



United States Department of Housing  
and Urban Development

**Home Equity Conversion Mortgage Service  
Provider (HECM SP)**

**IACS to HERMIT TRANSACTION CODE MAPPING**

**Version 1.0**

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Prepared by RMS for QSSI

**IACS TO HERMIT TRANSACTION CODE MAPPING**

SL. No	IACS Transaction code	IACS Transaction Description	HERMIT Transaction Code	HERMIT Transaction Description
1.	1301	INITIAL FEE ADVANCE	1014	Loan Setup - Initial MIP Fee
2.	2201	LOAN PRINCIPAL LIMIT	8010	Principal Limit Original - Setup
3.	2202	LINE OF CREDIT (LOC) PRINCIPAL LIMIT	7010	Credit Line Original - Setup
4.	2202	LINE OF CREDIT (LOC) PRINCIPAL LIMIT	8010	Principal Limit Original - Setup
5.	2203	REPAIR SET ASIDE	6310	Repair Set Aside - Setup
6.	2203	REPAIR SET ASIDE	8010	Principal Limit Original - Setup
7.	2204	ESCROW SET ASIDE	6210	1st Yr Taxes & Ins Set Aside - Setup
8.	2204	ESCROW SET ASIDE	8010	Principal Limit Original - Setup
9.	2601	GROWTH ACCRUED LOAN PRINCIPAL LIMIT	8060	Principal Limit - Growth
10.	2602	GROWTH ACCRUED LOC PRINCIPAL LIMIT	7060	Credit Line - Growth
11.	2602	GROWTH ACCRUED LOC PRINCIPAL LIMIT	8060	Principal Limit - Growth
12.	2801	RECALCULATION ADJUSTMENT LOAN PRINCIPAL LIMIT	8040	Principal Limit Original - Setup Adj

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13.	2802	RECALCULATION ADJUSTMENT LOC PRINCIPAL LIMIT	7040	Credit Line Original - Setup Adj
14.	2802	RECALCULATION ADJUSTMENT LOC PRINCIPAL LIMIT	8040	Principal Limit Original - Setup Adj
15.	2803	RECALCULATION ADJUSTMENT REPAIR SET ASIDE	6340	Repair Set Aside - Setup Adj
16.	2803	RECALCULATION ADJUSTMENT REPAIR SET ASIDE	8040	Principal Limit Original - Setup Adj
17.	2804	RECALCULATION ADJUSTMENT ESCROW SET ASIDE	6240	1st Yr Taxes & Ins Set Aside - Setup Adj
18.	2804	RECALCULATION ADJUSTMENT ESCROW SET ASIDE	8040	Principal Limit Original - Setup Adj
19.	4501	REFUND INITIAL FEE	1090	Loan Setup - Adj
20.	5001	SCHEDULED LOAN ADVANCE	1250	Disb - Scheduled
21.	5051	REVERSE SCHEDULED LOAN ADVANCE	1290	Disb - Scheduled Adj
22.	5101	PARTIAL LOAN REPAYMENT UNSCHEDULED ADVANCE	2710	Part Repay - Reduce Loan Balance
23.	5102	PARTIAL LOAN REPAYMENT MONTHLY INTEREST	2710	Part Repay - Reduce Loan Balance
24.	5103	PARTIAL LOAN REPAYMENT MONTHLY MIP	2710	Part Repay - Reduce Loan Balance

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25.	5104	PARTIAL LOAN REPAYMENT SERVICE FEE	2710	Part Repay - Reduce Loan Balance
26.	5105	PARTIAL LOAN REPAYMENT SCHEDULED ADVANCE	2710	Part Repay - Reduce Loan Balance
27.	5106	PARTIAL LOAN REPAYMENT INITIAL MIP	2710	Part Repay - Reduce Loan Balance
28.	5107	PARTIAL LOAN REPAYMENT RECALC FEE	2710	Part Repay - Reduce Loan Balance
29.	5108	PARTIAL LOC REPAYMENT UNSCHEDULED ADVANCE	2720	Part Repay - Increase CLSA+Reduce LB
30.	5109	PARTIAL LOC REPAYMENT MONTHLY INTEREST	2720	Part Repay - Increase CLSA+Reduce LB
31.	5110	PARTIAL LOC REPAYMENT MONTHLY MIP	2720	Part Repay - Increase CLSA+Reduce LB
32.	5151	REVERSE PARTIAL LOAN REPAYMENT UNSCHEDULED ADVANCE	2790	Part Repay - Reduce Loan Balance Adj
33.	5152	REVERSE PARTIAL LOAN REPAYMENT MONTHLY INTEREST	2790	Part Repay - Reduce Loan Balance Adj
34.	5153	REVERSE PARTIAL LOAN REPAYMENT MONTHLY MIP	2790	Part Repay - Reduce Loan Balance Adj
35.	5154	REVERSE PARTIAL LOAN REPAYMENT SERVICE FEE	2790	Part Repay - Reduce Loan Balance Adj
36.	5155	REVERSE PARTIAL LOAN REPAYMENT SCHEDULED	2790	Part Repay - Reduce Loan Balance Adj

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		ADVANCE		
37.	5156	REVERSE PARTIAL LOAN REPAYMENT INITIAL MIP	2790	Part Repay - Reduce Loan Balance Adj
38.	5157	REVERSE PARTIAL LOAN REPAYMENT RECALC FEE	2790	Part Repay - Reduce Loan Balance Adj
39.	5158	REVERSE PARTIAL LOC REPAYMENT UNSCHEDULED ADVANCE	2780	Part Repay - Increase CLSA+Reduce LB Adj
40.	5159	REVERSE PARTIAL LOC REPAYMENT MONTHLY INTEREST	2780	Part Repay - Increase CLSA+Reduce LB Adj
41.	5160	REVERSE PARTIAL LOC REPAYMENT MONTHLY MIP	2780	Part Repay - Increase CLSA+Reduce LB Adj
42.	5201	UNSCHEDULED LOAN ADVANCE	1350	Disb - Unscheduled from LOC
43.	5202	UNSCHEDULED LOC ADVANCE	1350	Disb - Unscheduled from LOC
44.	5203	UNSCHEDULED REPAIR SET ASIDE	1750	Disb - Repair Set Aside Not Final
45.	5203	UNSCHEDULED REPAIR SET ASIDE	6350	Repair Set Aside Not Final - Disb
46.	5204	UNSCHEDULED ESCROW SET ASIDE	1650	Disb - 1st Yr TI Set Aside Not Final
47.	5204	UNSCHEDULED ESCROW SET ASIDE	6250	1st Yr Set Aside - Not Final-Disb
48.	5251	REVERSE UNSCHEDULED LOAN ADVANCE	1390	Disb - Unscheduled from LOC Adj

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49.	5252	REVERSE UNSCHEDULED LOC ADVANCE	1390	Disb - Unscheduled from LOC Adj
50.	5253	REVERSE UNSCHEDULED REPAIR SET ASIDE	1790	Disb - Repair Set Aside Not Final Adj
51.	5253	REVERSE UNSCHEDULED REPAIR SET ASIDE	6390	Repair Set Aside Not Final - Disb Adj
52.	5254	REVERSE UNSCHEDULED ESCROW SET ASIDE	1690	Disb - 1st Yr TI Set Aside Not Final Adj
53.	5254	REVERSE UNSCHEDULED ESCROW SET ASIDE	6290	1st Yr Set Aside - Not Final Disb Adj
54.	5301	MONTHLY LOAN INTEREST ON ASSIGNMENT	1160	Monthly Int, MIP Accrual & SF
55.	5302	MONTHLY LOAN MIP ON ASSIGNMENT	1160	Monthly Int, MIP Accrual & SF
56.	5303	MONTHLY SERVICE FEE ON ASSIGNMENT	1160	Monthly Int, MIP Accrual & SF
57.	5304	MONTHLY LOC INTEREST ON ASSIGNMENT	1160	Monthly Int, MIP Accrual & SF
58.	5304	MONTHLY LOC INTEREST ON ASSIGNMENT	9060	UnSch LOC Disb - Int & MIP Accrual
59.	5305	MONTHLY LOC MIP ON ASSIGNMENT	1160	Monthly Int, MIP Accrual & SF
60.	5305	MONTHLY LOC MIP ON ASSIGNMENT	9060	UnSch LOC Disb - Int & MIP Accrual
61.	5401	UNSCHEDULED SETTLEMENT COSTS	1017	Loan Setup - Closing Costs
62.	5451	REVERSE UNSCHEDULED SETTLEMENT COSTS	1090	Loan Setup - Adj

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63.	5501	UNSCHEDULED ORIGINATION FEE	1019	Loan Setup - Origination Amount
64.	5551	REVERSE UNSCHEDULED ORIGINATION FEE	1090	Loan Setup - Adj
65.	5901	PAYOFF UNSCHEDULED LOAN ADVANCE	2889	Terminate - Other
66.	5902	PAYOFF LOAN INTEREST	2889	Terminate - Other
67.	5903	PAYOFF LOAN MIP	2889	Terminate - Other
68.	5904	PAYOFF SERVICE FEE	2889	Terminate - Other
69.	5905	PAYOFF SCHEDULED LOAN ADVANCE	2889	Terminate - Other
70.	5906	PAYOFF INITIAL FEE	2889	Terminate - Other
71.	5907	PAYOFF RECALCULATION FEE	2889	Terminate - Other
72.	5951	REVERSE PAYOFF UNSCHEDULED LOAN ADVANCE	2890	Terminate - PIF - Adj
73.	5952	REVERSE PAYOFF LOAN INTEREST	2890	Terminate - PIF - Adj
74.	5953	REVERSE PAYOFF LOAN MIP	2890	Terminate - PIF - Adj
75.	5954	REVERSE PAYOFF SERVICE FEE	2890	Terminate - PIF - Adj
76.	5955	REVERSE PAYOFF SCHEDULE LOAN ADVANCE	2890	Terminate - PIF - Adj

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77.	5956	REVERSE PAYOFF INITIAL FEE	2890	Terminate - PIF - Adj
78.	5957	REVERSE PAYOFF RECALC FEE	2890	Terminate - PIF - Adj
79.	6001	UNSCHEDULED LOAN DISBURSEMENT	1350	Disb - Unscheduled from LOC
80.	6002	UNSCHEDULED LOC DISBURSEMENT	1350	Disb - Unscheduled from LOC
81.	6003	REPAIR SET ASIDE DISBURSEMENT	1750	Disb - Repair Set Aside Not Final
82.	6003	REPAIR SET ASIDE DISBURSEMENT	6350	Repair Set Aside Not Final - Disb
83.	6004	ESCROW SET ASIDE DISBURSEMENT	1650	Disb - 1st Yr TI Set Aside Not Final
84.	6004	ESCROW SET ASIDE DISBURSEMENT	6250	1st Yr Set Aside - Not Final-Disb
85.	6051	REVERSE UNSCHEDULED LOAN DISBURSEMENT	1390	Disb - Unscheduled from LOC Adj
86.	6052	REVERSE UNSCHEDULED LOC DISBURSEMENT	1390	Disb - Unscheduled from LOC Adj
87.	6053	REVERSE REPAIR SET ASIDE DISBURSEMENT	1790	Disb - Repair Set Aside Not Final Adj
88.	6053	REVERSE REPAIR SET ASIDE DISBURSEMENT	6390	Repair Set Aside Not Final - Disb Adj
89.	6054	REVERSE ESCROW SET ASIDE DISBURSEMENT	1690	Disb - 1st Yr TI Set Aside Not Final Adj
90.	6054	REVERSE ESCROW SET ASIDE DISBURSEMENT	6290	1st Yr Set Aside - Not Final Disb Adj



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91.	6401	RECALCULATION FEE	1980	Change of Plan Fee
92.	6451	REVERSE RECALCULATION FEE	1990	Change of Plan Fee Adj
93.	7001	MONTHLY LOAN INTEREST	1160	Monthly Int, MIP Accrual & SF
94.	7002	MONTHLY LOAN MIP	1160	Monthly Int, MIP Accrual & SF
95.	7003	MONTHLY SERVICE FEE	1160	Monthly Int, MIP Accrual & SF
96.	7004	MONTHLY LOC INTEREST	1160	Monthly Int, MIP Accrual & SF
97.	7004	MONTHLY LOC INTEREST	9060	UnSch LOC Disb - Int & MIP Accrual
98.	7005	MONTHLY LOC MIP	1160	Monthly Int, MIP Accrual & SF
99.	7005	MONTHLY LOC MIP	9060	UnSch LOC Disb - Int & MIP Accrual