

**Q: Where does the data in HUD's system of record come from?**

**A:** The initial data on each case is reported during the origination process, and additional information is reported by servicing lenders during the servicing process. Servicers and Holders of record are responsible for ensuring that the data is correct and maintained during the life of the loan.

**Q: How does a lender get a portfolio reconciliation data file?**

**A:** You can pull your real time portfolio based on servicer of record from FHA Connection. Click [here](#) for instructions. If you want to reconcile Holder of Record, please email the National Servicing Center (NSC) at [sfdatarequests@hud.gov](mailto:sfdatarequests@hud.gov) with your 5 digit lender ID number to request a portfolio reconciliation file with Holder information.

**Q: What is the "as of" date of the data in the portfolio reconciliation file I downloaded from FHA Connection?**

**A:** The as of date is almost real time – within 24 hours.

**Q: How do I file a Mortgage Record Change?**

**A:** Follow the instructions in the Quick Start Guide: Single Family Servicing Functions on the FHA Connection website; click on the Mortgage Record Changes link.

**Q: I am trying to get some active loans transferred from the prior Holders to my institution, but some of the lenders are not cooperating. What can I do?**

**A:** In situations where the holder/servicer is active but not cooperative, keep a good paper trail of your efforts and follow the same procedure for a Terminated lender.

**Q: We sold/transferred/closed these loans years ago. Why are they still showing as active?**

**A:** An MRC was not properly filed, or was not filed at all. Please take the appropriate action at this time.

**Q: Why are there some loans for which my company is the servicer showing in FHA Connection as being reported in default by another company?**

**A:** The Single Family Default Management System (SFDMS) accepts input from any servicer. Therefore, another servicer may have inadvertently entered incorrect information. Another possibility is that a Mortgage Record Change was not filed.

**Q: But we don't service loans! Why have I been sent a file with active loans under my lender ID?**

**Related question: These loans are not in our system. Why does HUD's system show them as ours?**

**A:** One of three things has happened:

- 1) Your company originated the loans, but failed to properly file the Mortgage Record Changes. Please do so.
- 2) Your company serviced these loans at one time and failed to properly transfer or terminate the loans when it ceased servicing or sold the loans. Please take the appropriate action.
- 3) Someone from another company inadvertently transferred the loans to your company. Use whatever means are at your disposal to prove that the loans are not yours, and send a request to System Management to have them transferred. Please use System Management's procedures, as detailed in the link "Holder Transfer – Holder Terminated."

**Q: I am doing terminations in FHA Connection on my loans that paid in full years ago. What date should I use?**

**A:** Use the actual date of the PIF. If you no longer have documentation on the exact date, please get as close as you can and document your records as to why you chose the date you used.

**Q: We performed a portfolio reconciliation and now have MIP questions. Can you help us with these issues?**

**A:** MIP information can be found at

<http://www.hud.gov/offices/hsg/comp/premiums/attoc.cfm>. This webpage was developed to assist lenders with their payment, reconciliation and refund inquiries.