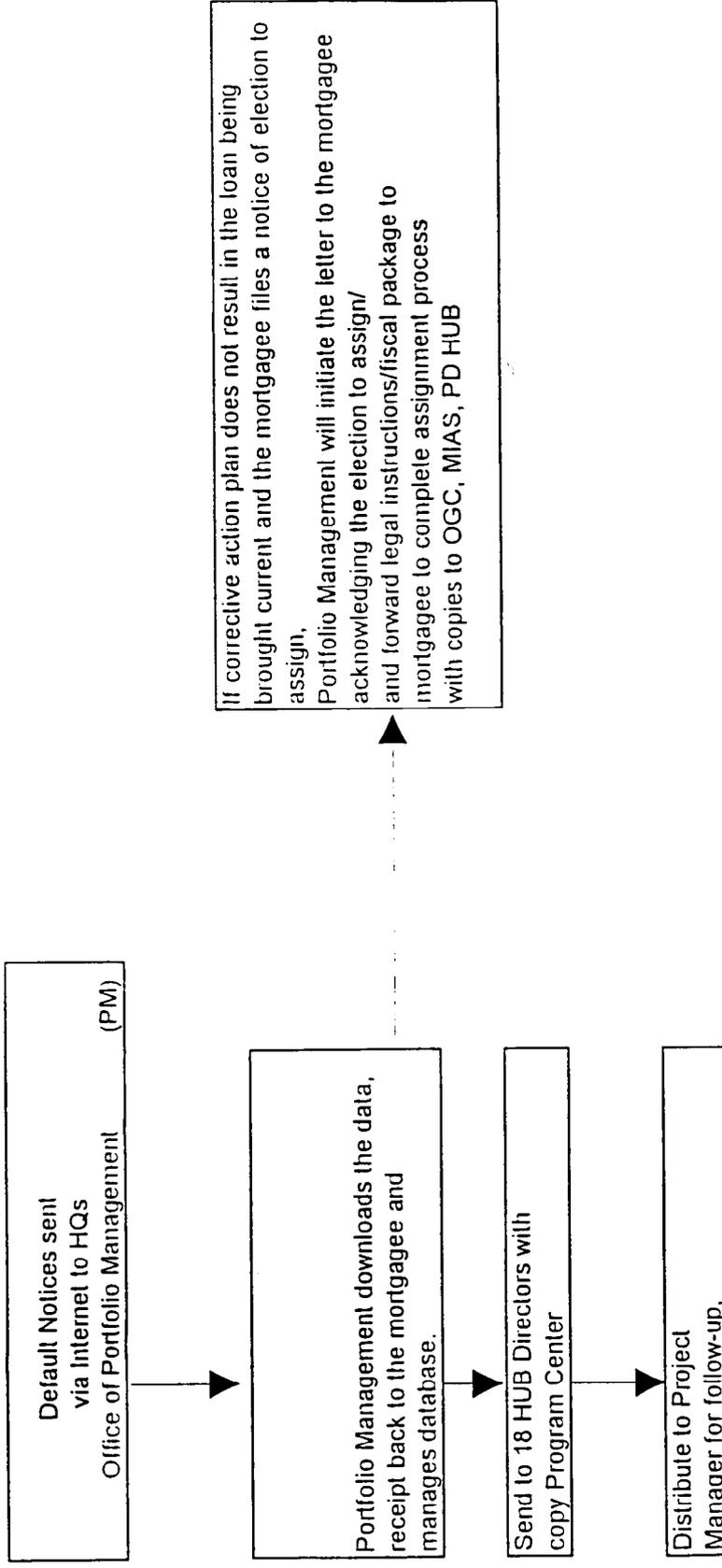


ELECTRONIC DEFAULT REPORTING PROCESS



FIN

FHA INSURED NOTIFICATIONS

A Utility for Servicing Mortgagees
to Report Data on Delinquencies
Defaults and Physical Inspection
of FHA Insured Multifamily Projects

This application is provided without
conditions, warranties, or restrictions
on use. Use of the application and
reporting events using this application
is completely voluntary.

INTRODUCTION

The application covered by this User Guide is a single-user program using dBASE III databases to store information. The program has been compiled in Clipper Summer 87. It is as simple and basic an application as possible and can run on virtually any DOS/Windows/OS2 capable PC. This application will run in DOS or in a full DOS window under Windows or OS2.

INSTALLATION

The installation disk has a single self-extracting file named FHAREP.EXE which should be copied to a unique sub-directory of a hard-disk. This may be either an individual PC or even on a LAN. **REMEMBER** that this application permits only one user at a time.

To Install:

1. Create a sub-directory on a hard drive
2. Copy the FHAREP.EXE file to the sub-directory you created.
3. Log to the drive/directory. For example, if your hard disk is drive D: and the directory you created is \FHAS, you would have typed "D:" and pressed return to get to the drive, then typed "CD \FHAS" to get to directory.
4. Type "FHAREP" and press return.

This will extract the following files:

FIN.EXE -	The program.
PROJDEF.DBF -	Database for fixed project info.
PROJREPO.DBF -	Database for reported events.
RHOLD.DBF-	Database to handle report generation.
GUIDE.DOC -	A User Guide and Dictionary of database elements. This is the same document that you are reading now.

You may then erase the FHAREP.EXE file if you want to free up space.

USING "FIN"

To start the application, go to DOS and log to the drive and directory where the program is stored. Type "FIN" and press return. Please note that "confirm" is set ON and you have to press the return key after each entry.

 FIRST TIME START-UP

The first time you use FIN it will ask for some basic data which is then stored and used by the program. This data can be updated later using a choice on the main menu.

BE SURE TO ENTER YOU MORTGAGEE NUMBER CORRECTLY. ONCE IT IS RECORDED, IT CANNOT BE CHANGED.

FHA MULTIFAMILY LOANS DATA TRANSMISSION - SETUP SCREEN
Please enter the following data:
NAME:
MORTGAGEE NUMBER:
CONTACT NAME:
PHONE NUMBER:
INTERNET ADDRESS
Using a Color Monitor? Y/N:
READY? Y/N:

You enter the name of your firm, your FHA Mortgagee Number, a contact name, phone number, and a COMPLETE Internet address. You respond with either "Y" or "N" to the query about a color monitor. When you are ready, type "Y" in the last box. Typing "N" quits the initial setup and terminates the program.

If this screen can be called up later using Main Menu choice 'C'. All the data except MORTGAGEE NUMBER can be updated. Since this data is stored in the PROJDEF database, anytime an update occurs, the matching fields in that database are updated.

MAIN MENU

There are five main menu choices. The first handles data entry. The second generates a file to send by Internet or other communications server which can route to an inbox on Multifamily Housing's LAN. The third allows updating if name, contact, phone number, and Internet address data. The fourth to reindex files will probably never be needed unless some power surge or other odd event occurs while the data tables are in use. The last choice shuts down the program and exits.

FHA MULTIFAMILY LOANS DATA TRANSMISSION
A = ENTER DATA FOR REPORTING
B = CREATE FILE FOR TRANSMISSION
C = UPDATE MORTGAGEE DATA
D = UTILITY TO REINDEX FILES
R = VIEW AND REPORT UTILITIES
X = EXIT

CHOICE:

A = ENTER DATA FOR REPORTING

Your high level reporting options are divided into three major categories; delinquencies, defaults, and physical inspections. You may do multiple entries in all or each of these areas. Events may be entered out of date order. Entering the same date for the same event updates the data already recorded except for delinquencies. A delinquency report is simply a date, so the program will tell you a date for that event is already recorded.

Selecting "A" on the main menu will bring up a sub-menu asking you to enter a selection for the type of reporting you wish to do.

ENTERING DATA FOR:

1. DELINQUENCY REPORT
2. DEFAULT STATUS CHANGE
3. PROPERTY INSPECTION
- X. NO ENTRIES

CHOICE:

A selection of '1', '2', or '3' will clear the screen and bring up a prompt asking for the FHA Project Number. The prompt will show which type of reporting you have selected. In the example below, the selection is "A.1. DELINQUENCY REPORT".

Enter the FHA Project Number and press return key.

A.1. PROJECT DATA MAINTENANCE - DELINQUENCY REPORT

FHA PROJECT NUMBER :

Press ENTER to confirm.

Leave FHA Number Blank to QUIT

The program stores data that rarely changes in the PROJDEF database to try and reduce the amount of data entry performed. Every time you select a project it will display known data.

If the project is already in the database, known data is displayed as view only and you are asked if you wish to "EDIT ENTRIES?".

Name:		FHA#:	
City:		State:	
Total Units :	Principal Bal:	% Rate:	
P&I:	Paid To:	MIP:	
	Taxes	Insurance	Rep.Reserve
Residual Rcpt			
Mo. Pmt			
Balance			
Special Escrows:			
Servicing Mortgagee:			
Contact Name :			
Servicer Num.:		Phone:	
Servicer's Loan Number for Project:			

EDIT ENTRIES? Y/N:

If the user chooses to update, or the project has no prior record, the program goes directly to the project data entry screen. A message will appear at the top of the screen that tells you if the project is a new record or one being updated. You can enter new data or make corrections in each box and then press return key to move to the next box. You HAVE to press return key to proceed through this screen, whether or not any changes are made to the values in the individual boxes. Except for Servicer's Loan Number, none of the servicing mortgagee data can be edited on this screen.

When you get to the last box, "PROCEED" you must type "Y" if changes are to be saved and the reporting options screen called up.

Name:		FHA#:	
City:		State:	
Total Units :	Principal Bal:	% Rate:	
P&I:	Paid To:	MIP:	
	Taxes	Insurance	Rep.Reserve
Residual Rcpt			
Mo. Pmt			
Balance			
Special Escrows:			
Servicing Mortgagee:			
Contact Name :			
Servicer Num.:		Phone:	
Servicer's Loan Number for Project:			

PROCEED? Y/N :

1. DELINQUENCY REPORT

Reporting a delinquency is the shortest report action. You are prompted for the date the delinquency occurred. You simply type the date and press the return key.

What date did delinquency occur? / /

If a report has already been entered for this project and the same date, you get the message below. Otherwise, you get a message that the delinquency has been recorded. You may press any key (space bar is my preferred choice) and are returned to the FHA Project Number entry screen.

!! THIS DELINQUENCY ALREADY ENTERED.

2. DEFAULT STATUS CHANGES

Selecting "2" for Default Status follows the same flow as Delinquencies. You are always prompted for the FHA Project Number. If the project is recorded, you see the main data and have an option to edit it. If the project is new, you are taken directly to the project data entry screen.

After the project data is entered or confirmed, the program brings up a sub-menu of possible events related to defaults. Depending on the selection made, the data entry screen will have slightly different items to be completed.

Project Name:	FHA#:
---------------	-------

DATE OF CHANGE :

- CHANGE IS:
- A. INITIAL NOTICE
 - B. UPDATE
 - C. REINSTATEMENT
 - D. ELECTION TO ASSIGN
 - E. REQUEST 30 DAY EXTENSION ON ASSIGN
 - F. WITHDRAW PRIOR ELECTION TO ASSIGN
 - G. OTHER
 - Q. QUIT PROJECT'S INPUT

ACTION:

The FIRST seven choices are major possible events in the life of a mortgage note. Two of the selections, "B. UPDATE" and "G. OTHER", provide somewhat more general indicators and are likely to require clarification in the "Comments" block provided by the application.

Selection "B. UPDATE" is provided to cover cases in which a previously reported notice is still valid, but for a different payment period or other reasons. For example, an owner may be technically in default as a result of consistently late or incomplete payments, in effect playing a catch-up with the expected payment schedule.

Selection "G. OTHER" is even more free form. You may use it to report a number of problems and issues that represent serious conditions that are not specifically one of the other events tracked in the list. One possibly appropriate item would be an owner filing for bankruptcy.

All you have to do is enter the date of the event or report and select one of the seven categories.

The last item "Q" will end the data entry for the particular project.

Any one of the items in the sub-menu bring you to the data screen shown below. A message at the top of the screen will tell you which action you selected. Just like the project data screen, new data and changes are entered and the return key pressed to proceed to the next box. The "PROCEED" query at the bottom of the screen has the same effects as before. Typing "Y" causes the data to be recorded and returns you to the Reporting Options Menu. "N" leaves the screen and returns to the Reporting Options Menu without recording any new or changed data from the screen.

Project Name:	FHA#:
Mortgagor Name: Management Agent: Contact Person:	Contact Phone:
Default Type [1= Fiscal 2= Covenant] :	Date :
Comment: (4 lines of 60 characters each)	
Date Last Inspection:	If change, you may do '3' Phys. Ins.
If Reinstatement: Why?: [Choices: 1= Paid 2= Modification 3= Corrected Covenant Default]	
If Election or Withdrawal of Election: Action? : [Choices: 1= Assign 2= Foreclose 3= Deed-in-Lieu 4= Withdrawal]	

RECORD? Y/N :

The "Comment" block on the preceding screen provides four lines for concise statements relating to the event being reported or action taken in response to the event. For example, the selection of "B. UPDATE" would usually indicate an owner/agent is late in mortgage payments on a repeating cycle of one month or more. A terse description of what is going on or actions being taken to seek resolution of the pattern can be entered. The entries will always redisplay in the same pattern and place on the four line. You will have to press the enter key to move down from one line to the next.

3. PROPERTY INSPECTION

Just like the previous data entry functions, you get asked for the date the event occurred. You also get a message below the date query that tells you the most recent inspection already recorded.

Physical Inspection Date :

Most Recent Date Reported was : xx/xx/xxxx

If the date is newer than the "most recent date" you proceed to the physical inspection data screen to enter all the new data. If the date is the same, you get the screen with all the data already recorded displayed. You may update any of the data.

If the date you enter is before the "most recent date" you are asked whether you still want to record the data. You may record data on older physical inspections. The message for this event is shown below.

THE INSPECTION DATE ENTERED IS BEFORE THE MOST RECENT RECORD
DO YOU WISH TO RECORD THIS DATA?

The Physical Inspection screen will contain either empty data boxes (sometimes filled with default values) or, for updates, the data already recorded. Enter or revise data in each, or leave it as it is, and press return to proceed to the next box. At the "PROCEED" query, the response of "Y" or "N" will have the same effect as all other screens. "Y" records data. "N" leaves the screen without recording data. Both return you to the Reporting Options Menu.

Project Name:	FHA#:
Mortgagor Name:	Inspection Date:
Res. Mgrs Name:	Vacant Units:
Total Units:	Project having occupancy problems? Y/N:
Project: Need Maint Y/N:	Urgency(H/M/L):
Neighborhood: Economy (1=Depressed, 2= Average, 3= Prosperous):	Prior Report Y/N:
Outlook (1= Improve, 2= Stay Same, 3= Decline) :	
Signs/Access Adequate? Y/N:	Preventive Maint Adequate/Timely Y/N:
Rev. Maint Procedure? Y/N:	
If Insur/RR funds release: Work Done? 1= yes, 2= No, 3= N/A :	
If '2' Release but not done, On Schedule? Y/N:	
If HUD Required Repairs: Work Done? 1= Yes, 2= No, 3= N/A :	
If '2' No, Required not done, On Schedule? Y/N:	
Major Physical Improvement last year? Y/N:	Any Planned? Y/N:
Overall Physical Condition :	Maintenance Policies/Practices:
(1= Superior, 2= Satisfactory, 3= Below Avg., 4= Unsatisfactory)	

RECORD? Y/N :

B = CREATE FILE FOR TRANSMISSION

Selecting this option on the Main Menu will cause the program to check if there is report data that has been entered since the last file was created. If there is none, the following message will appear.

NO NEW DATA ENTERED SINCE LAST REPORT FILE GENERATED"
PRESS SPACE BAR FOR MAIN MENU"

If there is data to put in a file for reporting, the following thing occur. First, basic setup data is read from a file called "MORTUSER.MEM" which was created when you first installed FIN. Your firm's name and FHA Mortgagee Number are displayed along with a message telling you what to do if the data is incorrect. You are then asked whether to proceed and create the file to attach to an E-MAIL message.

This Application is registered for use by:

Mortgagee:[Your Company's Name]

Number:[99999]

If this is not correct, please contact the
FHA Office of Multifamily Management at
(202)708-0547 for assistance.

PROCEED TO CREATE FILE FOR E-MAIL?

Y/N:

If you typed "Y", the program will create a new file name to use for the reporting file. It is simply "RM" with your FHA Mortgagee Number plus a sequential number as the file extension. You are asked to make a note of the name so you can attach it to an E-Mail message after you quit FIN.

FILE TO ATTACH TO YOUR E-MAIL MESSAGE IS: RMxxxxxx.999
NOTE IT, THEN PRESS SPACE BAR"

NOTE: PLEASE WRITE DOWN THE FILE NAME. THIS NEEDS TO BE INCLUDED IN YOUR E-mail MESSAGE TO HUD.

Once you press the space bar, the program create the file and loads the new data into it. While it is doing this a message appears that states:

LOADING NEW REPORT DATA TO RMxxxxxx.999

You may not have time to read the message unless there is a lot of data to be reported. The file generated is an ASCII file. Each field is full length (often leaving spaces), and the individual records arer written out to 10 lines each.

When the load is complete, you are returned to the Main Menu. At this point you should "X" to Exit FIN and then create an E-Mail message and attach the report file to it. The address will be provided by Multifamily Housing and may be updated from time to time.

An example of an Internet Address is: John_Q._Huddle@HUD.GOV

C = UPDATE MORTGAGEE DATA

The first time you used FIN it asked for some basic data which was then stored and used by the program. Choice 'C' on the Main Menu allows you to update this data.

FHA MULTIFAMILY LOANS DATA TRANSMISSION - SETUP SCREEN
Please enter the following data:
NAME:
MORTGAGEE NUMBER:
CONTACT NAME:
PHONE NUMBER:
INTERNET ADDRESS
Using a Color Monitor? Y/N:
READY? Y/N:

You enter the name of your firm, your FHA Mortgagee Number, a contact name, and phone number. If your firm has a person or mailbox with an internet address, enter the full address. The Internet address data is part of a planned procedure to send back confirmation lists for files transmitted to Multifamily Housing. There is also a box where you may respond with either "Y" or "N" to the query about a color monitor. When you are ready, type "Y" in the last box. Typing "N" quits the initial setup and terminates the program.

When you enter the number and press the ENTER key, the program looks for that project. If it is not found, the following message appears.

THE FHA NUMBER 123-45678 NOT RECORDED."
PRESS SPACE BAR TO RELIST CURRENT SCREEN"

When you press the SPACE bar (or really any other key) the list reappears with the same set of projects.

If the project is recorded, then you go to whichever list or report you selected ("A", "B", or "D").

A. VIEW: LIST PROJECT #, VIEW PROJECT INFORMATION

This data view duplicates the basic project data entry screen and will display the most recent data entered.

Name:		FHA#:	
City:		State:	
Total Units :	Principal Bal:	% Rate:	
P&I:	Paid To:	MIP:	
	Taxes	Insurance	Rep.Reserve
Mo. Pmt			Residual Rcpt
Balance			
Special Escrows:			
Servicing Mortgagee:			
Contact Name :			
Servicer Num.:		Phone:	
Servicer's Loan Number for Project:			

B: VIEW: SELECT PROJECT, VIEW REPORTS HISTORY

Name: The Name of the Project FHA#: 123-45678 Units: 9,999
City: Roanok State: VA Section: 221d

Report Type	Event Date	Comment (first 32 chars)
DELINQUENCY REPORTED	mm/dd/yyyy	(n/a)
DEFAULT - INITIAL NOTICE	mm/dd/yyyy	What ever is in comments.....

After printing the basic project data, the program will go and list out in date order the reported events (if any). There are three categories of events in the application; delinquencies, defaults and physical inspections. The basic layout for each is:

1. Delinquency:

```
==== REPORTED EVENT - DELINQUENCY =====
Delinquent on : mm/dd/yyyy
=====
```

2. Default Related:

```
==== REPORTED EVENT - DEFAULT RELATED =====
Default Type [1= Fiscal 2= Covenant ] :n   Date : mm/dd/yyyy
```

Comment:

```
line 1 xxxx up to 60 characters
line 2 xxxx up to 60 characters
line 3 xxxx up to 60 characters
line 4 xxxx up to 60 characters
```

Date Last Inspection:mm/dd/yyyy

If Reinstatement: Reason: n
(1= Paid 2= Modification 3= Corrected Covenant Default)

If Election or Withdrawal of Election: Action : n
(1= Assign 2= Foreclose 3= Deed-in-Lieu 4= Withdrawal)

2. Physical Inspection:

```
====REPORTED EVENT ITEM on mm/dd/yyyy - PHYSICAL INSPECTION ==
Res. Mgrs Name:-name up to 30 chars-----   Inspection Date: mm/dd/yyyy
Vacant Units: n,nnn   Project having occupancy problems? Y
```

```
Project: Need Maint Y/N:Y   Urgency(H/M/L):H   Prior Report Y/N:Y
Neighborhood: Economy (1=Depressed, 2= Average, 3= Prosperous) : 1
Outlook (1= Improve, 2= Stay Same, 3= Decline) : 1
```

```
Signs/Access Adequate? Y/N: Y   Preventive Maint Adequate/Timely Y/N: Y
Revision in Maintenance Procedure Required? Y/N: Y
```

```
If Insur/RR funds release: Work Done? 1= yes, 2= No, 3= N/A : 1
If '2' Release but not done, On Schedule? Y/N: Y
If HUD Required Repairs: Work Done? 1= Yes, 2= No, 3= N/A : 1
If '2' No, Required not done, On Schedule? Y/N: Y
Major Physical Improvement last year? Y/N: Y   Any Planned? Y/N: Y
```

```
Overall Physical Condition : 1   Maintenance Policies/Practices:1
(1= Superior, 2= Satisfactory, 3= Below Avg., 4= Unsatisfactory)
```

Since the data is stored in xbase (dBASE III dbf) files, many tools can be used to create customized reports. The data element dictionary at the end of this document should assist in any effort you may take to create additional reports.

IMPORTING DATA TO PRE-LOAD PROJDEF.DBF

The PROJDEF.DBF file stores relatively static data about the project. This can be pre-loaded from other systems by creating one of two structured ASCII files and then using dBASE (and even some other software) to 'append' the data. The Data Element Dictionary provides a definition of the database structure, field size and type, plus a definition for each field. Based on this structure, an extract file can be prepared from virtually any system to use in loading the start-up data on each project. The following are examples of the two most common file structures you can use.

FILE STRUCTURES THAT CAN BE DIRECTLY APPENDED INTO "FIN" PROJDEF.DBF

NOTE: To allow the example data to fit on the page, the records have been shown on multiple lines. Examples where the data fields have been completely filled and partially filled are given for both.

EXAMPLE 1:

An ASCII File with fields delimited.

In a file like this, the text fields are enclosed with double quotes. Numeric and character fields are not padded with spaces. Two examples are given. The first is a record in which all fields are fully filled. The second shows that spaces in numbers and character entries are omitted. A field that was empty would have no space or entry. If character, it would be simply "", while a number field would just be the preceding and trailing commas with no space. These examples were created from dBASE using the command - COPY ALL TO XXXXX.TXT DELIMITED

```
"123-45678", "mortgageenamr-XXXXXXXXXXXXXXXXXXXX", "servcrname-XXXXXXXXXXXXXXXXXXXX",
"servc", "projectname-XXXXXXXXXXXXXXXXXXXX", "projccity-xxxxx", "ST",
"srvloannu", "srvccontc-xxxx", "(con)tac-phon", "I", 111111111.11, 22.222,
3333333.33, 19951231, 4444444.44, 5555555.55, 6666666.66,
"mortgorname-XXXXXXXXXXXXXXXXXXXX", "mgmentname-XXXXXXXXXXXXXXXXXXXX",
"projctact-xxxxxxx", "(con)tct-phon", "resmngnam-xxxx", 7777, 19951231
```

```
"123-45678", "mortgageenamr", "servcrname",
"ser", "projectname", "projccity", "ST",
"srvlo", "srvccontc", "(con)tac", "I", 1.00, 2.000,
3.00, 19951231, 4.00, 5.00, 6.00,
"mortgorname", "mgmentname",
"projctact", "(con)tct-", "resmngnam", 7, 19951231
```

A file like this would be loaded into the PROJDEF.DBF file in FIN with the command - APPEND FROM XXXXX.TXT DELIMITED

EXAMPLE 2:

An ASCII file in SDF format (standard data format).

An SDF file has no breaks between fields. Numbers are preceded with spaces and character fields have trailing spaces. Two examples are given. The first is a record in which the numeric values are fully filled. The second shows the padding with spaces that occurs when entries are shorter than field's maximum. These examples were generated from dBASE using the command - COPY ALL TO XXXXX.TXT SDF

```
123-45678mortgageenamr-XXXXXXXXXXXXXXXXXXXXservcrname-XXXXXXXXXXXXXXXXXXXX
servcprojectname-XXXXXXXXXXXXXXXXXXXXprojccity-xxxxxSTsectnsrvloannu
srvcrcntc-xxxx(con)tac-phonI1111111111.1122.2223333333.3319951231
4444444.445555555.556666666.66mortgorname-XXXXXXXXXXXXXXXXXXXX
mgmentname-XXXXXXXXXXXXXXXXXXXXprojctact-xxxxxxx(con)tct-phon
resmngnam-xxxx777719951231
```

```
123-45678mortgageenamr          servcrname
ser projectname                projccity      STsrvlo
srvcrcntc      (con)tac      I      1.00 2.000      3.0019951231
      4.00      5.00      6.00mortgorname
mgmentname                projctact          (con)tct-
resmngnam          719951231
```

A file like this would be loaded into the PROJDEF.DBF file in FIN with the command - APPEND FROM XXXXX.TXT SDF

DATABASE DICTIONARY

PROJREPO.DBF

The database that stores each report record for delinquency, default, and physical inspection reports.

Type Code: C = Character
 N = Number,
 Date = date full 4 digit year
 Logical = T or F (Y or N)

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
1	FHAPROJNUM	C, 9	FHA Project Number (Primary Key)
2	REPORTDATE	Date	Date of Reported Event
3	REPDATEKEY	C, 8	Date of Event as character yyyymmdd (Second Key)
4	LOADFILE	C, 1	Flag to indicate if extracted to report. Blank = not yet extracted/reported.
5	MORTGEENAM	C,30	Name of Holding Mortgagee
6	SERVCRNAME	C,30	Name of Contact at Servicing Mortgagee
7	SERVCRNUMB	C, 5	Servicing Mortgagee number
8	PROJECTNAM	C,30	Project Name
9	PROJECCITY	C,16	Project City
10	PROJECSTAT	C, 2	Project State
11	SRVLOANUM	C, 9	Servicer's Loan number
12	CONTACPHON	C,13	Servicer Contact Phone #
13	PRINBALANC	N,13,2	Mortgage Principal Balance (UPB)
14	INTERSRATE	N, 6,3	Interest Rate on Mortgage note
15	MONPAYMENT	N,10,2	Monthly Payment
16	PAIDTODATE	Date	Date paid through
17	REPPAYMENT	N,10,2	Reserve for Replacement Payment
18	REPLACEBAL	N,10,2	Reserve for Replacement Balance
19	RECPAYMENT	N,10,2	Residual Receipts Payment
20	RECEIPTBAL	N,10,2	Residual Receipts Balance
21	SPECLESCRW	N,10,2	Special Escrow Balance

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
22	REPPURPOSE	C, 2	Report Purpose (Third Key) Basic Project Data Change 00= Project Data Delinquencies: 10= Delinquency Default Related: 20= INITIAL NOTICE 21= UPDATE 22= REINSTATEMENT 23= ELECTION TO ASSIGN 24= REQUEST 30 DAY EXTENSION ON ASSIGNMENT 25= WITHDRAW PRIOR ELECTION TO ASSIGN 29= (Basically lets you update all fields in Default Screen) Physical Inspections: 30= Physical Inspection
23	MORTGORNAM	C, 30	Mortgagor Name
24	MGMENTNAME	C, 30	Management Name
25	PROJCONTACT	C, 20	Project Contact
26	CONTACTPHON	C, 13	Project contact Phone
27	DEFAULTTYPE	C, 1	Default Type (1=Fiscal, 2=Covenant)
28	DEFAULTDAT	Date	Date of Default related event
29	LASTINSPEC	Date	Most recent inspection date as of report record.
30	REINSTATYP 1= Paid	C, 1	Reinstatement type code. 2= Modification 3= Corrected Covenant Default
31	ELECACTION	C, 1	Action on Election to Assign or withdraw assignment.
32	RESMNGRNAM	C, 15	Resident Manager's Name
33	TOTALUNITS	N, 4	Total Residential Units in Project.
34	VACANTUNIT	N, 4	Number Residential Units reported as vacant.
35	PHYSCONONE	Logical	Needs Maintenance? Y/N
36	PHYSCONTWO	C, 1	Urgency of repairs, H(igh), M(edium), L(ow)
37	PHYSCONTRE	Logical	Repair Need noted on last Inspection Report? Y/N

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
38	NEIGHBORHD	C, 1	Neighborhood Economy 1=Depressed 2= Average 3= Prosperous
39	FORCASTCON	C, 1	Outlook for Neighborhood 1= Improve 2= Stay Same 3= Decline
40	SIGNACCESS	Logical	Adequate Access Signage? Y/N
41	PRVNTMAINT	Logical	Adequate Preventive Maintenance? Y/N
42	CHANGREQRD	Logical	Change in Maintenance Procedures Needed? Y/N
43	REPARSDONE	C, 1	If a release for work using Reserve for Replacement Funds, Is work completed. 1= Yes 2= No 3= Not Applicable
44	REPSCHEDUL	Logical	If release done and work not done, is it on schedule? Y/N
45	REQREPDONE	C,1	If HUD required repairs, are they completed? 1= Yes 2= No 3= Not Applicable
46	REQSCHEDUL	Logical	If HUD required repairs and work not done, is it on schedule? Y/N
47	MAJIMPDONE	Logical	Major improvements done in the past year? Y/N
48	MAJIMPPLAN	Logical	Major improvements planned? Y/N
49	OCCUPPROBL	Logical	Project having occupancy problems? Y/N
50	PHYSCONSUM	C, 1	Overall Project Physical Condition 1= Superior 2= Satisfactory 3= Below Avg. 4= Unsatisfactory
51	MAINTPRACT	C, 1	Maintenance Policies and Practices 1= Superior 2= Satisfactory 3= Below Avg. 4= Unsatisfactory

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
52	MIPPAYMENT	N,10,2	Most recent MIP payment
53	TAXPAYMENT	N,10,2	Tax payment amount
54	TAXBALANCE	N,10,2	Tax Escrow Balance
55	INSPAYMENT	N,10,2	Insurance payment amount
56	INSBALANCE	N,10,2	Insurance Escrow Balance
57	COMMENT	C,240	Comments field.

PROJDEF.DBF

This database stores key project data plus data that rarely changes or which is used in several different screens.

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
1	FHAPROJNUM	C, 9	FHA Project Number (Key to table)
2	MORTGEEENAM	C,30	Servicing Mortgagee Name
3	SERVCRNAME	C,30	Contact at Servicing Mortgagee
4	SERVCRNUMB	C, 5	Servicing Mortgagee FHA Number
5	PROJECTNAM	C,30	Project Name
6	PROJECCITY	C,16	Project City
7	PROJECSTAT	C, 2	Project State
8	SRVLOANNUM	C, 9	Servicer's Loan Number
9	CONTACPHON	C,13	Servicer's Contact Phone Number
10	PRINBALANC	N,13,2	Unpaid Principal Balance
11	INTERSRATE	N, 6,3	Interest Rate on Mortgage Note
12	MONPAYMENT	N,10,2	Monthly P&I payment.
13	PAIDTODATE	Date	Date note paid through
14	REPPAYMENT	N,10,2	Reserve for Replacement Payment
15	REPLACEBAL	N,10,2	Reserve for Replacement Balance
16	RECPAYMENT	N,10,2	Residual Receipts Payment
17	RECEIPTBAL	N,10,2	Residual Receipts Balance
18	SPECLESCRW	N,10,2	Special Escrow Balance
19	MORTGORNAM	C,30	Mortgagor's Name
20	MGMENTNAME	C,30	Management Agent Name

<u>Field</u>	<u>Field Name</u>	<u>Type</u>	<u>Definition</u>
21	PROJCONTACT	C,20	Project Contact Name
22	CONTCTPHON	C,13	Project Contact Phone Number
23	RESMNGRNAM	C,15	Resident Manager's Name
24	TOTALUNITS	N, 4	Total Residential Units in Project
25	LASTINSPEC	Date	Date of Last Physical Inspection
26	MIPPAYMENT	N,10,2	Most recent MIP payment
27	TAXPAYMENT	N,10,2	Tax payment amount
28	TAXBALANCE	N,10,2	Tax Escrow Balance
29	INSPAYMENT	N,10,2	Insurance payment amount
30	INSEBALANCE	N,10,2	Insurance Escrow Balance

This floppy disk contains the FHA Reporting package "FIN", the related database files and a Word Perfect user manual named GUIDE.DOC. The files are in a self-extracting archive file named FHAREP.EXF

Contents of FHAREP:

FIN.EXE
RHOLD.DBF
PROJDEF.DBF
PROJREPO.DBF
GUIDE.DOC

FIN is a single-user application and runs in a DOS window under Windows or OS2 and in a pure DOS environment (5.0 or higher).

INSTALLATION:

Create a Directory on a Hard-Drive or on your LAN

Copy the file FHAREP.EXE to that directory

From the DOS prompt and logged to that directory, type the name of the file "FHAREP" and press the enter key.

When complete, DELETE the FHAREP.EXE file!

STARTING 'FIN'

Log to the directory you created and type the file name 'FIN' and press the enter key.

(The first use will prompt you for names, address, phone number and eMail data. The e-Mail address will be used to return confirmation reports and updates on contacts and the e-Mail address you need to use. Your data can be updated from a Main Menu choice in FIN.)

NOTE: You can create an icon in a program group under Windows and use that to start the program.

NOTE ON E-MAIL TRANSMISSIONS

The program generates an ASCII file with 11 lines per report record. This is necessary since most internet/e-Mail environments will not permit more than 80 characters per line. Since there may also be differences in the margins set by each user, no line in the report file exceeds 72 characters. Please make sure the margins you use will permit at least one or two more characters beyond the maximum data length of 72 characters.
per line, the

NOTE ON ENCODING

HUD's LAN/E-Mail environment does not support receipt and decoding of text messages encoded using MIME. If this is the default encoding for your E-Mail server, it needs to be turned off for transmission of FIN data to HUD. HUD is looking at means to handle MIME in the future.

THE ADDRESS IN WHICH TO FORWARD THE FIN FILE IS:

CINDY_W._BRIDGES@HUD.GOV

TELEPHONE NUMBER: (202) 708-0614, EXT.2603

FIN ASCII FILE FOR REPORTING TO HUD

FHA Multifamily Servicing Mortgagees are required to report delinquencies and defaults to the Department on a timely basis. The Department has been working on simple methods to automate this process. The first step is the reporting utility FIN. The FIN application is a very basic and simple utility for handling the required reporting of delinquencies and default related information.

Many servicing mortgagees have the capability to generate an ASCII file directly from their own data system which will match the reporting file generated by FIN. The following listing is intended to act as a guide for Mortgagees wishing to create the report files for e-mail submission. This would permit Mortgagees to eliminate the intermediary step of entering data into the FIN application..

The first step is to define and create the ASCII file that is appended or merged into an e-mail message. This file contains two types of data. The first is one or more records of delinquency or default related data. The other is updates on data about the servicing mortgagee. Part 'I' below defines the reporting file and its components.

Once the ASCII file is created, it must be submitted to the Department. Information that needs to be provided in the message is listed in Part 'II'.

PART I: Defining the ASCII File:

Each unique event being reported has a separate record. It is possible for one FHA Case to have more than one report record in a single file.

The ASCII file generated for reporting to HUD consists of eleven lines of text and spaces, each of which is less than 80 characters long. This length limit is needed since many e-mail environments strip characters beyond the 80th position.

The file will have unfilled spaces. Numeric fields when converted to character may be left-padded with spaces or zeros to fit the defined length and structure of this document, but they must **NOT** be trimmed. **NO HIGH ASCII VALUES MAY BE INCLUDED.** High ASCII values and NULLS are typically not visible, but they do have adverse affects on processing what otherwise appears as a simple text file of letters, numbers and spaces.

The description that follows defines each item in a line, line-by-line. This includes the definition of the data element and any conversion that needs to be done.

Source Data elements can be any of the following:

C = Character

N = Number.

Date = date with full 4 digit year

Logical = T or F (Y or N).: Must be converted to a text 'Y' or 'N'

Data Elements annotated with (PI) are related solely to Physical Inspection data
Data Elements annotated with (F) are related to Default reporting.
Data Elements without annotation are included in each report.

A: REPORT DATA ON FHA CASES

LINE 1 of the ASCII File - Length = 64 characters

1 FHAPROJNUM C, 9	FHA Project Number (Primary Key) with hyphen (e.g. 123-12345)
2 REPORTDATE Date	Date of Reported Event - yyyymmdd
3 REPDATEKEY C, 8	Date of Event as character yyyymmdd (Second Key) Redundant to element #2 but needed for indexing.
4 LOADFILE C, 1	Flag to indicate if extracted to report. In this case it will be a Space.
5 MORTGEENAM C,30	Name of Holding Mortgagee
* SYSTEM DATE Date	This is the date the file is generated. It is captured from the computer system. In this unique case, format is mm/dd/yyyy

LINE 2 of the ASCII File - Length = 65 characters

6 SERVCNAME C,30	Name of Contact at Mortgagee for FHA Case
7 SERVCNUMB C, 5	Servicing Mortgagee number
8 PROJECTNAM C,30	Project Name

LINE 3 of the ASCII File - Length = 69 characters

9 PROJECTCIT C,16	Project City
10 PROJECSTAT C, 2	Project State Abbreviation
11 SRVLOANUM C, 9	Servicer's Loan number, up to 6 characters (too short for MERS)
12 CONTACTPHON C,13	FHA Case Servicer Contact Phone #: Format (999)999-9999
13 PRINBALANC N,13,2	Mortgage Principal Balance (UPB) Converted to character with leading spaces. Allows up to 9999999999.99 and requires decimal with cents even if zeros.
14 INTERSRATE N, 6,3	Interest Rate on Mortgage note. Converted to character as 99.999 and requires use of decimal and three places.

15 MONPAYMENT N,10,2 Monthly Payment (Principal and Interest) converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros.

LINE 4 of the ASCII File - Length = 70 characters

16 PAIDTODATE Date Date paid through. Best to convert to character. Must be in yyyyymmdd format.

17 REPPAYMENT N,10,2 Reserve for Replacement Payment converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

18 REPLACEBAL N,10,2 Reserve for Replacement Balance converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

19 RECPAYMENT N,10,2 Residual Receipts Payment converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

20 RECEIPTBAL N,10,2 Residual Receipts Balance converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

21 SPECLESCRW N,10,2 Special Escrow Balance converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

22 REPPURPOSE C, 2 Report Purpose (Third Key) This is a two position code using numbers. The only codes that can be used are:
GENERAL INFORMATION:
 00= Project Data. This is unlikely to be used unless a Mortgagee wants to provide an inventory to HUD.
SIMPLE DELINQUENCY REPORT:
 10= Delinquency
DEFAULT RELATED
 20= INITIAL NOTICE
 21= UPDATE (See last field COMMENTS)
 22= REINSTATEMENT
 23= ELECTION TO ASSIGN
 24= REQUEST 30 DAY EXTENSION
 ON ASSIGNMENT
 25= WITHDRAW PRIOR ELECTION TO ASSIGN
 29= OTHER (Basically lets you update all fields in Default Screen to cover unexpected, unusual items)
PHYSICAL INSPECTIONS:
 30= Physical Inspection

23 MORTGORNAM C, Mortgagor Name. Field is 30 characters, BUT only the first 10 are
(F) added to line #4. The balance of 20 characters is part of line #5.

LINE 5 of the ASCII File - Length = 70 characters

23 MORTGORNAM C, Mortgagor Name - The 11th through 30th character up to 20 total
(F)

24 MGMTNAME C,30 Management Firm Name
(F)

25 PROJCONTACT C,20 Project Contact Person Name (Mgmt Agent)
(F)

LINE 6 of the ASCII File - Length = 66 characters

26 CONTACTPHON C,13 Project Site Contact Phone.
(F)

27 DEFALTTYPE C, 1 Default Type (1=Fiscal, 2=Covenant)
(F)

28 DEFAULTDAT Date Date of Default related event Best to convert to character. Must
(F) be in yyymmdd format.

29 LASTINSPEC Date Most recent inspection date if recorded in system. Best to convert to
(F) & (PI) character. Must be in yyymmdd format.

30 REINSTATYP C, 1 Reinstatement type code. (IF report purpose = '22')
(F) 1= Paid up
 2= Modification
 3= Corrected Covenant Default

31 ELECACTION C, 1 Action on Election to Assign or Withdraw assignment.
(F) 1 = Assign
 2 = Foreclose
 3 = Deed-in-Lieu
 4 = Withdrawal of Assignment

32 RESMNGRNAM C,15 Resident Manager's Name
(PI)

33 TOTALUNITS N, 4 Total Residential Units in Project. Converted to integer 9999.

34 VACANTUNIT N, 4 Number Residential Units report as vacant. Converted to integer 9999
(PI)

35 PHYSCONONE Logical Needs Maintenance? Y/N (PI)
(PI)

49 OCCUPROBL Logical (PI)	Project having occupancy problems? Y/N
50 PHYSCONSUM C, 1 (PI)	Overall Project Physical Condition 1= Superior 2= Satisfactory 3= Below Avg. 4= Unsatisfactory
51 MAINTPRACT C, 1 (PI)	Maintenance Policies and Practices 1 - Superior 2= Satisfactory 3= Below Avg. 4= Unsatisfactory
52 MIPPAYMENT N,10,2	Most recent MIP payment converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros
53 TAXPAYMENT N,10,2	Tax payment amount converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros
54 TAXBALANCE N,10,2	Tax Escrow Balance converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros
55 INSPAYMENT N,10,2	Insurance payment amount converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros
56 INSBALANCE N,10,2	Insurance Escrow Balance converted to character with seven positions, decimal, two positions - 9999999.99 and requires the decimal and two digits, even if zeros

LINES 8 through 11 of the ASCII File

The last four lines consist of sections of the Comments field. COMMENTS is a total of 240 characters in length and allows for short explanations of events or actions taken on a case.

57 COMMENT C,240 Comments field.

The data element is divided as follows:

LINE 8 - positions 1,70
 LINE 9 - positions 71,70
 LINE 10 - positions 141,70
 LINE 11 - positions 211,30

B: UPDATE MORTGAGEE DATA

Each report file repeats some data about the servicing Mortgagee which is used to return confirmation reports and maintain up-to-date contact information. If a Mortgagee is using FIN, this is data that is requested by FIN the first time it is used and which can be updated using FIN. The data consists of:

SERVICING MORTGAGEE 'S :

NAME (30)
 FHA MORTGAGEE NUMBER (5)
 CONTACT PERSON FOR REPORTING (30)
 SUITE (12)
 STREET NUMBER (10)
 STREET NAME (30)
 CITY (30)
 STATE (2)
 ZIP (10)
 PHONE (13)
 E-MAIL ADDRESS (50)

The last record added to the reporting file contains this data. The structure, line number, and position for this data is:

LINE 1 of the ASCII File - Length = 64 characters

- Structured as:
1. Text literal 'MORTGDATA' in first 9 positions. This marks the record as an update of the Servicing Mortgagee's information.
 2. Date the file was generated, format yyymmdd
 3. The file creation date as a character field yyymmdd
 4. 1 Space
 5. Servicing Mortgagee's Company Name (up to 30 characters)
 6. Date the file is generated. It is captured from the computer system. Format is yyymmdd.

NOTE: The dates in line #1 are redundant and are provided only to ensure no conflict occurs with previous versions of software.

LINE 2 of the ASCII File - Length = 65 characters

- Structured as:
1. Name of Contact at Servicing Mortgagee for reporting . (30 characters)
 2. Servicing Mortgagee number, same as all other records. (99999)
 3. The FIRST 30 characters of the E-Mail address. (out of 50 max)

LINE 3 of the ASCII File - Length = 69 characters

- Structured as :
1. 27 Spaces
 2. Mortgagee's Reports Contact Phone #: Format (999)999-9999
 3. 9 Spaces

LINE 4 of the ASCII File - Length = 70 characters

- Structured as : 70 Spaces

LINE 5 of the ASCII File - Length = 70 characters

- Structured as :
1. The last 20 characters of the Servicing Mortgagee's E-Mail address
(E-Mail address can total 50 characters, see line #2)
 2. 50 Spaces

LINE 6 of the ASCII File - Length = 70 characters

Structured as : 70 Spaces

LINE 7 of the ASCII File - Length = 70 characters

Structured as : 70 Spaces

LINE 8 of the ASCII File - Length = 70 characters

Structured as : Mortgagee's Address Street Number (10 characters, left justified)
 Street Name, Type (30 Characters)
 Suite/Room Number (12 Characters)
 City Name (First 18 Characters of 30 total allowed)

LINE 9 of the ASCII File - Length = 70 characters

Structured as : Mortgagee's Address City Name (last 12 characters)
 State Abbr. (2 Character)
 ZIP + four (10 Characters, format 99999-9999)

LINE 10 of the ASCII File - Length = 70 characters

Structured as : 70 Spaces

LINE 11 of the ASCII File - Length = 70 characters

Structured as : 70 Spaces

PART II: OTHER REQUIREMENTS FOR THE E-MAIL FILE

Each file generated for transmission to the Department MUST be unique to a SINGLE Servicing Mortgagee number. This number is the five digit code assigned by the Department.

The file can be appended into or attached to an E-Mail message. It must not be MIME encoded.

The message should identify the file using the following formula:

'RM' + Mortgagee number + '.' + sequence # (001 thru 999)

For mortgagee 12345 the first report would be identified as RM12345.001.

The 'RM' is a simple means for HUD staff to identify the file as a Reporting Mortgagee's. The mortgagee number identifies which mortgagee. The sequence number is used to track individual report files and is used in reporting back to the submitting mortgagee a confirmation listing of the records processed. The sequence from 001 (leading zeros required) through 999 should cover many years of reporting before having to recycle from 001.