CHAPTER 3: INTRODUCTION TO USER GROUPS

3. INTRODUCTION TO USER GROUPS

This chapter will provide users with an understanding of the following functions:

- **Overview of User Groups**
- **Servicers User Group**
- **Lender User Group**
- **Investor User Group**
- **HUD Single Family Premiums User Group**
- **HUD Claims Staff User Group**
- **HUD NSC Contractor User Group**
- **HUD NSC User Group**

3.1 Overview of User Groups

The Servicing Module has seven different user groups containing different roles and permissions or responsibilities. They have been decided after extensive discussions with HUD GTMs and taking the day to day activities into consideration. The business partners have the ability to perform daily activities like loan set up but the approval/denial roles are with the HUD staff.

Not all user roles within a user group have the same permission levels; these vary based on the roles/responsibilities assigned to the user. A user can only have one user role at a time in the system. A Supervisor has roles and permissions that allow them to perform certain functions. Their Manager can perform their functions and have additional permissions to approve or deny activities performed by the Supervisor.

Currently, there are about 27 roles assigned to different user groups with about 350+ permissions in total. Each role or permission is uniquely assigned to its group and is not repeated. Further, to impose security and segregation of various roles and responsibilities, each of them have permissions either enabled or disabled for a user role. Only authorized user roles with the enabled permissions can perform a particular function.

For example: The permission for the Loan Setup function in the Servicing Module is enabled for user roles associated with HUD Single Family, Lender and Servicer user groups. No other user role can perform loan setup in Servicing Module except for the role that has that permission.

The user groups available in the Servicing Module are:

- Servicers (Chapters 4, 5, 7, 8, 9)
  - The servicer manages the loan for the Lender/investor and performs day-to-day management of HECM mortgage loan accounts, including disbursing monthly payments, performing change-of-payment plans, performing any unscheduled disbursements on behalf of borrower amongst other functions.

- Lenders (Chapters 4, 5, 7, 9)
  - A person or company that makes loans for HECMS. They will use the system to track events that occur on the loan and perform day-to-day management of HECM mortgage loan accounts, including disbursing monthly payments, performing change-of-payment

plans, performing any unscheduled disbursements on behalf of borrower amongst other functions.

- Investors (Chapters 4, 5, 8)
    - The investor owns or finances the loans and will use the system to perform transactions and view information about the loan such as payoff statements, claims status and loan details. This group can also authorize repayments and activate and suspend payments.

- HUD Single Family Staff (Chapters 4, 5, 9, 10)
    - This user group will be able to perform day-to-day management of HECM mortgage loan accounts for the endorsed loans.

- HUD Claims Staff (Chapters 5, 8)
    - This user group will have the rights to approve/deny claims. They can also cancel payments and monitor the Claims activities within the system.

- HUD NSC Contractors (Chapters 6, 7, 9)
    - This user group will manage the day-to-day activities for the Assigned Notes portfolio for HUD and requests for servicing for the Insured HECM loan for Servicers.

- HUD NSC Staff (Chapters 6, 7, 9)
    - This user group will perform servicing management activities for the Assigned HECM portfolio and the Insured HECM portfolio for specific servicing requests.

3.1.1 Changes to User Roles and Permissions

After the user logs into the system, they will be able to perform the functions within their user group listed below. If a user desires to add/modify another user role, they will need to contact the HUD Staff (GTM), update the request form, and send it to the HERMIT Help Desk. Based on the approval, the changes would be made to the role and the user will be informed.

3.2 Lender User Group

The table below lists the most relevant functions for the Lender user group and provides links to the chapters and sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Perform - Initial Servicer Transfer	5.19
2.	Loan Setup (manual and B2G)	4.2, 4.3
3.	Activate/Suspend Payments	5.3
4.	Edit Loan Details	5.4
5.	Add Transactions	5.5
6.	Edit Contacts	5.6
7.	Edit Property Information and Property Values	5.7
8.	Upload Documents	5.8
9.	Add Notes	5.9
10.	Add Alerts	5.11
11.	Perform Change of Plan (COP)	5.12
12.	Update Servicer/Investor Information	5.15
13.	Review Transaction Status – Accounting Transmittals	5.18
14.	View IMIP/Refund/MMIP Batch Details	5.18
15.	Authorize Repayments	5.18
16.	Review or Cancel Pending Servicer Transfers	5.19
17.	Perform - Batch Servicer Transactions	5.19
18.	Perform – Servicer File Uploads (B2G File Uploads)	5.19
19.	Release Timelines	7.3
20.	Review Claims	8.1
21.	View Premium (Daily IMIP & Refunds Transactions) Reports	9.5

Table 3-1: Lender User Group Crosswalk

3.3 Servicer User Group

The table below lists the most relevant functions for the Servicers user group and provides links to the chapters and sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Perform - Initial Servicer Transfer	5.19
2.	Loan Setup (manual and Business 2 Government (B2G))	4.2, 4.3
3.	Activate/Suspend Payments	5.3
4.	Edit Loan Details	5.4
5.	Add Transactions	5.5
6.	Edit Contacts	5.6
7.	Edit Property Information and Property Values	5.7
8.	Upload Documents	5.8
9.	Add Notes	5.9
10.	Add Alerts	5.11
11.	Perform Change of Plan (COP)	5.12
12.	Update Servicer/Investor Information	5.15
13.	Edit Servicer Bank Account Information	5.15
14.	Review Transaction Status – Accounting Transmittals	5.18
15.	View IMIP/Refund/MMIP Batch Details	5.18
16.	Authorize Repayments	5.18
17.	Review or Cancel Pending Servicer Transfers	5.19
18.	Perform - Batch Servicer Transactions	5.19
19.	Perform – Servicer File Uploads (B2G File Uploads)	5.19
20.	Endorsed - Compliance Timelines	7.2
21.	Endorsed - Disposition Timelines	7.2
22.	Endorsed - Foreclosure Timelines	7.2
23.	Endorsed - Bankruptcy Timelines	7.2
24.	Endorsed - Requests Timelines	7.3
25.	Endorsed - Release Timelines	7.3
26.	Claims	8.2 – 8.5
27.	View Premium (Daily IMIP & Refunds Transactions) Reports	9.5

Table 3-2: Servicer User Group Crosswalk

3.4 Investor User Group

The table lists the most relevant functions for the Investor user group and provides links to chapters and sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Loan Setup (manual and B2G)	**4.2, 4.3**
2.	Activate/Suspend Payments	**5.3**
3.	Edit Loan Details	**5.4**
4.	Add Transactions	**5.5**
5.	Upload Documents	**5.8**
6.	Edit Investor Bank Account Information	**5.15**
7.	Authorize Repayments	**5.18**
8.	Review Claims	**8.1**

Table 3-3: Investor User Group Crosswalk

3.5 HUD Single Family Premiums User Group

The table below lists the most relevant functions for the HUD Single Family Premiums user group and provides links to the chapters and sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Verify IMIP Collection	**4.4**
2.	Approve/Deny Refund (Accounting – Refund)	**4.5**
3.	Add Notes on a Loan	**5.9**
4.	Add Alerts on a Loan	**5.11**
5.	View IMIP/Refund/MMIP Batch Details	**5.18**
6.	View IMIP Daily Transactions Report	**9.5**
7.	View Refunds Daily Transactions Report	**9.5**
8.	View CHUMS Exception Report	**9.8**

Table 3-4: HUD Single-Family Premiums User Group Crosswalk

The Single Family Staff have permissions enabled for servicer activities (for example: loan setup, transactions). For servicer functions and corresponding links to chapters/sections, refer to **Table 3-1** in **Section 3.2**.

3.6 HUD Claims Staff User Group

The table below lists the most relevant functions for the HUD Claims Staff user group and provides links to chapters and sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Add Notes on a Loan	5.9
2.	Add Alerts on a Loan	5.11
3.	View Claims Transaction Status	5.18
4.	Review and Process Claims	8.6
5.	Approve Claim	8.6
6.	Deny Claim	8.6
7.	Request Additional Information	8.6
8.	Re-Review Claim	8.6
9.	Set No Pay Order	8.7
10.	Cancel Payment	8.8

Table 3-5: HUD Claims Staff User Group Crosswalk

3.7 HUD NSC Contractor User Group

The table below provides a list of the most relevant functions for HUD NSC Contractor user group and provides links to chapters/sections where instructions are documented to perform those functions.

Item #	Function	Section #
1.	Activate/Suspend Payments	6.3
2.	Edit Loan Details	6.4
3.	Add Transactions	6.5
4.	Edit Contacts	6.6
5.	Edit Property Information and Property Values	6.7
6.	Upload Documents	6.8
7.	Add Notes	6.9
8.	Add Alerts	6.11
9.	Perform, Print & Approve Change of Plan (COP)	6.12
10.	Print Payoff	6.13
11.	Print Monthly Statement	6.14
12.	Create Disbursements	6.15
13.	Update Servicer/Investor Information	6.16
14.	Edit Borrower Bank Account Information	6.18
15.	Review Transaction Status – Accounting Transmittals	6.19
16.	Print Check/Generate NACHA File/Clear or Void Check	6.19
17.	Upload Vendor Files	6.20
18.	Endorsed – Request Timelines (need HUD NSC Contractor review and approval)	7.3
19.	Endorsed – Release Timelines (need HUD NSC Contractor review and approval)	7.3
20.	Assigned - Compliance Timelines	7.4
21.	Assigned - Disposition Timelines	7.4
22.	Assigned - Requests Timelines	7.4
23.	Assigned - Foreclosure Timelines	7.4
24.	Assigned - Bankruptcy Timelines	7.4
25.	Assigned - Release Timelines	7.4
26.	Claims – Repurchase	7.4
27.	Claim Type 22 - Assignment	8.3
28.	View Assigned Notes Report	9.6

Table 3-6: HUD NSC Contractor User Group Crosswalk

3.8 HUD NSC Staff User Group

The table below lists the most relevant functions for the HUD NSC Staff user group and provides links to chapters and sections where instructions are documented to perform those functions. The HUD NSC user group works in conjunction with the HUD NSC Contractor user group to manage the activities on the Assigned Notes portfolio.

Item #	Function	Section #
1.	Add Notes on a Loan	6.9
2.	Add Alerts on a Loan	6.11
3.	View Notes Transaction Status	6.19
4.	Approve Preservation and Protection Expenses	7.3
1.	Approve/Deny Partial Release	7.3
2.	Approve/Deny Consent of Lienholder	7.3
3.	Approve Attorney Assignment on Loss Mitigation - Pre-Foreclosure	7.4
4.	Approve/Deny Loss Mitigation - Short Sale	7.4
5.	Approve/Deny Write-Off Review	7.4
6.	Approve Assignment Pre- Repurchase and Repurchase	7.4
7.	View Assigned Notes Report	9.6
8.	View Management and Budgetary Reports	9.7

Table 3-7: HUD NSC Staff User Group Crosswalk