# Secondary Financing

Secondary Financing provides an XML based interface to add and modify secondary financing data for existing cases. This function replaces and enhances the similar functionality for entering this data that was previously incorporated in the Insurance Application function.

* This function is based on the MISMO Smartdocument and uses the eMortgage framework v.1.01. Schemas are included here but if you plan to validate using the MISMO DTDs you will need to make the following DTD modifications:
* Add SecondaryFinancing as:  
  <!ELEMENT SecondaryFinancing (SecondaryLender) >  
  <!ATTLIST SecondaryFinancing  
  \_SecondaryFinancingSource (N/A|GovernmentNonprofitInstrumentalityofGovernment|NonProfitNotInstrumentalityofGovernment|PrivateOrganizationsEligibleIndividuals|Lender|Section115Entities|FHLB|Government|NonProfitInstrumentalityofGovernment) #IMPLIED

\_SecondaryFinancingAmount CDATA #IMPLIED

\_SecondaryFinancingPurpose (N/A|BorrowerClosingCosts|RequiredMinimumCashInvestment|TaxAbatement|Other|DownPaymentExceedingMRI) #IMPLIED

\_CloseInNonProfitNameIndicator (Yes|No,YES,NO,yes,no,Y,N,y,n) #IMPLIED

\_NonProfitEIN CDATA #IMPLIED >

* Add SecondaryLender as:  
  <!ELEMENT SecondaryLender EMPTY>  
  <!ATTLIST SecondaryLender  
  \_IDTIN (FHA, EIN) #IMPLIED

\_Value CDATA #IMPLIED

\_Name #IMPLIED>

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.

|  |  |  |  |
| --- | --- | --- | --- |
| 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 Secondary Financing 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/f17uscxml.cfm>

To post your data to the production system use <https://entp.hud.gov/b2b/chums/f17uscxml.cfm>

Changes:

April 16, 2015

Added a new value for \_SecondaryFinancingSource, “FederalGovernmentGNND”

February 2, 2015

Added a new value for \_SecondaryFinancingSource, “FederalGovernment”

The existing value of “Government” is retained but should be used for state and local government only.