

## **APPENDIX A: ACRONYMS**

## Appendix A. ACRONYMS

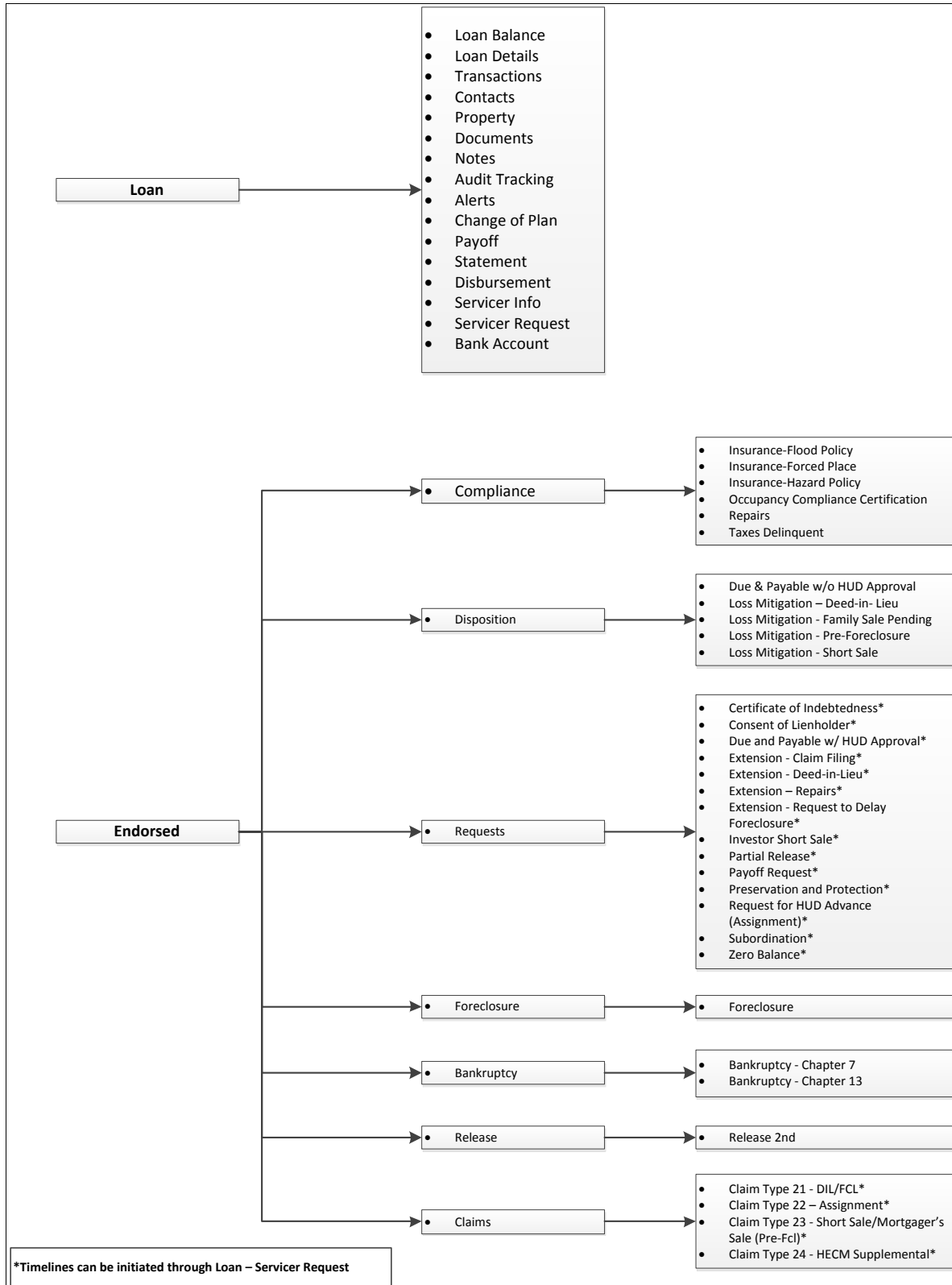
Acronym	Description
<b>AAR</b>	Applicant Access Request.
<b>ABA</b>	American Bankers Association.
<b>ACH</b>	Automated Clearing House.
<b>ADJ</b>	Adjustment.
<b>ADP</b>	Automatic Data Processing.
<b>ARM</b>	Adjustable Rate Mortgage.
<b>BANKO</b>	Bankruptcy and Deceased Information.
<b>B2G</b>	Business To Government.
<b>BPS</b>	Basis Points.
<b>BSP</b>	Business Service Provider.
<b>CHUMS</b>	Computerized Homes Underwriting Management System.
<b>CMB</b>	Cash Management Branch.
<b>CMMI</b>	Capability Maturity Model Integration.
<b>CMT</b>	Constant Maturity Treasury.
<b>COI</b>	Certificate of Indebtedness.
<b>COP</b>	Change of Plan.
<b>COTS</b>	Commercial-Off-The-Shelf.
<b>CT</b>	Claim Type.
<b>CWCOT</b>	Claims Without Conveyance of Title.
<b>DEO</b>	Data Entry Operator.
<b>DIL</b>	Deed-in-Lieu.
<b>DOB</b>	Date of Birth.
<b>DOJ</b>	Department of Justice.
<b>DOT</b>	Deed of Trust.
<b>FARETS</b>	First American Real Estate Tax Service.
<b>FCL</b>	Foreclosure.
<b>FHA</b>	Federal Housing Administration.
<b>FHASL</b>	Federal Housing Administration Subsidiary Ledger.
<b>FOCS</b>	Financial Operations and Control Section
<b>FTP</b>	File Transfer Protocol.
<b>GL</b>	General Ledger.

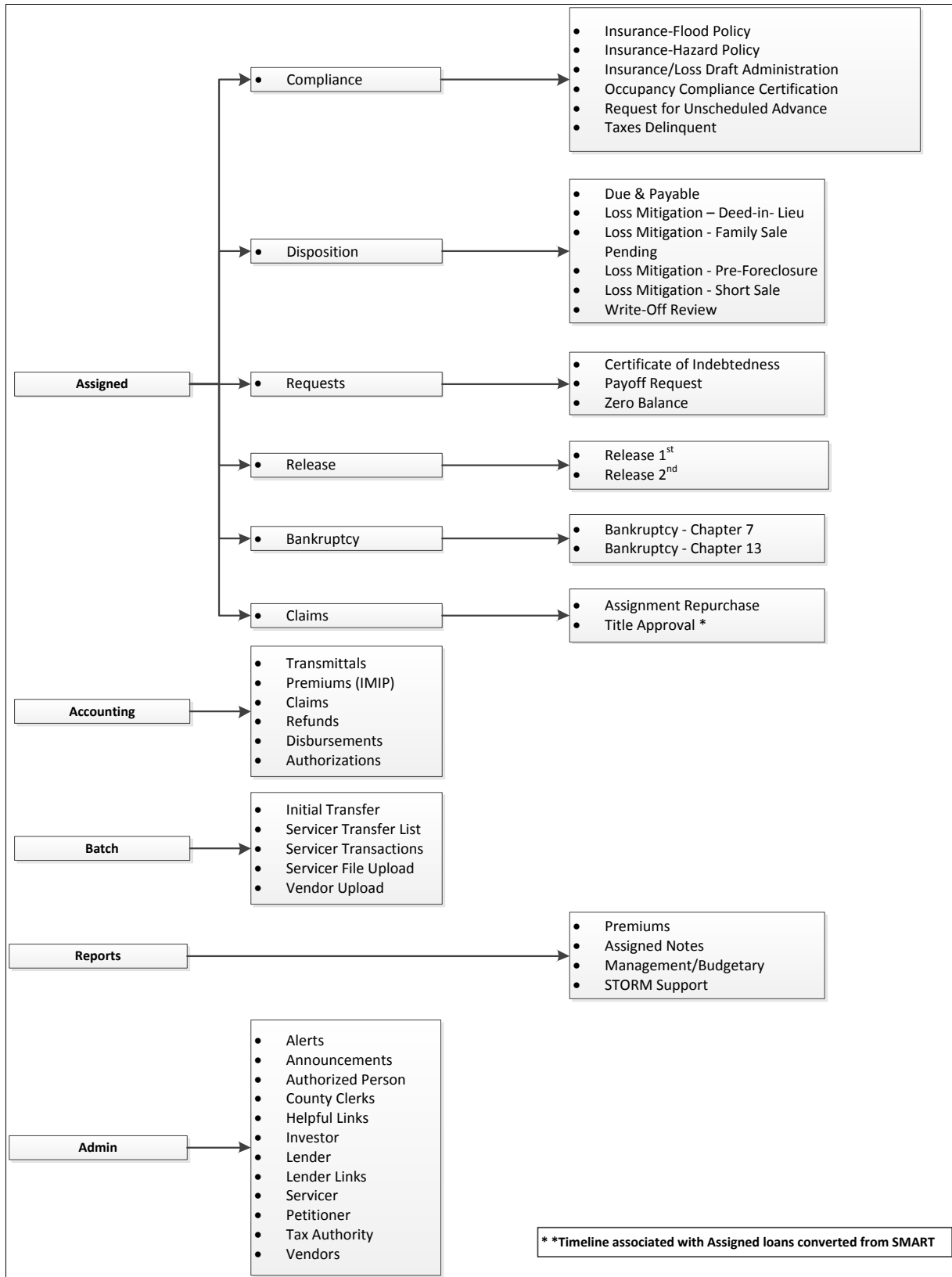
<b>Acronym</b>	<b>Description</b>
<b>GLD</b>	General Ledger Division.
<b>GTM</b>	Government Technical Monitor.
<b>HECM</b>	Home Equity Conversion Mortgage.
<b>HECM SP</b>	Home Equity Conversion Mortgage Service Provider.
<b>HERMIT</b>	Home Equity Reverse Mortgage Information Technology.
<b>HITS</b>	HUD Information Technology Service.
<b>HOA</b>	Homeowner's Association.
<b>HOCs</b>	Homeownership Centers.
<b>HUD</b>	U.S. Department of Housing and Urban Development.
<b>IACS</b>	Insurance Accounting Collection System.
<b>IMIP</b>	Initial Mortgage Insurance Premium.
<b>LIBOR</b>	London Interbank Offered Rate.
<b>LOC</b>	Line of Credit.
<b>LTV</b>	Loan To Value.
<b>MCA</b>	Maximum Claim Amount.
<b>M&amp;M contractor</b>	Management and Marketing.
<b>MIC</b>	Mortgage Insurance Certificate.
<b>MIP</b>	Mortgage Insurance Premium.
<b>MMI</b>	Mutual Mortgage Insurance.
<b>MMIP</b>	Monthly Mortgage Insurance Premium.
<b>MTH-SF</b>	Monthly Service Fee.
<b>NACHA</b>	National Automated Clearinghouse Association.
<b>NJF</b>	Non Judicial Foreclosure.
<b>NPL</b>	Net Principal Limit.
<b>NSC</b>	National Servicing Center.
<b>NSF</b>	Non-Sufficient Funds.
<b>OMB</b>	Office of Management and Budget.
<b>PC</b>	Personal Computer.
<b>PCC-OTC</b>	Paper Check Conversion Over The Counter.
<b>P&amp;P</b>	Property and Preservation.
<b>PDF</b>	Portable Document Format.
<b>PMI</b>	Private Mortgage Insurance.
<b>POA</b>	Power of Attorney.
<b>QSSI</b>	Quality Software Services Inc.

Acronym	Description
<b>REKON</b>	A lien release software application.
<b>REO</b>	Real Estate Owned.
<b>RFS</b>	Reporting and Feedback System.
<b>RMS</b>	Reverse Mortgage Solutions Inc.
<b>SAMS</b>	Single Family Acquired Asset Management System.
<b>SF</b>	Single Family.
<b>SFHEDW</b>	Single Family Housing Enterprise Data Warehouse.
<b>SFTP</b>	Secure File Transfer Protocol.
<b>SMART</b>	Single Family Mortgage Asset Recovery Technology.
<b>SOA</b>	Section of the Act.
<b>SP</b>	Service Provider.
<b>SPS</b>	Secure Payment System.
<b>SSN</b>	Social Security Number.
<b>STORM</b>	Servicing Technology on Reverse Mortgages.
<b>T &amp; I</b>	Tax and Insurance.
<b>UPB</b>	Unpaid Principal Balance.
<b>URL</b>	Uniform Resource Locator.

## **APPENDIX B: SERVICING MODULE MENU MAP**

## Appendix B. SERVICING MODULE MENU MAP





## **APPENDIX C: HERMIT USER GUIDE VERSION 2.8 UPDATES (RELEASE 4.1)**



## Appendix C. HERMIT USER GUIDE VERSION 2.8 UPDATES (Release 4.1)

Item No.	Description
1.	Updated Fig-2-13 -The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Balance Screen
2.	Updated Fig-2-14 -The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Balance Screen
3.	Updated Fig-4-2 - The Life Expectancy Set Aside (LESA) fields are now displayed in the Loan Set Up Screen
4.	Updated Section 4.2.2.8 to add Life Expectancy Set Aside
5.	Added New Section 4.2.2.9 to list the details of data fields within Life Expectancy Set Aside (LESA)
6.	Updated Section 5.5.1.5 to include Disb-Life Expectancy Set Aside
7.	Updated table 5-5 Disbursement Transactions to include Disb-Life Expectancy Set Aside
8.	Added New Section 5.5.1.10.3 Repayment of Life Expectancy Set Aside (LESA)-(ENDORSED)
9.	Added Fig 5-24 -Repays LESA Transaction window
10.	Added Table 5-9 LESA Repay Transaction
11.	Added New Section 5.5.4 Viewing Life Expectancy Set Aside Growth Transaction
12.	Added Fig-5-34 Viewing LESA Growth Transaction
13.	Updated Fig-5.40 Deactivate a Non Borrowing Spouse to display the field "Eligible" renamed as "Eligible NBS"
14.	Updated 5.6.6 Added the word Eligible preceding NBS
15.	Added New Section 5.6.7 Adding a Non Borrowing Spouse
16.	Added New Section 5.6.8 Editing a Non Borrowing Spouse Contact
17.	Updated Fig 5-66 -View Monthly Statement Screen to display the LESA fields added to the Monthly Statement Details
18.	Added New Section 6.3.3 Activating or Suspending Life Expectancy Set Aside (LESA) Payments
19.	Added Fig-6-10 LESA Payment Plan Information Section
20.	Added Fig-6-11 Edit LESA Payment Plan Window
21.	Added New Section 6.5.1.7 Life Expectancy Set Aside (LESA) Repays -(ASSIGNED)
22.	Added Fig-6-25 Repays LESA Transaction Window
23.	Added Table 6-5 LESA Repays Transaction
24.	Updated Fig-6.41 Deactivate a Non Borrowing Spouse to display the field "Eligible" renamed as "Eligible NBS"
25.	Updated 6.6.6 Added the word Eligible preceding NBS
26.	Added new Section 6.6.7 Adding a Non Borrowing Spouse Contact
27.	Added new Section 6.6.8 Editing a Non Borrowing Spouse Contact

Item No.	Description
28.	Updated Fig 6-77 View Monthly Statement Screen to display the LESA fields added to the Monthly Statement Details
29.	Added New Section 6.15.8 Performing a Life Expectancy Set Aside Disbursement
30.	Added New Section 6.19.2.5 Reprint Void Check
31.	Added Fig 6-101 Reprint Check(s) Message
32.	Added Fig 6-102 Printer Paper Message
33.	Updated Fig 7-36 Timelines Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
34.	Updated Fig 7-40 Edit Servicing Management-Endorsed Due and Payable w/o HUD Approval to display the new sequence of timeline steps.
35.	Updated Fig 7-41 Timeline Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
36.	Updated Section 7.2.2.5 Loss Mitigation Pre Foreclosure Step 8 and Step 10 to include renamed step "Servicer Prepares Foreclosure Document"
37.	Updated Fig-7-58 Timeline Steps-Endorsed Pre-Foreclosure to display the sequence of timeline steps
38.	Updated Fig-7-59 Edit-Step to Endorsed Pre-Foreclosure to display the step "Servicer Prepares Fcl Checklist/HUD Form renamed as "Servicer Prepares Foreclosure Documents"
39.	Updated Fig 7-65 Edit Servicing Management -Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
40.	Updated Fig-66 Timeline Steps-Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
41.	Updated Fig 7-87 Edit Servicing Management Screen- Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
42.	Updated Fig-7-88 Timeline Steps -Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
43.	Updated Fig- 7-92 Edit Servicing Management Screen -Endorsed Claim Filing -Steps were arranged as per calendar days
44.	Updated Fig- 7-93 Timeline Steps -Endorsed Claim Filing -Steps were arranged as per calendar days
45.	Added New Section 7.3.1.14 Extension-Late Notification of Death
46.	Added Fig-7-146 Setup Search-Endorsed-Late Notification of Death
47.	Added Fig-7-147 Edit Servicing Management Screen-Endorsed Late Notification of Death
48.	Added Fig-7-148 Timeline Steps-Endorsed Late Notification of Death
49.	Added Fig-7-149 Edit Step Window-Endorsed Late Notification of Death
50.	Added Fig-7-150 Edit Step- Endorsed Late Notification of Death
51.	Added Fig-7-151 New Step-Endorsed Late Notification of Death
52.	Added New Section 7.3.1.15 Extension-Hardest Hit Fund
53.	Added Fig-7-152 Setup Search-Endorsed-Hardest Hit Fund

Item No.	Description
54.	Added Fig-7-153 Edit Servicing Management Screen-Endorsed Hardest Hit Fund
55.	Added Fig-7-154 Timeline Steps-Endorsed Hardest Hit Fund
56.	Added Fig-7-155 Edit Step Window-Endorsed Hardest Hit Fund
57.	Added Fig-7-156 Edit Step- Endorsed Hardest Hit Fund
58.	Added Fig-7-157 New Step-Endorsed Hardest Hit Fund
59.	Added New Section 7.3.1.16 Extension-Property Charge Loss Mitigation
60.	Added Fig-7-158 Setup Search-Endorsed-Property Charge Loss Mitigation
61.	Added Fig-7-159 Edit Servicing Management Screen-Endorsed Property Charge Loss Mitigation
62.	Added Fig-7-160 Timeline Steps-Endorsed Property Charge Loss Mitigation
63.	Added Fig-7-161 Edit Step Window-Endorsed Property Charge Loss Mitigation
64.	Added Fig-7-162 Edit Step- Endorsed Property Charge Loss Mitigation
65.	Added Fig-7-163 New Step-Endorsed Property Charge Loss Mitigation
66.	Added New Section 7.3.1.17 Extension-Appraisal
67.	Added Fig-7-164 Setup Search-Endorsed-Appraisal
68.	Added Fig-7-165 Edit Servicing Management Screen-Endorsed Appraisal
69.	Added Fig-7-166 Timeline Steps-Endorsed Appraisal
70.	Added Fig-7-167 Edit Step Window-Endorsed Appraisal
71.	Added Fig-7-168 Edit Step- Endorsed Appraisal
72.	Added Fig-7-169 New Step-Endorsed Appraisal
73.	Added New Section 7.3.1.18 Extension-Other
74.	Added Fig-7-170 Setup Search-Endorsed-Other
75.	Added Fig-7-171 Edit Servicing Management Screen-Endorsed Other
76.	Added Fig-7-172 Timeline Steps-Endorsed Other
77.	Added Fig-7-173 Edit Step Window-Endorsed Other
78.	Added Fig-7-174 Edit Step- Endorsed Other
79.	Added Fig-7-175 New Step-Endorsed Other
80.	Added a Note to section 8.3.7.2
81.	Added additional steps for Assignment Denied- No Funds Due HUD Section 8.3.7.2

## **APPENDIX D: HERMIT USER GUIDE VERSION 2.9 UPDATES (RELEASE 4.2)**

## Appendix D. HERMIT User Guide Version 2.9 Updates (Release 4.2)

Item No.	Description
1.	Added Pay Plan Type to Table 2-2 - Loan Search Criteria
2.	Added Repayment Plan to Table 2-4 - Description of the Servicing Module Side Menu Bar
3.	Updated Fig-2-13 -The Loan Balance Screen - Example of the Top Menu Bar
4.	Updated Fig-2-14 -The Loan Balance Screen - Example of the Side Menu Bar
5.	Update Section 3.3 to include user roles for Repayment Plan
6.	Update Section 3.7 to include user roles for Repayment Plan
7.	Update Section 3.8 to include user roles for Repayment Plan
8.	Updated Table 4-2 Credit Type Mandatory - Data Fields - Rates Information Section
9.	Updated Fig 4-2 - Loan Setup Screen to display Credit Type field as mandatory
10.	Added Lump Sum to Pay Plan Type Section 4.2.2.6
11.	Removed Note from Pay Plan Type Section 4.2.2.6
12.	Added New Balance Adjustment Section 5.5.1.14
13.	Added Fig 5.29 -Adjust Loan Balance Window
14.	Added Fig 5.30 -Loan Balance Adjustment Transaction
15.	Updated Section 5.12 - Change of Plan with pay
16.	Added New Section 5.20 Repayment Plan
17.	Added Sub-Section 5.20.1 Viewing a Repayment Plan
18.	Added Sub-Section 5.20.2 Creating a New Repayment Plan
19.	Added Sub-Section 5.20.3 Editing a Repayment Plan
20.	Added Fig 5-97 Repayment Plan Screen
21.	Added Fig 5-98 View Repayment Plan Screen
22.	Added Fig 5-99 New Repayment Plan Window
23.	Added Fig 5-100 New Repayment Plan Displayed on Repayment Plans Section
24.	Added Fig 5-101 Edit Repayment Plan Window
25.	Added a Note that Lump Sum Pay Plan Type cannot be changed to Section 6.12 - Change Of Plan
26.	Added a Note that user cannot change from any existing Pay Plan to Lump Sum to Section 6.12 - Change Of Plan
27.	Added New Section 6.21 Repayment Plan
28.	Added Sub-Section 6.21.1 Viewing a Repayment Plan
29.	Added Sub-Section 6.21.2 Creating a New Repayment Plan
30.	Added Sub-Section 6.21.3 Editing a Repayment Plan
31.	Added Fig 6-112 Repayment Plan Screen

Item No.	Description
32.	Added Fig 6-113 View Repayment Plan Screen
33.	Added Fig 6-114 New Repayment Plan Window
34.	Added Fig 6-115 New Repayment Plan Displayed on Repayment Plans Section
35.	Added Fig 6-116 Edit Repayment Plan Window
36.	Added Note to Section 8.3 - Initiating and Submitting Claim Type 22 to mention about Corp Advance and Pre D&P transaction.
37.	Updated Fig 8-7 - Claims Worksheet for CT21
38.	Updated Fig 8-28 - Claims Worksheet for CT23
39.	Updated Section 9.7 to include Repayment Plan Report
40.	Added New Section 9.7.4 for Repayment Plan Report
41.	Added Fig 9.35 Repayment Plan Report

## **APPENDIX E: HERMIT USER GUIDE VERSION 2.10 UPDATES (RELEASE 4.3)**

## Appendix E. HERMIT User Guide Version 2.10 Updates (Release 4.3)

Item No.	Description
1.	Updated Fig 2-16 on Resetting Password
2.	Updated the text below the Fig 2-16
3.	Added Step 3 in Section 5.5.1.11 on Termination
4.	Added Fig 10-32: Error message on Terminating the loan in Section 5.5.1.11.
5.	Added Fig 10-33: Error message on Terminating the loan in Section 5.5.1.11
6.	Added Section Servicer Activities 7.3.1.11.3 for HUD Advance Servicer Activities
7.	Updated Repayment Claim Payment processing Steps in Section 7.4.7.2
8.	Added Fig 7-288 Approve / Cancel Repurchase
9.	Added Step 4 in Section 8.2 Initiating and Submitting Claim Type 21
10.	Added Fig 8-4 Error message when initiating CT 21 in Section 8.2 (below Step 2)
11.	Section 8.2 Step 23. Added information on the negative Claim not being approved
12.	Added Step 4 in Section 8.4 Initiating and Submitting Claim Type 23
13.	Added Fig 8-27 Error message when initiating CT 23 in Section 8.4 (below Step 3)
14.	Section 8.4 Step 23. Added information on the negative Claim not being approved
15.	Section 8.5 Step 21. Added information on the negative Claim not being approved
16.	Updated Fig 9-21 Placed in Custodial Care Report
17.	Updated text in 9.6.8 for the User to have ability to Search by HUD NSC Transactions only