchange of information is verified and posted.

Refinance Credit Query is used to determine the refinance credit available for an active FHA-insured loan (case) that is being refinanced. However, it cannot be used for a HECM refinance case. Refinance Credit Query provides 30-day and 60-day calculations based on the projected closing date of the new loan. Refinance credit is upfront MIP that was paid but not earned by HUD. It was formerly known as the refinance netting amount. Refinance credit from the old case is applied to the new case when an upfront MIP payment is remitted for the new case. If the new loan is a conventional loan and will not be FHA insured, a refund to the borrower may be in order.

Refinance Credit Query can be used before Case Number Assignment is processed for the new loan and a Refinance Authorization Number is issued. Refinance Credit Query does not issue or provide the Refinance Authorization Number. After Case Number Assignment is processed for the new loan, you can use Refinance Authorization to view refinance information (including the Refinance Authorization Number) and update the projected closing date.

Contact information is not required for Refinance Credit Query.

To run this API as Refinance Authorization, set ProcessStatusCode to “Update”.

To run this API as Refinance Credit Query, set ProcessStatusCode to “Query”.

Pilot URL: <https://entptest.hud.gov/b2b/chums/f17refaxml.cfm>

Production URL: <https://entp.hud.gov/b2b/chums/f17refaxml.cfm>

|  |
| --- |
| Added PriorCasePartialClaim, November 1, 2024  <PriorCasePartialClaim \_Status='' \_Amount=''/> |
| March 14, 2016  Added attribute to FHAVASRFIPriorLoan   * //FHAVASRFIPriorLoan/@\_MIPfactor |
| October 27, 2015  Added elements for unpaid principal balance  FHAVASRFIUnpaidPrincipalBalance1  FHAVASRFIUnpaidPrincipalBalance2 |
|  |