

CHAPTER 4. RETRIEVAL OF SINGLE FAMILY
MORTGAGE INSURANCE CASE BINDERS

- 4-1. ACCESS TO CASE BINDERS. Access to single family case binders is restricted and is granted only on a need-to-know basis. SFCB's contain the official HUD records of FHA-insured single family mortgages. They are often used in litigation involving actual or attempted fraud, misrepresentations, structural defects, and breach of promise. They are also used for satisfying claims for mortgage insurance proceeds. The Records Section sometimes receives requests for more than a thousand SFCB's in one request. Knowing the exact location and being able to quickly retrieve a case binder is extremely important to HUD and the single family mortgage insurance program. In court cases, the inability of HUD to provide necessary documentation in a timely manner could result in HUD losing large sums of money. All personnel who are assigned the duty of requesting SFCB's from the Records Section shall be assigned a Requestor Identification (RID) number by the Records Section. Generally, only persons with an assigned RID number will be allowed to receive SFCB's from the Records Section. Procedures outlined in paragraph 3-1 must be fully complied with.
- 4-2. FREEDOM OF INFORMATION REQUESTS shall be forwarded to the Housing Freedom of Information Officer with the requestor's name and address, a detailed description of the specific documents requested, and the purpose of the request. Information will be released according to policy and guidelines established by the Office of General Counsel.
- 4-3. RETRIEVAL OF CASE BINDERS. The following forms and procedures shall be used in requesting, transmitting, and returning SFMI case binders:
- a. Form HUD-60, Request for Single Family Case Binders, shall be prepared by the requesting office and delivered to the Records Section so that specific case binders can be retrieved from the WNRC or from in-house storage. The Records Section will determine that the RID number is valid and that the year of endorsement is correct, and then key the information into the system to get the correct box number, accession number and location of the case binder. After researching all necessary places, the Records Section will indicate the action taken in the

"Action" column of the Form HUD-60 and return the form to the requestor. The action column will indicate, as appropriate, one of the following: That the SFCB is being forwarded as requested. In which case, the Form HUD-766 will be placed inside the case binder along with the HUD-60; a case binder is charged-out (c/o) to another requestor; or there is no record of the case binder being received at the Records Section. Generally, when the action column indicates that a case binder has been charged-out by another office or is not available from the Records Section, another request for the SFCB should not be resubmitted until at least 30 days after the submission of the original request, unless it is needed on an emergency basis. In which case, contact the Records Section for additional assistance.

- b. Form HUD-766, ADP Request for Insured Home Mortgage Case File. When the correct information is keyed into the tracking system, the system will produce a Form HUD-766 in two copies. This Form is used by the Records Section to retrieve case binders from the WNRC, and to return them to the WNRC after receipt by the Records Section from requestors. it is also used to relieve the requestor from accountability for the case binder. Therefore, insure that the form is always placed inside the case binder when returning it to the Records Section.
- c. A Transmittal Memorandum (See Appendix 5) is also forwarded to requestors along with the case binder. it should be signed, dated and returned to the Records Section immediately upon receipt. it enhances our tracking and controlling efforts.