



Electronic Case Binder Developer's Guide

Lender Insurance Program

**U.S. Department of Housing and Urban Development,
Federal Housing Administration (FHA), Single
Family Housing**

August 19, 2009 (Revised)

1.0 Purpose of Electronic Case Binder Developer's Guide

The Electronic Case Binder Developer's Guide provides the necessary information to establish the interface required to participate in the Electronic Case Binder Program. This document is primarily aimed at the software development and maintenance staff supporting a Loan Origination System.

2.0 Background

The Federal Housing Administration (FHA) has offices nationwide with Headquarters in Washington, D.C. It manages many programs, the largest and most well known being FHA Mortgage Insurance for Single Family homes. Despite a level of automation, an enormous amount of paper is handled, especially when it comes to the Case Binders.

Under FHA-Single Family's current insurance endorsement policy, a Direct Endorsement (DE) lender may apply for FHA insurance based upon its internal underwriting of the loan. During the closing process, most lenders log on to a Web-based application, FHA Connection (FHAC), to establish and update a case, log the appraisal, and complete the Insurance Application. The data entered are subsequently transferred to the Computerized Homes Underwriting Management System (CHUMS), the system of record for the endorsement process. Large lenders with Loan Origination Systems (LOS) transmit data from their LOS or use third party software to send data to CHUMS via a telecommunications method known as B2G (Business to Government). CHUMS is subsequently updated with the same data elements that other lenders enter into FHAC.

After the lender underwrites and closes the loan, lenders must submit information about the loan organized in a Case Binder in an FHA required stacking order. The FHA Case Binder is a subset of the lenders "loan file" and is sent to a HUD Home Ownership Center (HOC) where Reviewers and Endorsement Clerks check the paperwork to determine if the mortgage meets the eligibility requirements for insurance and that all required documents and signatures are present. Then, HOC endorsement clerks validate data in the paper-based case binder against data stored in CHUMS. If there is a discrepancy, the endorsement clerk may reject the binder and issue a Notice of Return (NOR) to the lender. If no problems are detected, the case is endorsed and the binder is sent to a HUD archive facility.

2.1 Current Methods and Procedures

For discussion purposes, the HUD endorsement function related to lenders can be broken down into the following major processes:

- 1.0 Lender applies for FHA-Single Family mortgage insurance
- 2.0 Lender mails case binder to HOC

- 3.0 HOC mailrooms receive case binders for initial endorsement and NOR resubmission processing
- 4.0 HOC staff review case binder
- 5.0 HOC staff conduct pre-endorsement review of case binder documents
- 6.0 HOC staff endorses loan and sends case binder to mailroom to send to archive facility
- 7.0 HOC staff process NORs
- 8.0 HOC mailrooms mail NOR'd case binders back to lenders for correction

3.0 New Lender Insurance Methods and Procedures

The FHA-Single Family Lender Insurance (LI) program streamlines the process for obtaining FHA Insurance. Lenders that are authorized for LI can perform the endorsement functions themselves. LI Lenders are required to submit case binders on only a small percentage of the loans that they process. Any lender wishing to participate in the LI program must apply using the FHA Connection Lender Insurance Certification Screen. Lenders must meet eligibility requirements. The lender's FHA Connection Application Coordinator is the only FHA Connection user type that is authorized to certify that the lender wishes to participate in the LI program.

Only LI lenders will be able to participate in the Electronic Case Binder program. When a lender participating in the Electronic Case Binder program submits a case binder, they do not submit paper based case binders. Instead, these lenders submit an electronic case binder containing scanned images of the final loan documents upon request from FHA. Some of the reasons that would require a lender to submit an electronic case binder are:

- Case Flagged for a Risk Based Case Warning
- Case Chosen for Post Endorsement Technical Review
- Case Chosen for Appraisal Review
- IG Request

Loans flagged for risk based case warnings are not eligible for LI. These case binders must be reviewed by HUD and may be endorsed in the HUD office. LI lenders that are not participating in the Electronic Case Binder program will submit case binders via the mail.

Detailed information for calling B2G transactions can be found at <http://www.hud.gov/offices/hsg/sfh/f17c/welcome.cfm>.

The LI process is comprised of the following functions:

1. Enter loan application data (Lender)
 - a. Using FHA Connection or B2G, the lender will supply the FHA Connection data that is currently called for in today's FHA endorsement process. This includes data for Case Number Assignment, Appraisal Logging, Insurance Application, and any other related screens as called for by case type.

- b. The Insurance Application transaction has been modified to allow LI approved lenders to insure the loans. Only users with the new “Insurance” authorization in FHA Connection will be allowed to process loans for insurance. This authorization can be granted or revoked by the lender’s FHA Connection Application Coordinator. A message will be returned indicating that the loan was endorsed or that an error occurred.
- 2. Pull a list of case binders to submit (Lender)
 - a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders to submit.
- 3. Pull a list of case binders that were not accepted (Lender)
 - a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that were not accepted. Some reasons for rejecting the submission of case binders are:
 - i. Submitting lender is neither the sponsor nor the originator on the loan.
 - ii. Submitted file is not in the valid MISMO Smart Doc format.
 - iii. Submitted file does not contain all required documents.
- 4. Pull a list of case binders that were accepted (Lender)
 - a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that have been submitted by the lender and accepted by FHA.
- 5. Send case binder to HOC (Lender)
 - a. If the lender is authorized to send electronic case binders
 - i. Lender will transfer case binders to the HUD computer facility securely using Secure Shell (SSH) as the transfer protocol.
 - ii. Once the documents have been transmitted, they will automatically be verified. Records passing preliminary edits will be loaded into the HUD imaging server. Records which do not pass preliminary edits, will not be loaded to the HUD imaging server and the system will place a record in the error list described in step 3.
 - iii. Once in the HUD imaging server, the documents will be available for review by authorized HUD users on the FHA Connection
 - b. If the lender sends paper case binders
 - i. Lender will mail the binder to the HOC using the current process
- 6. Review case binder documents (HOC staff). This process is only for loans endorsed in the HUD office.
 - a. Referencing the documents listed in HUD’s Stacking Order Mortgagee Letter (ML 2001-01), HOC staff will review case binder images for completeness and image quality using FHA Connection.
 - b. If not complete or quality of images is unsatisfactory, issue an electronic NOR to lender.
 - c. If complete and image quality is satisfactory, compare the data entered into the Insurance Application screen with the imaged documents.
 - d. If data items compare correctly, endorse the loan.

- e. If any problems are found, issue an NOR with details pertaining to the rejection. Do not print and mail the hard copy NOR.
- 7. Endorsement Process (Lender)
 - a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases endorsed.
 - b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
- 8. NOR Process (Lender)
 - a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases NOR'd and reason for NOR.
 - b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
 - c. Hard copy NOR will not be sent from HOC.
 - d. Using FHA Connection or B2G, lender to make corrections to Insurance Application or Appraisal Logging data as dictated by the NOR and mark the case as ready for endorsement processing.
 - e. Lender to make corrections to documents and resend case binder.

3.1 Security

Security for the Electronic Case Binder program is comprised of two parts.

1. Transferring electronic case binders from the lenders to HUD. Each lender participating in the Electronic Case Binder program will be issued a user ID that will allow them to transfer electronic case binders to HUD. This user ID will represent the lender at the corporate level. The transfer protocol will be Secure Shell (SSH). This is a secure transfer protocol that uses Secure Socket Layer to ensure that the data is transmitted securely. FHA Currently supports SSH version 2. For more information about SSH, please go to <http://www.ssh.org>.
2. Insuring loans and performing other functions using FHA Connection or B2G. Current FHA Connection security will be applied to these transactions. A new security authorization will be available via the FHA Connection security that will be required for users to insure loans (Step 1B in section 3.0). Users who have access to any existing Origination Case Processing functions will be allowed to:
 - a. Pull a list of case binders to be submitted (Step 2 in section 3.0)
 - b. Pull a list of case binders that were not accepted due to errors (Step 3 in section 3.0)
 - c. Pull a list of case binders that were accepted (Step 4 in section 3.0)

These security authorizations will be granted and revoked to individual users by the lender's FHA Connection Application Coordinator.

3.2 Description of eDocs Technology

The lender would send the complete case binder in an imaged format using the document guidelines referenced in ML 2001-01. The preferred imaging standard is a single page TIFF. Other standard imaging formats such as multi-page TIFF and PDF will be accepted. Each image file would be encapsulated in a Mortgage Industry Standards Maintenance Organization (MISMO) Category 4 Smart Document. These Smart Documents would then be combined into a single file using the MISMO ePackage Version 1.0 Standard. The details for creating MISMO Smart Documents and a MISMO ePackage can be found at the eMortgage section of the MISMO Web site (<http://www.mismo.org/>). The MISMO ePackage will be transferred to a HUD server using SSH as the transmission protocol. The file should be named [FHACaseNumber]_[LenderLoanNumber].xml. For example:

FHA Case Number:	123-4567890
Lender's Internal Tracking Number:	012345
MISMO ePackage File Name:	1234567890_012345.xml

Once the MISMO ePackage has been completely and successfully transferred, the lender should transmit a second file indicating that the ePackage has successfully transferred. This second file should be named similarly to the ePackage. The only difference should be the file extension. The file extension for the second file should be “.done”. For the case shown above:

Second File Indicating Transfer is complete:	1234567890_012345.done
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The test server is HWVANAP033.HUD.GOV. The production server is HWVANAP057.HUD.GOV. Lenders will need to contact HUD to gain access to these servers by sending an email to SFADMIN@HUD.GOV.

3.3 Document List

3.3.1 Document List for Forward Mortgages

The following table describes the required documents to be included in the ePackage case binder for forward mortgages. For each document, the table shows the values that should be used for the _Type, _Name, and _TypeOtherDescription attributes for the “DOCUMENT_INFORMATION” tag. There are some documents that may have more than one valid value for a particular tag. FHA has attempted to collect as much information as possible without forcing every participating lender to index every document. For example, if a lender indexes the Automated Underwriting Feedback Report, then the _TypeOtherDescription should be “AUSFeedbackCertificate”. Lenders who do not index that document, can list the _TypeOtherDescription as “Miscellaneous”. Not every document type will need to be included in every ePackage case binder submission. Only the documents appropriate for the particular loan should be included.

Appraisal Package: An appraisal package is required for all case binders unless the loan is a Streamline Refinance without Appraisal. The documents listed in the table below are part of the appraisal package. These documents may all be included with the appraisal or they may be listed separately. If listed separately, identify the specific document by using the appropriate _Name value shown in the chart below. If all documents are included in the “generic” appraisal category, the _Name values will be blank.

_Type	_Name	_TypeOtherDescription	Document
Appraisal			URAR
Appraisal	HomebuyerSummary or blank		Homebuyer Summary
Appraisal	VCSheet or blank		Valuation Condition Sheet
Appraisal	AssuranceOfCompletion or blank		Mortgage Assurance of Completion
Appraisal	ComplianceInspection or blank		Compliance Inspection Report
Appraisal	WoodDestroyingInsectReport or blank		Wood Destroying Insect Infestation Report
Appraisal	HealthAuthorityApproval or blank		Local Health Authority's Approval
Appraisal	StatementOfValue or blank		Statement of Appraised Value
Appraisal	BuildersCert or blank		Builders Certification
Appraisal	BuildersWarranty or blank		Builders One Year Warranty
Appraisal	WarrantyEvidence or blank		Evidence of a 10 Year Warranty
Appraisal	StartLetter or blank		Early Start Letter
Appraisal	InspectionsCompleted or blank		Inspections Completed by Local or FHA Fee Inspector

Appraisal	TermiteTreatment or blank		Subterranean Termite Treatment Report
Appraisal	MARMCCDoc or blank		MAR/MCC Documentation
Appraisal	VACRVDoc or blank		VACRV/MCRV Documentation
Appraisal	EngineersCertificati on or blank		Engineer's Certificate for Manufactured Housing Foundation

Credit Package: A credit package is required for all case binders unless the loan is a Streamline Refinance. The documents listed in the table below are part of the credit package. These documents may all be included with the credit report or they may be listed separately. If listed separately, identify the specific document by using the appropriate _Name value shown in the chart below. If all documents are included in the “generic” credit package category, the _Name values will be blank.

_Type	_Name	_TypeOtherDescription	Document
CreditReport			Credit Report
CreditReport	AssetVerification or blank		Asset Verification
CreditReport	GiftLetter or bland		Gift Letter
CreditReport	IncomeVerficiation or blank		Income Verification
CreditReport	SSNEvidence or blank		Evidence of SSN
CreditReport	AUSFeedbackCertificate or blank		Automated Underwriting Feedback Certificate
CreditReport	MCAW or blank		Mortgage Credit Analysis Worksheet

Required Documents: The documents listed in the table below are required for all loans. The Addendum to the URLA can be included with the URLA or sent separately.

_Type	_Name	_TypeOtherDescription	Document
Note			Note
SecurityInstrument			Security Instrument and Riders

HUD-1			HUD-1 Settlement and Addendum
UniformResidentialLoanApplication			URLA
UniformResidentialLoanApplication	Addendum or blank		Addendum to URLA

Contract: The sales contract is required for all purchases.

_Type	_Name	_TypeOtherDescription	Document
Contract			Purchase Contract and Addenda

Miscellaneous Documents: The documents listed in the table below do not have to be identified individually. These documents may all be identified as miscellaneous or they may be listed separately. If listed separately, identify the specific document by using the appropriate **_TypeOtherDescription** value shown in the chart below. If all documents are included in the “generic” other category, the **_TypeOtherDescription** values will be blank.

_Type	_Name	_TypeOtherDescription	Document
Other		FirstTimeHomebuyerCounselingCertificate or Miscellaneous	First Time Homebuyer Counseling Certificate
Other		LateLetter or Miscellaneous	Late Submission Letter/Payment History
Other		203KWorksheet or Miscellaneous	203K Worksheet
Other		EEMWorksheet or Miscellaneous	EEM Worksheet
Other		203HDoc or Miscellaneous	203H Documentation
Other		SpecializedDoc or Miscellaneous	Specialized Eligibility Documents for 203(k), Multi-Unit Properties, or

			Condominiums
Other		ForYourProtection or Miscellaneous	For Your Protection

3.3.2 Document List for HECM Mortgages

The following table describes the documents to be included in the ePackage case binder for HECM mortgages. For each document, the table shows the values that should be used for the _Type, _Name, and _TypeOtherDescription attributes for the “DOCUMENT_INFORMATION” tag. The documents are shown in the same stacking order expected for paper binders. Not every document type will need to be included in every ePackage case binder submission. Only the documents appropriate for the particular loan should be included. The document description for those documents which are not required in every binder includes the text (if applicable).

Left Side of Binder

_Type	_Name	_TypeOtherDescription	Document
Other		ChoiceOfInsuranceOptions	Choice of Insurance Options
Other		Form92561	Borrower’s Contract with Respect to Hotel and Transient Use of Property Form HUD-92561 (if applicable)
Appraisal	StatementOf Value or blank		Conditional Commitment Direct Endorsement Statement of Appraised Value form HUD-92800.5B
Appraisal	ComplianceInspection or blank		Compliance Inspection Report, Form HUD-92051 (if applicable)
Appraisal			Appraisal. This could be one of four forms depending on the property type <ul style="list-style-type: none"> ▪ URAR (Form 1004) ▪ Manufactured Home Appraisal Report (Form 1004C) ▪ Individual Condominium Unit Appraisal Report (Form 1073) ▪ Small Residential

			Income Property Appraisal Report (Form 1025)
Appraisal	Supporting Documentation		<ul style="list-style-type: none"> • Termite Report • Well/Septic • Condo Spot Approval • Elevation Certification • Engineer's Foundation Certification • Copy of Condo Approval Page
Title Commitment			Title Insurance Commitment or other Acceptable Title Evidence at least equal to maximum claim amount
Contract			Purchase Contract and Addenda (if applicable)

Right Side of Binder

<u>Type</u>	<u>Name</u>	<u>TypeOtherDescription</u>	<u>Document</u>
Other		LateLetter	Late Submission Explanation (if applicable)
Other		HECM Counseling Certification	Certificate of HECM Counseling Form HUD-92902
Other		AntiChurningDisclosure	Home Equity Conversion Mortgage (HECM) Anti-Churning Disclosure Form HUD 92901(refinance only) And supporting calculations for PL Test
Note			1 st Note
Mortgage			First Mortgage or Deed of Trust and Riders with legal description
Note	Second		2 nd Note
Mortgage	Second		Second Mortgage or Deed of Trust
HUD-1			HUD-1 Settlement Statement and Addendum

Credit			Notice to the Borrower
Other		LoanAgreement	Loan Agreement
Other		PaymentPlan	Payment Plan, Schedule of Closing Costs, Schedule of Liens
Other		RepairRider	Repair Rider (if applicable)
UniformResidentialLoanApplication	ReverseMortgageLoanApplication		Residential Loan Application for Reverse Mortgages for Fannie Mae 1009
UniformResidentialLoanApplication			Uniform Residential Loan Application Form Fannie Mae 1003 (to be removed in future)
UniformResidentialLoanApplication	Addendum		Addendum to URLA (HUD Form 92900-A)
Other		CalculationEvidence	Evidence of Calculation for Principal Limit and Monthly Payment Amount
CreditReport	CAIVRS		Evidence of CAIVRS Authorization
Other		LDP/GSA	Limited Denial of Participation and GSA screen print
Credit Report			Credit Report
CreditReport	SSNEvidence or blank		Evidence of Social Security number and date of birth
CreditReport	AssetVerification or blank		Verification of Assets (if applicable)

4.0 Example Electronic Case Binder

The following XML is a sample electronic case binder to be used as an example. This sample case binder contains only the five documents listed below.

1. Miscellaneous – The table in section 3.2 shows which documents can be listed as Miscellaneous.
2. First Time Home Buyer Counseling Certificate
3. Late Submission Letter/Payment History
4. Loan Application (5 pages)
5. Addendum to Loan Application (3 pages)

When creating an electronic case binder a base 64 representation of the binary image needs to be embedded within the <DOCUMENT> tag. The example simply shows a place holder for that image “[base64 representation of the image].

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5.0 Revisions

December 14, 2005: Moved the MCAW and the AUS Feedback Certificate from the Miscellaneous Documents section to the Credit Report Documents.

June 20, 2007 – Revised to include Left Side/Right Side indexing information.

August 19, 2009 – Revised to exclude Left Side/Right Side indexing information and to include HECM binders.