**APPENDIX 2**

**Premium Remittance Summary**

**Single Family Mortgage Insurance**

Please refer to the instructions on the back of this form.

Public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. See the Burden_Report_Sheet on the back of this form for additional information regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Records Management Center, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, DC 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2520-0015), Washington, DC 20503.

<table>
<thead>
<tr>
<th>Month</th>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>01</td>
<td>$</td>
</tr>
<tr>
<td>Feb</td>
<td>02</td>
<td>$</td>
</tr>
<tr>
<td>Mar</td>
<td>03</td>
<td>$</td>
</tr>
<tr>
<td>Apr</td>
<td>04</td>
<td>$</td>
</tr>
<tr>
<td>May</td>
<td>05</td>
<td>$</td>
</tr>
<tr>
<td>Jun</td>
<td>06</td>
<td>$</td>
</tr>
<tr>
<td>Jul</td>
<td>07</td>
<td>$</td>
</tr>
<tr>
<td>Aug</td>
<td>08</td>
<td>$</td>
</tr>
<tr>
<td>Sep</td>
<td>09</td>
<td>$</td>
</tr>
<tr>
<td>Oct</td>
<td>10</td>
<td>$</td>
</tr>
<tr>
<td>Nov</td>
<td>11</td>
<td>$</td>
</tr>
<tr>
<td>Dec</td>
<td>12</td>
<td>$</td>
</tr>
</tbody>
</table>

**Mortgage activity Summary:** Count of mortgages for which your organization was the holder and serviced by a servicer, during the month being reported.

- Beginning Balance: [must equal last month's Ending Balance]
- New Mortgages Serviced This Month
- Mortgages Transferred In This Month
- Mortgages Transferred Out This Month
- Mortgages Terminated This Month
- Balance of Mortgages on Hand at End of Month (sum of b through f above)
- Total Number of Individual Mortgages Represented by This Remittance

**Have you previously submitted remittance forms for the same accounting period?**

- Yes

**Certifications:** (Important: See Instructions)

- I certify that the remittance represents the total of all Single Family premium payments collected from mortgagors during the preceding calendar month plus the total annual premium payments due to HUD during this reporting period for Single Family mortgage insurance under the HUD program. I further certify that the mortgage summary information given on this form is true and correct.

**Authorized Signature**

Date Signed: __________

X

- I certify that the remittance represents 1/12th of the total annual premiums for all HUD-insured Single Family mortgages serviced by my organization during the preceding calendar month plus the total annual premium payments due to HUD during this reporting period for Single Family mortgage insurance under the HUD program. I further certify that the mortgage summary information given on this form is true and correct.

**Authorized Signature**

Date Signed: __________

X

**Form HUD-2748 (1-89)**

ref: Handbook 4110.1
Instructions

This form shall be completed and sent to HUD monthly by each mortgage servicing Single Family HCLD Mortgagee, whether or not any payments are to accompany the form.

Mail this form to the address specified in the Supplemental Instructions, Mailing of Remittances. These instructions provide remittance addresses which correspond to the recipient's ZIP code. Only remittances should be mailed to those addresses; do not include any other mortgage servicing forms.

1. Mortgagee or Servicer Code Number, Name and Address. Enter the mortgagee's or servicer's 5-digit identification code. The organization's name, street address, city, state and Zip code must be typed, printed or stamped.

2. Prepared by: Enter the name and telephone number of a person to contact with questions about the form.

3. Remittance for the Month of: Enter the calendar month and year in which the MIP payments were collected.

4. Remittance Summary.

Lines 1 through 4: These lines are to be used to allocate, by mortgagor's identification number and year, all payments remitted being remitted. Enter amounts remitted for all mortgages in your portfolio by the month and year in which the annual remittance for these cases are due.

Example: Remittance for month of April 1989.

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Payee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>01</td>
<td>$1000.00</td>
<td></td>
</tr>
<tr>
<td>Feb</td>
<td>02</td>
<td>$1000.00</td>
<td></td>
</tr>
<tr>
<td>Mar</td>
<td>03</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Apr</td>
<td>04</td>
<td>$500.00</td>
<td></td>
</tr>
</tbody>
</table>

The zero amount remitted in month 03 indicates one of the following:

The mortgagee services no cases that bear an annuity due annuity month of March, or

The mortgagee collected no payments for cases having an annuity due month and March is not the current month.

Lines 5 through 8: These lines are used to allocate premium remittances for mortgages whose annual premiums are due in months and years other than those reflected in lines 1 through 4. Enter the annual premium annuity month(s) and year(s) and the amount(s) remitted.

Example:

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Payee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>81</td>
<td>$600.00</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>87</td>
<td>$1500.00</td>
<td></td>
</tr>
</tbody>
</table>

Line 9. Enter the sum of lines 1 through 8.

Line 10. If the payment due date of this remittance will be later than the 10th of the month, enter 0% of the amount on line 1.

Line 11. Enter the amount of interest charges remitted for amounts remitted 30 or more calendar days after the payment due date. Interest charge is rate established by HUD applied to "Total Premiums Remitted" amount on line 1 for each such 30-day period after the month.

Line 12. Enter the amount of the check or checks enclosed with this form. Except for remittances, any checks should be used.

Line 13. Enter the number of payments checks enclosed with this form. Except for remittances, any checks should be used.

Line 14. Enter the number of mortgagees remitted being paid. For example, if two mortgagee payments are included for a single mortgagee, the mortgagee is counted only once.

Line 15. If you have previously submitted a Remittance Form for the same month ("Remittance for the Month" in block 2), and when the "Yes" box, indicate the number of such forms previously submitted.

Line 16. Certification. Two certifications are required of the servicer:

The one below indicates the method of remittance selected by the servicer:

The servicer collected all payments collected in one month, or

The servicer collected one month's, or

One month's, or

The servicer collected all payments for all cases serviced each month.

Once selected, the servicer's mortgagee must select the method of remitting monthly premiums, which must be with prior approval from the Department of Housing and Urban Development (HUD). Therefore, the certification chosen on the mortgagee's remittance form must be the one selected to each month by the servicer. Check the box beside the certification statement selected for mortgagee.

The servicer should sign and record the date such certification was made.

9/94 Page 2 of 2
Appendix 2(A)

Unsolicited for Payment

Up Front Mortgage Insurance Premium (UFMIP)

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0043

<table>
<thead>
<tr>
<th>Type of Loan</th>
<th>Purchase</th>
<th>Refinance (Regular or Streamline) without Netting</th>
<th>Refinance (Regular or Streamline) with Netting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Complete Parts 1, 2 &amp; 3 (except 3b)</td>
<td>Complete Parts 1, 2 &amp; 3 (except 3b)</td>
<td>Complete Parts 1, 2 &amp; 3 (except 3b)</td>
</tr>
</tbody>
</table>

Part 1: Mortgage Information

1a. Reason for Payment:
   - Initial UFMIP
   - Additional UFMIP
   - Late Charge Interest

1b. Mortgage Name (Print):

1c. Mortgage Number (7 digits):

1d. Name or person to be contacted regarding this payment:

Instructions: Part 1 Mortgage Information

1a. Check the appropriate box(es) to indicate the purpose of the transmittal.
1b. Enter the name of the mortgagor.
1c. Enter the mortgagor's FHA-assigned number. The UFMIP statement or account confirming receipt of the funds will be sent to the retained address in FHA's records.

1e. Phone number (include area code):

Part 2: New Case Mortgage Data

2a. FHA Case Number:

2b. Closing Date (mm/dd/yyyy):

2c. Term in Months:
   - (1) 24 to 36 months
   - (2) 37 to 60 months
   - (3) 61 to 120 months
   - (4) over 120 months

2d. Percentage of UFMIP Financed:

2e. Borrower's Loan Number or Last Name:

Instructions: Part 2 New Case Mortgage Data

2a. Enter the FHA Case Number assigned by the FHA Field Office.
2b. Enter the closing date of the mortgage.
2c. Check the applicable box as indicated by the number of payments in the mortgage.
2d. Enter the percent of UFMIP financed in the mortgage, e.g., 0%, 100%, etc.
2e. Enter the borrower's loan number or the borrower's last name. FHA will include this information on the UFMIP statement or account to assist mortgagors in matching statements to the appropriate mortgage file.

Part 3: New Case UFMIP Data

3a. UFMIP due HUD (as shown on FHA-1005, page 3). This amount may equal the amount due to FHA.

3b. UFMIP refund (in 12 months):

3c. Net UFMIP (3a minus 3b):

3d. Late Charge Due (4b or 5b):

3e. Interest Due:

3f. Total Check Amount (3c plus 3d plus 3e):

Part 4: Old Case UFMIP Refund Data for FHA Refund Credit

4a. FHA Case Number (Old Case):

4b. Computed Premium (Old Case):

4c. Period of Mortgage (mm/yy):

4d. Term of Mortgage (mm/yy):

4e. Original Mortgage Amount (dollars only):

4f. Premium Refund Factor (if less than 4 digits, leave last place blank):

4g. UFMIP Earned by FHA (to nearest 4h):

4h. UFMIP Refund Credit (4g - 4f)

4i. Less UFMIP Refund (4h minus 3e):

Instructions: Part 4 Old Case Refund Data for FHA Refund Credit

This section must be completed when a UFMIP refund credit is issued toward the new UFMIP due HUD during the refinancing of an existing FHA-insured mortgage. The data required pertains to the "old" FHA mortgage and computation of the refund credit from the UFMIP on the "old" mortgage.

4a. Enter the FHA Case Number of the "old" mortgage being refinanced. This number is on the Mortgage Insurance Certificate.
4b. Enter the amount of UFMIP credit paid for the original mortgage being refinanced.
4c. Enter the number of months the insurance was in effect for the loan being refinanced.
4d. Enter the number of months required to pay the original mortgage through its term.
4e. Enter the mortgage amount from the mortgage instrument.
4f. Enter the earned factor using the instructions for computing a refund credit.
4g. Subtract the UFMIP refund credit (4h) from the old case computed premium (4b).
4h. Multiply the old case computed premium (4b) by the premium refund factor (4f).
4i. Subtract 3e from 4h. This amount will be refunded to the mortgagor.

Netting Authorization Number (5 digits)
(Although not required, it is advisable to obtain this number to ensure that the Refund Credit will be available)

Ref: Handbook 4110.2 [HSA-27001] 1/44.
Risk-Based
Annual Premiums:
Monthly Remittance Summary

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0421

Public reporting burden for the collection of information is estimated to average 5 hours per response including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of the collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Reporting Reform (2002-0421), Washington, D.C. 20410. Do not send the completed form to either of these addresses.

1. Mortgages ID or Servicer No. (equal to Mortgages Name & Address)

2. Contact Person (Name, Street, City, State, Zip)

3. Contact's Telephone No.

4. Remittance Summary

   a. Premiums Remitted $ 

   b. PlusLate Charge @ 2% (if submitted after the 1st) $ 

   c. Plus Interest Charge (see instructions) $ 

   d. Total Remittance Enclosed $ 

5. Total Number of Individual Mortgages Represented by This Remittance

6. Remittance Payment Method: (check one): The application must be completed for each case in your portfolio.

   a. This remittance represents the total of all Single Family H.I.D. mortgage payments collected in the preceding calendar month plus the total annuity based mortgage payments for all Single Family H.I.D. mortgages under the HUD program.

   b. This remittance represents the total of all Single Family H.I.D. mortgage payments collected in the preceding calendar month plus the total annuity based mortgage payments for all Single Family H.I.D. mortgages under the HUD program.

Each mortgagee servicing Single Family H.I.D. Mortgages must complete this remittance form and submit it to HUD monthly. Each remittance shall be accompanied by a remittance form.

Mail the form and payment to:
U.S. Department of Housing and Urban Development (HUD)
Risk-Based Insurance Premiums
Post Office Box 196353
Atlanta, Georgia 30324-0353

For counter service, send the form along with your payment to:
Department of Housing and Urban Development (HUD)
Risk-Based Insurance Premiums
National Bank, Wholesale Loans Department (1333)
6000 Fairwood Road
Cleveland, Ohio 44128

Instructions for Completing This Remittance Form:

1. Mortgages ID, Name & Address: Any company that has multiple mortgage identification numbers should enter one mortgage identification number for all companies. Verify the mortgage number prior to submission.

2. Remittance Month & Year: Enter the calendar month and year in which the monthly insurance premium (HIP) payments are due. The remittance form and the remittance amount should be used for the month prior to submission.

3. Remittance Summary: Enter the actual amount of all HIP monthly payments being paid for the designated remittance month.

4. Remittance Method: The servicing mortgagee may choose either of two payment methods:

   a. Remittance of the total premiums collected for the prior month,

   b. Remittance of 1/12 of all annual premiums collected for the prior month.