# Borrower/Address Change

The Borrower/Address Change function allows a lender to access property and borrower data previously entered for a case. Property and borrower data entered from the Case Number Assignment or the Insurance Data functions will appear as previously entered. Authorized lenders may access the Borrower/Address Change function to add, change, or update the case data prior to insurance.

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

Pilot URL: [**https://entptest.hud.gov/b2b/chums/f17bacxml.cfm**](https://entptest.hud.gov/b2b/chums/f17bacxml.cfm)  
Production URL: [**https://entp.hud.gov/b2b/chums/f17bacxml.cfm**](https://entp.hud.gov/b2b/chums/f17bacxml.cfm)

**History of Changes**

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| 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 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 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) |
| September 18th, 2017  Added new elements in FHAVA:  <FHAVAHECM>  <FHAVAHECM\_CHARACTERISTICS  \_MipRate=''  \_AdditionalPrincipalLimit=''  \_AdditionalPrincipalLimitApplication=''  \_MandatoryObligations=''  \_MandatoryObligationsCashFromBorrower=''  \_MandatoryObligationsCashFromLender=''  \_RepairSetAside=''  \_RepairSetAsideAmount=''  \_TaxesAndInsurance=''  \_InitialDisbursementLimit=''  \_ServicingFeeSetAside=''  \_LifetimeExpectancySetAside='' />  <FHAVAHECMmaximumClaimAmount></FHAVAHECMmaximumClaimAmount>  <FHAVAHECMPrincipalLimit></FHAVAHECMPrincipalLimit>  </FHAVAHECM> |
| January 14th, 2017  LoanPurposeType allowable values are:   * ExistingOccupied * FinanceImprovements * Refinance * NewCondominium * ExistingCondominium * ExistingNeverOccupied * ConstructNewHome * FinanceCoop |
| **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 |
| **New HECM ADP code support -- October 4th 2010 Implementation.**  New values for FHAVAProcessingCode and HousingProgram //FHAVAProcessingCode : HECMSaver //FHAVA/@HousingProgram : HomeEquityMortgage255Saver, HomeEquityMortgageCondominium255Saver   |  |  |  | | --- | --- | --- | | **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 | |
| **Addition of attribute PrincipalWriteDown in FHAVA to support new ADP codes. September 1, 2010 Implementation.** |
| **Adding new value to //PROJECT/@FHAVAApprovedCondominiumCooperativeSpotLot, "SiteCondo" December 2009 implementation** |
| **Changes to FHAVA element, addition of 4 attributes related to correct ADP Code choice. Implementation date January 29, 2008** [**Amortization**](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17bac_xmlhlp.cfm#fhavaam), **[HousingProgram](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17bac_xmlhlp.cfm" \l "fhavahp)**, **[SpecialProgram](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17bac_xmlhlp.cfm" \l "fhavasp)**, **[BuyDown](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17bac_xmlhlp.cfm" \l "fhavabd)** |
| **Changes to UNDERWRITINGCASE element. Implementation date January 29, 2008** addition of new **[CounselingAgencyID](http://hudstage.hud.gov/offices/hsg/sfh/f17c/f17bac_xmlhlp.cfm" \l "uwcci)** attribute. New value for the attribute, HUDApprovedCounseling. |
| **Borrower Verification May 16 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. |
| **HMDA Changes January 5 Implementation** |
| **Increased allowable number of borrowers to 5** |
| **Added** element, BorrowerBirthDate |
| **Added** element, Age |
| **Added** APPLICATION attribute, ApplicationMethod |
| **Added** Element DEMOGRAPHICS |
| **Added** DEMOGRAPHICS attribute, MaritalStatusType |
| **Added** Element DependentCount |
| **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 |