

Home Mortgage ADP Code Chart

U.S. Department of Housing and Urban Development
Office of Housing 1P
Office of Mortgage Insurance Accounting and Servicing

Section of the Act	Description	Section of the Act ADP Code	Section of the Act ADP Code 1 Payment to HUD in 1/	Section of the Act ADP Code Per Direct Lender 2/	Section of the Act ADP Code For Direct Lender 3/	FHA Insurance Part of
203(b)	MUTUAL MORTGAGE					
203(b)	FNMA Direct Financing		203	203	203	MM
203(b)	Adjustable Rate Mortgage (ARM)		203	203	203	MM
203(b)	VA-CRV 223(e) Mortgage		203	203	203	MM
203(b)	Hawaiian Homesteads (HML)		203	203	203	SRI
203(b)	Hawaiian Homesteads-ARM (HML/ARM)		203	203	203	SRI
203(b)	Indian Lands (IL)		203	203	203	CO
203(b)	Indian Lands-ARM (IL/ARM)		203	203	203	CO
203(b)	Indian Lands-(Salemance, NY) (ILU)		203	203	203	CO
203(b)/238(c)	Military Impact Area (MIA)		203	203	203	SRI
203(b)/238(c)/245(a)	MIA/Grad. Payment Mortgage (MIA/GPM)		274	374	274	SRI
203(b)/238(c)/245(b)	MIA/Altarmus GPM (MIA/GPM)		276	276	276	SRI
203(b)/244	Consurance (CO)		268	268	268	SRI
203(b)/244/245(a)	Consurance/GPM (CO/GPM)		244	244	244	MM
203(b)/244/245(a)	Consurance/GPM/Int. Buy-Down (CO/GPM/IBD)		272	272	272	MM
203(b)/244/245(a)	Cons.GPM/Grow Equity Mtg. (CO/GPM/GEM)		264	264	264	MM
203(b)/244/245(b)	Consurance/Altarmus GPM (CO/GPM)		243	243	243	MM
203(b)/245(a)	Graduated Payment Mortgage (GPM)		267	267	267	MM
203(b)/245(a)	Grad. Pymt. Mtg./Grow Equ. Mtg. (GPM/GEM)		270	270	270	MM
203(b)/245(a)	Grad. Pymt. Mtg./Int. Buy-Down (GPM/IBD)		241	341	241	MM
203(b)/245(a)	Grad. Pymt. Mtg. And. Lands (GPM/L)		263	263	263	MM
203(b)/245(a)	Grad. Pymt. Mtg. And. Lands/GEM (GPM/L/GEM)		267	267	267	MM
203(b)/245(a)	Grad. Pymt. Mtg. /Altarmus (GPM/ML)		262	262	262	CO
203(b)/245(b)	Altarmus Grad. Pymt. Mtg. (GPM/ML)		268	268	268	CO
203(k)	IMPROVEMENTS/First Lien		261	261	261	MM
203(k)	Second Lien		262	262	262	MM
203(k)	Adjustable Rate Mortgage (ARM)		203	203	203	MM
203(k)/245(a)	Graduated Payment Mortgage (GPM/GEM)		203	203	203	MM
203(n)	COOPERATIVE-Individual Unit		203	203	203	MM
203(n)/245(a)	Grad. Pymt. Mtg./Grow Equ. Mtg. (GPM/GEM)		203	203	203	MM
213	COOPERATIVE-Sale-Type Releases		247	247	247	MM
220	URBAN RENEWAL		213	213	213	MM
220(n)	Improvements		220	220	220	MM
221(d)(2)	LOW COST		220	220	220	MM
221(h)	Rehabilitatory Mtg. Resub (MR)		221	221	221	MM
221(h)	Rehab/Below Mtg. Resub (BMR)		221	221	221	MM
221(i)	Condominium Conversion (MR)		221	221	221	MM
221(i)	Condominium Conversion (BMR)		221	221	221	MM
221/238(c)	Military Impact Area (MIA)		203	203	203	SRI
222	SERVICEMEN		222	222	222	MM
222/238(c)	FNMA/Direct Financing		222	222	222	MM
222/238(c)	Military Impact Area (MIA)		203	203	203	SRI
223(e)(1)	EXPERIMENTAL		278	378	278	MM
223(e)(2)	EXPERIMENTAL		223	223	223	MM
223(e)(1)/227	Credit Risk		208	208	208	MM
223(e)(1)/227/221(h)	Credit Risk/Rehab (MR)		210	310	210	MM
223(e)(1)/227/221(h)	Credit Risk/Rehab (BMR)		215	315	215	MM
223(e)(1)/227/221(i)	Credit Risk/Condo Conv (MR)		214	314	214	MM
223(e)(1)/227/221(i)	Credit Risk/Condo Conv (BMR)		228	328	228	MM
234(c)	CONDOMINIUM		227	227	227	MM
234(c)	Adjustable Rate Mtg. (ARM)		224	224	224	MM
234(c)/238(c)/245(a)	Mil Imp./Arm/Grad. Pymt. Mtg. (MIA/GPM)		231	231	231	MM
234(c)/238(c)/245(b)	Mil Imp./Arm/Altarmus Grad. Pymt. Mtg. (MIA/GPM)		277	277	277	MM
234(c)/244	Consurance (CO)		268	268	268	MM
234(c)/244/245(a)	Consurance/GPM/GEM (CO/GPM/GEM)		264	264	264	MM
234(c)/245(a)	Grad. Payment Mtg. (GPM)		245	245	245	MM
234(c)/245(a)	Grad. Pymt. Mtg./Grow Equ. Mtg. (GPM/GEM)		271	271	271	MM
234(c)/245(b)	Altarmus Grad. Pymt. Mtg. (GPM)		242	242	242	MM
235(n) REV	HOMEOWNERSHIP ASSISTANCE		262	262	262	MM
235(n) REV	Special Allocation No. 1		266	266	266	MM
235(n) REV	Recor/Spec. Alloc. No. 1		258	258	258	MM
235(n) REV	Recor/Other than Sp. Alloc. 1		258	258	258	MM
235(n) REV	Ten-Year Subsidy Mortgage		246	246	246	MM
235(i) REV/238(c)	Military Impact Area (MIA)		273	373	273	MM
237	CREDIT RISK		237	237	237	MM
237/221(h)	Rehabilitation (MR)		237	237	237	MM
237/221(h)	Rehabilitation (BMR)		237	237	237	MM

Previous Edition is Obsolete

Form HUD-428 (2/90)
ref Handbook 4110.1



Section of the Act	Description	Number of the Act ADP Code	Number of the Act ADP Code If Pursuant to 225 (a) 1)	Number of the Act ADP Code For VA-CRV Cases 2)	Number of the Act ADP Code For Direct Endorsement 3)	FHA Insurance Fund 4)
237/221(f)	Condominium Conv. (MR)	226a	326a	526a	—	SRI
237/221(f)	Condominium Conversion (BMR)	225	325	525	—	SRI
240	FEE SIMPLE TITLE	240	—	540	740	GI
255	HOME EQUITY CONV. MTGS./HECM) Assign/Fixed	911	—	—	—	GI
255	Home Equity Conv. Mtgs. -Assign (ARM)	912	—	—	—	GI
255	Home Equity Conv. Mtgs. -Shared Prem/Fixed	913	—	—	—	GI
255	Home Equity Conv. Mtgs. -Shared Prem (ARM)	914	—	—	—	GI
255	Home Equity Conv. Mtgs. -Shared Appr/Fixed	915	—	—	—	GI
255	Home Equity Conv. Mtgs. -Shared Appr (ARM)	916	—	—	—	GI
Other Sections - Military Impact Areas (MIA)		270	370	570	770	SRI
All MMI (with Conv.) -ARM	(CO/ARM)	232	—	532	—	MMI
All GI (with Conv.) -ARM	(CO/ARM)	238	—	538	—	GI
All MMI Sections - 3% Downpayment Program	(3% DPMT)	248	348	548	748	MMI
All GI Sections - 3% Downpayment Program	(3% DPMT)	249	349	549	749	GI
All MMI Sections (except Conv. & 245(a)) -IBD	(IBD)	296	—	596	796	MMI
All MMI Sections (with Conv. excl. 245(a)) -IBD	(CO/IBD)	299	—	599	—	MMI
All GI Sections -IBD	(IBD)	297	—	597	797	GI
All SRI Sections -IBD	(IBD)	298	398	598	798	SRI

The Following Codes are Inactive - DO NOT Use for Originations:

203(b)	Accelerated Processing		100	—	—	—	MMI
203(b)	Military Impact Areas (MIA)		218	318	—	—	SRI
203(b)	Negotiated Interest Rate (NIR)		252	—	552	752	MMI
203(b)	NIR/Delegated Processing (DP)		257	—	557	—	MMI
203(b)	Delegated Processing (DP)		284	384	584	—	MMI
203(b)	Concessions/NIR (CO/NIR)		258	—	558	—	MMI
203(b)244	Grad. Pymt. Mtg./Del. Proc. (GPM/DP)		286	—	586	—	MMI
203(b)245(a)	All Grad. Pymt. Mtg./Del. Proc. (GPM/DP)		281	—	—	—	MMI
203(b)245(b)	Seasonal Housing		200	—	500	—	MMI
203(m)	Homeownership Assistance		208	308	508	—	GI
203(a)(1)225(f)	Assistance/Rehab		209	309	509	—	GI
203(a)(1)225(d)	Credit Risk/Homeownership Assistance		211	311	511	—	GI
203(a)(1)227/225(f)	Credit Risk/Assistance/Rehab		212	312	512	—	GI
203(a)(1)227/225(d)	Delegated Processing (DP)		286	386	586	—	GI
204(c)	Homeownership Assistance		236	336	536	—	SRI
215(f)	Delegated Processing (DP)		285	385	585	—	SRI
215(f) REV	Homeownership Assist/Rehab		218	318	518	—	SRI
215(d)(4)	Homeownership Assistance		201	301	501	—	SRI
217/225(f)	Assistance/Rehab		217	317	517	—	SRI
217/225(d)	Assistance/Rehab		217	317	517	—	GI
809	Armed Forces		809	—	—	—	GI
810	Armed Forces (DP)		810	—	—	—	MMI
Other MMI Sections - Delegated Processing (DP)			280	—	580	—	GI
Other GI Sections - Delegated Processing (DP)			280	—	580	—	GI

Reissued ADP Section Codes:

Effective Date	Inactive Program (Excluded 225 to 245, 244)	ADP Section Codes (Reissued)	Fund	Active Program (Excluded 225 to 245, 244)
04/98	221(d)(2) Delegated Processing (DP)	[283/383/583]	GI	See 203(b) Indian Lands
04/98	222 Delegated Processing (DP)	[256/356/556]	GI	See 203(b)-ARM Indian Lands
04/98	234(c)245(a) Grad. Pymt. Mtg./Del. Proc. (GPM/DP)	[287/587]	GI	See 203(b)245(a)-GPM Indian Lands
04/98	234(c)245(b) All Grad. Pymt. Mtg./Del. Proc. (GPM/DP)	[282/582]	GI	See 203(b)245(a)-GPM/HECM Indian Lands
04/98	Other SRI Sections Delegated Processing (DP)	[291/391/591]	SRI	See 203(b) Indian Lands (Salemance, NY)

Footnotes:

- 1/ Mortgages insured pursuant to Section 223(a) are not eligible for "direct endorsement" processing. All mortgages insured pursuant to Section 223(e) are obligations of the Special Risk Insurance Fund.
- 2/ Veterans Administration Certificate of Reasonable Value (VA-CRV).
- 3/ Under the Direct Endorsement Program, the mortgagee assumes responsibility for the obligation of the mortgage loan without prior HUD review.
- 4/ FHA Insurance Funds: MMI - Mutual Mortgage Insurance; GI - General Insurance; SRI - Special Risk Insurance. All Field Offices shall not use these codes.

Service Branch Codes for Section 222 Mortgages (Section of the Act Codes 222, 322, 522, 251, 551, 278, 378, 578, 288, 388, 588)

Code	Service Branch
4	Coast Guard
8	National Oceanic and Atmospheric Administration

Program Identification Codes to Identify Special Programs
(Codes also apply when insurance is pursuant to Section 223(e), VA-CRV and Credit Enhancement Credits)

Code	Program	Explanation
01	Section 203(b)(9)	- Housing for the elderly
02	Section 203(h)	- Disaster housing
03	Section 203(i) and 222	- Low cost housing in suburban area
04	Section 203(i)	- Farm homes on 5 or more acres
05		- Reserved for inactive program
06		- Reserved for inactive program
07	All home mortgage transactions pursuant to section 223(a) involving public housing properties sold by Federal, State, or local governments or agencies thereof.	
08	All home mortgage and home improvement loan transactions involving properties located in redevelopment or urban renewal areas	
09	Section 809	- Cases not guaranteed by the military (Code 00 will be applicable for guaranteed cases.)
10	Section 203(b)(2) and 234(c)	- Housing for veterans
11	Section 809	- Special veteran provision guaranteed
12	Section 809	- Special veteran provision not guaranteed
13	Section 220(d)(3)	- Special veteran provision
14	Section 203, 220 and 809	- Veteran in urban renewal area
15		- Veteran in model city area
16		- Veteran in model city area in urban renewal area
17		- Veteran in periphery of model city area
18		- Veteran in periphery of model city area in urban renewal area
19	All home mortgage home improvement and loan transactions	- Located in model city area
20		- Located in model city area in urban renewal area
21		- Located in periphery of model city area
22		- Located in periphery of model city area in urban renewal area
23	Section 235(i) & Section 235(i) REV	- Family unit in condominium
24		- Family unit in condominium in urban renewal area
25		- Family unit in condominium in model city area
26		- Family unit in condominium in model city area in urban renewal area
27		- Family unit in condominium in periphery of model city area
28		- Family unit in condominium in periphery of model city area in urban renewal area
29	Section 235(i) REV	- Release of a conventionally financed unit - veteran
30	Section 234(c)	- Release of a conventionally financed unit - non-veteran
31	Section 234(c)	- Cases originated by Department of Agriculture
32	Sections 235(i) & 235(i) REV	- Secretary filed with substantial rehabilitation (or any other not specifically indicated by Codes 41-45)
33	All home mortgage sections	- Secretary filed with substantial rehabilitation in urban renewal area
34		- Secretary filed with substantial rehabilitation in model city area
35		- Secretary filed with substantial rehabilitation in model city area in urban renewal area
36		- Secretary filed with substantial rehabilitation in periphery of model city area
37		- Secretary filed with substantial rehabilitation in periphery of model city area in urban renewal area
38	Section 203(h), 203(h) ARM, 203(h)(245), 203(h), ARM, 203(h)(245)(a), Sections 203(h), 203(h), 203(h), 203(h), 244, 245 & 809	- Indian claimants
39	All home mortgage sections	- Indian Reservation (Code 00 "ADP Section Codes" now apply)
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65	All home mortgage sections except 222 and 235	- Solar Energy (pending for veterans)
66	Section 245(a)	- Solar Energy (pending for non-veterans)
67	All home mortgage sections	- Interest Free (Direct provision)
68	Section 203(b)	- State purchase program (except as formerly indicated)
69	Sections 203(b), 203(h) ARM, 203(h)(245)(a), GPM, 203(h)(245) GPM/GEM	- Subject to Shared Trust
70	All codes not in program codes shown above	- Shared Equity mortgages
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APPENDIX 41

Type of Construction Codes

Code	Explanation
01	Proposed Construction
02	Substantial Rehabilitation
03	Existing Construction Not Previously Classified
04	Other Existing Construction (including Package Price Offering Units of Secretary Unit Properties)
05	CAP (Proposed) Construction
06	Military Acquisition Unit (Previously Federal Units and Direct Sales to (NMAA or FNMA)
07	CAP Existing Construction Not Previously Classified
08	Other Existing CAP Construction
09	Secretary Unit Property Unit (Previously Federal Units and Direct Sales to (NMAA or FNMA)

Number of Living Units

Enter the number of living units shown on the application for commitment. This will be sum of 01 to 04 units for all frame construction, except section 207 (sum of units 01 to 04 units) and all other units 01 to 04 units.

Fee Codes

Code	Explanation
80	No Fee Due All applicable fees are waived for proposed construction units in VA (in place of residential units) when
81	No Fee Due Applicable for majority of proposed construction units in VA (in place of residential units)