CHAPTER 5: GENERAL SERVICING (PRE ENDORSED/ENDORSED)

5. GENERAL SERVICING (PRE ENDORSED/ENDORSED)

This chapter discusses general servicing for loans that are in Pre Endorsed and Endorsed case statuses:

- **General Servicing Overview**
- **Loan Search**
- **Loan Balance**
- **Loan Details**
- **Transactions**
- **Contacts**
- **Property**
- **Documents**
- **Notes**
- **Audit Tracking**
- **Alerts**
- **Change of Plan**
- **Payoff**
- **Statement**
- **Servicer Info**
- **Servicer Request**
- **Bank Account**
- **Accounting**
- **Batch**

5.1 General Servicing Overview

The Servicing Module enables FHA-approved lenders/servicers to perform day-to-day management of HECM Cases such as performing change-of-payment plans, unscheduled disbursement transactions, IMIP adjustments, transactions related to repair set asides, updating contact information etc. This chapter describes in detail all the general servicing functionalities that can be performed by the lenders/servicers for Pre Endorsed and Endorsed case statuses.

5.2 Loan Search

The Loan Search screen enables users to search loans, review and edit the loan information.

5.2.1 Search Criteria

Loan records can be retrieved using various combinations of search criteria. In general,

- Enter more search criteria to retrieve more specific search results, but fewer loan records
- Enter fewer search criteria to retrieve a larger number and broader range of loan records
- Basic search criteria include FHA case # and case status

5.2.2 Searching for a Loan

To search for a loan, please refer to **Chapter 2**.

5.2.3 Loan Search Results

To view and navigate the loan search results, please refer to **Chapter 2**.

5.3 Loan Balance

When the user selects a loan from the Loan Search Results section, the Loan Balance screen is displayed. This screen allows the user to view the loan balance information. The information displayed on this screen is received from CHUMS or recorded/derived during the loan setup process. This screen also allows the authorized user to activate or suspend payments made to the borrower based on the roles and permissions enabled for the users. If a critical alert exists on the loan, then Critical Alerts window is displayed on the Loan Balance screen. Click **OK** to view the Loan Balance screen.

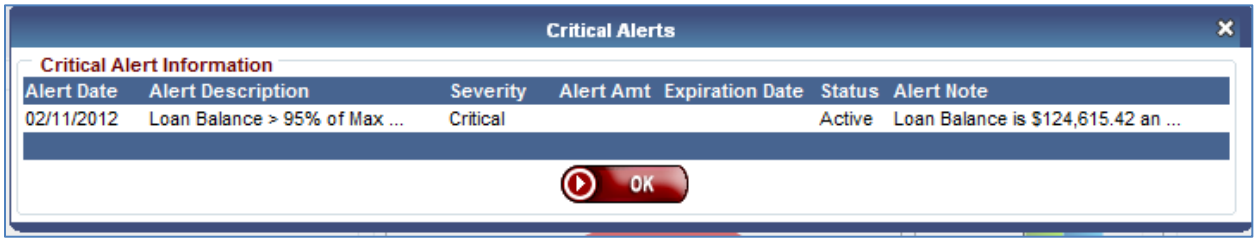

Figure 5-1: Critical Alerts Window

The Loan Balance screen displays the following data sections:

- Header section - Loan/Borrower/Servicer/Balance Information
- Principal Limit Calculation
    - The Current Principal Limit (CPL), which is part of the Principal Limit Calculation, is calculated at the first month by taking the Original Principal Limit and adding the current month's growth (if any) to determine the CPL. In subsequent month's, the CPL is determined by taking the previous month's CPL and adding the current month's growth.
- Loan Balance Information (represented as pie chart and bar graph)
- Other Balances
- Payment Plan Information (Editable): The plan can be activated/suspended using this function
- Fees
- Credit Line Set Aside Information
- Audit Information

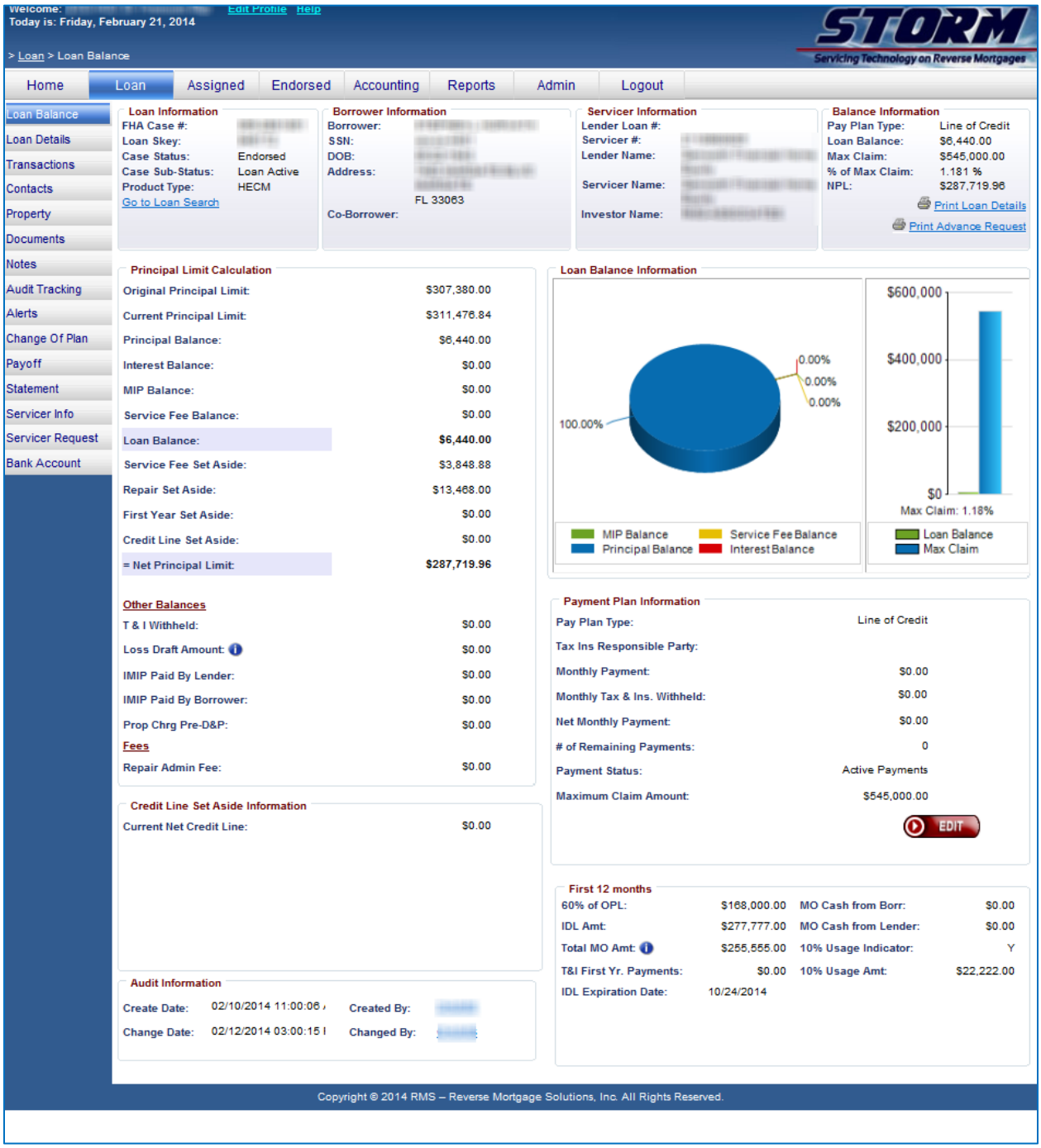

Figure 5-2: The Loan Balance Screen

The header screen displays the following links:

- **Go to Loan Search:** This link navigates the user back to the Loan Search screen. When navigated back to the Loan Search screen, the results from the previous search criteria are displayed

- **Go to Parent Loan:** This link is displayed when the product type of the loan is HECM – Refinance, HECM Standard - Refinance or HECM Saver – Refinance. This link navigates the user to the Loan Balance screen of the parent loan.
- **Print Loan Details:** This link allows the user to generate Loan Summary in a PDF file that can be saved or printed. It contains the following data sections:
    - Loan Identifiers
    - Loan Dates
    - Borrower & Property Information
    - Loan Rates
    - Principal Limit Calculation
    - Payment plan Information
    - Credit Line Set Aside Information
    - Servicer Information

5.3.1 Activating or Suspending Payments

To activate or suspend payments:

Step 1. Click **Edit** in the Payment Plan Information section on the Loan Balance screen.

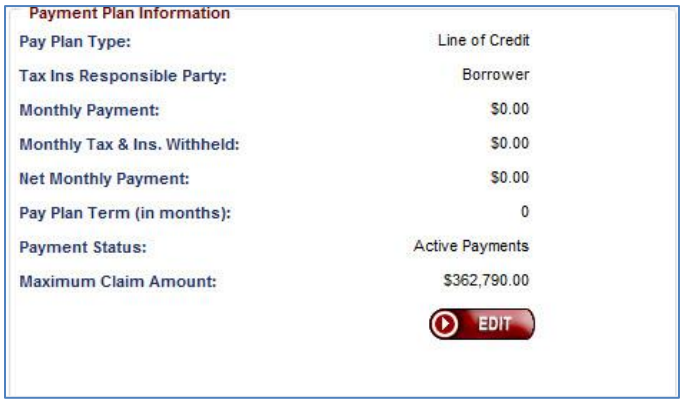

Figure 5-3: Payment Plan Information Section

Step 2. On the **Edit Payment Plan** window, select Active Payments or Payment Suspended from the **Payment Status** dropdown.

- If the Payment Suspended option is selected - the case sub-status is updated to Payment Suspended and a critical alert is added on the loan
- If Active Payments is selected then the case sub-status is updated accordingly. The Payment Suspended critical alert becomes inactive once the active payment option is selected

Step 3. To change the responsible party for tax payments, select Borrower or Servicer from the **Tax Ins Responsible Party** dropdown.

Step 4. Click **Submit** to save the changes. The changes will be displayed on the **Loan Balance** screen. To exit the window without saving the changes select **Cancel.**

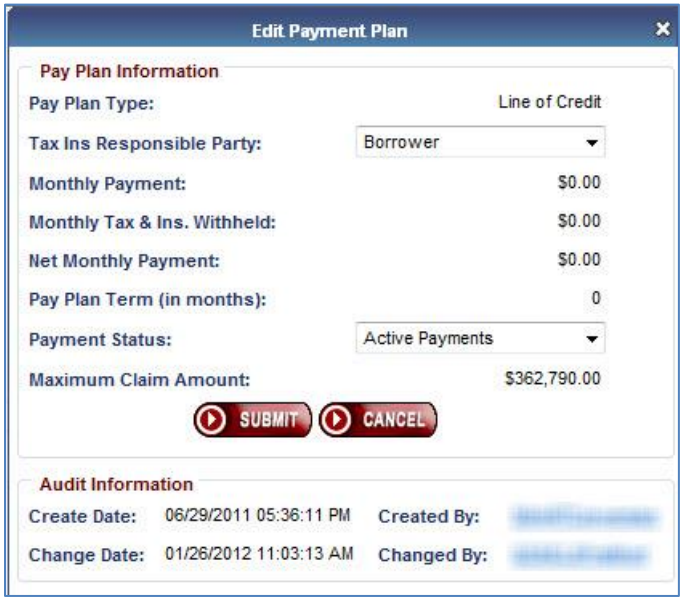

Figure 5-4: Edit Payment Plan Window

5.3.2 Viewing Audit Information

The Audit Information section is displayed in the lower left corner of the Loan Balance screen. This section displays the date and user that modified the fields within the Pay Plan Information section.

To view details of the user that updated the information:

Step 1. Click Changed By link under the Audit Information section.

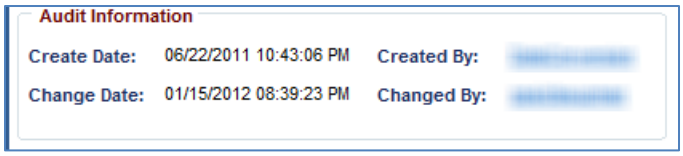

Figure 5-5: Loan Balance Screen - Audit Information Section

Step 2. A **User Information** window is displayed with the contact details of the user. Click **OK** to exit the window.

Figure 5-6: User Information Window

5.4 Loan Details

The Loan Details screen is displayed when a user selects the Loan Details tab from the menu options on the left side of the screen. The information displayed on this screen is received from CHUMS or recorded during the loan setup process. This screen also allows the authorized user to edit the data fields.

The Loan Details screen displays the following data sections:

- Header section - Loan/Borrower/Servicer/Balance Information
- Loan Rates
- Loan Dates
- Loan Identifiers
- 2nd Mortgage/DOT
- 1st Mortgage/DOT
- Audit Information

Welcome: Edit Profile Help
Today is: Thursday, August 14, 2014
> Loan > Loan Details
STORM Servicing Technology on Reverse Mortgages

Home | Loan | Assigned | Endorsed | Accounting | Reports | Admin | Logout

Loan Balance
Loan Details
Transactions
Contacts
Property
Documents
Notes
Audit Tracking
Alerts
Change Of Plan
Payoff
Statement
Servicer Info
Servicer Request

Loan Information
FHA Case #:
Loan Skey:
Case Status: Pending Endorsement
Case Sub-Status: Loan Active
Product Type: HECM STANDARD
Go to Loan Search

Borrower Information
Borrower:
SSN:
DOB:
Address: DIXON CA 95620
Co-Borrower:
NBS: No

Servicer Information
Lender Loan #:
Servicer #:
Lender Name:
Servicer Name:
Investor Name:

Balance Information
Pay Plan Type: Line of Credit
Loan Balance: $197,505.61
Max Claim: $240,000.00
% of Max Claim: 82.294 %
NPL: ($0.92)
Print Loan Details

Loan Rates

Exp. Interest Rate:	4.750%	Closing Date:	09/05/2012
MIP Rate:	1.250%	Funded Date:	09/10/2012
Interest Rate At Closing:	4.750%	FHA Case # Assigned Date:	07/20/2012
Rate Type:	Fixed	Application Date:	
Index Type:	No Index	Exp. Rate Index Date:	
Margin: (Range 0% - 5%)	%	Exp. Rate Locked:	No
Round to 1/8th:	☐	First Payment Date:	
Credit Type:		ARM First Change Date:	
Monthly Service Fee:	$0.00	Basis Points (BPS):	%
Previous Idx Rate / Int Rate:	4.750% / 4.750%	Next Idx Rate / Int Rate:	4.750% / 4.750%
Current Idx Rate / Int Rate:	4.750% / 4.750%	Periodic Cap / Lifetime Cap:	% / %

EDIT

Loan Dates
Origination Date: 09/05/2012
MIC Date:
Assignment Date:
Endorsement Date:
Firm Commitment Date:
Terminated Date:
ARM Next Change Date:
Expiration Date:
Custodial Care Request Date:
Custodial Care Place Date:
Vacancy Date:
IDL Expiration Date:
EDIT

Loan Identifiers

Loan To Value (LTV):	82.294%	ADP SOA Code:	951/255
Mortgage Doc. Exists:	☐	Note Doc. Exists:	☐
Lender Loan #:		Servicer Loan #:	
Investor Loan #:		Ginnie Mae #:	
Print Statements:	☑	Label Printed:	☐
Barcode Printed:	☐	No Pay Order:	☐
Closed Box #:		Deferred:	

2nd Mortgage/DOT
Instrument #: Book #:
Page #: Recorded Date:
Trustee Orig:
Trustee Subs:

1st Mortgage/DOT
Instrument #: Book #:
Page #: Recorded Date:
Trustee Orig:
Trustee Subs:
EDIT

Audit Information
Create Date: Created By:
Change Date: Changed By:

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Figure 5-7: Loan Details Screen

5.4.1 Editing Loan Rates

To edit fields in Loan Rates section:

Step 1. Click **Edit** in the Loan **Rates** section on the **Loan Details** screen.

Step 2. On the **Edit Loan Rates** window, edit the fields as needed.

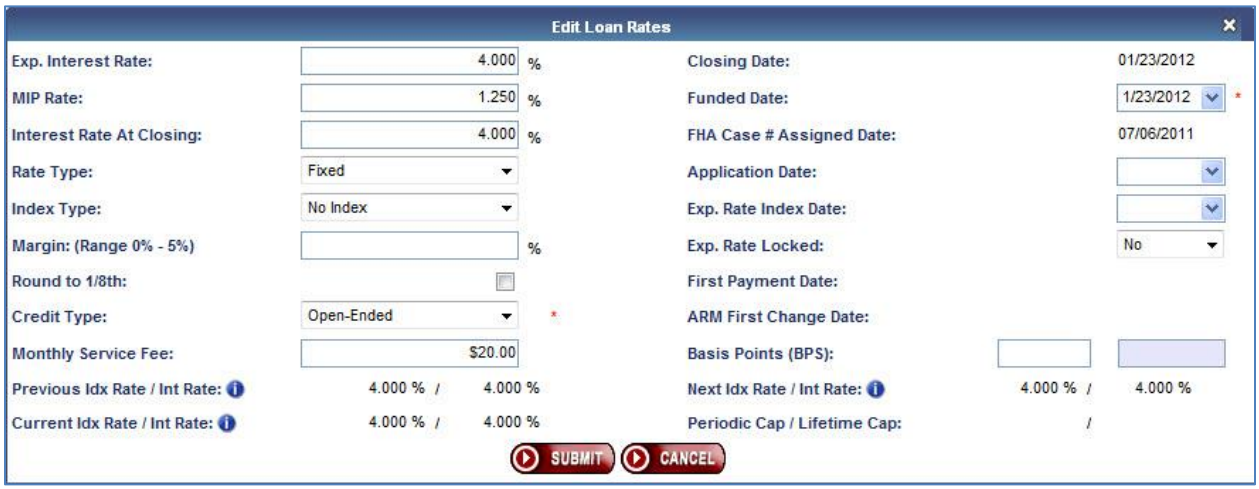

Figure 5-8: Edit Loan Rates Window

Step 3. Click **Submit** to save the changes. The changes will be displayed on the **Loan Details** screen. To exit the window without saving the changes select **Cancel.**

5.4.2 Editing Loan Dates

To edit fields in Loan Dates section:

Step 1. Click **Edit** in the **Loan Dates** section on the **Loan Details** screen.

Step 2. On the **Edit Loan Dates** window, edit the fields as needed.

Figure 5-9: Edit Loan Dates Window

Step 3. Click **Submit** to save the changes. The changes will be displayed on the **Loan Details** screen. To exit the window without saving the changes select **Cancel.**

5.4.3 Editing Loan Identifiers

To edit fields in Loan Identifiers section:

Step 1. Click **Edit** in the **Loan Identifiers** section on the **Loan Details** screen.

Step 2. On the Edit Loan Identifiers window, edit the fields as needed. Only authorized user roles with this permission to edit the No Pay Order checkbox will be able to edit this field.

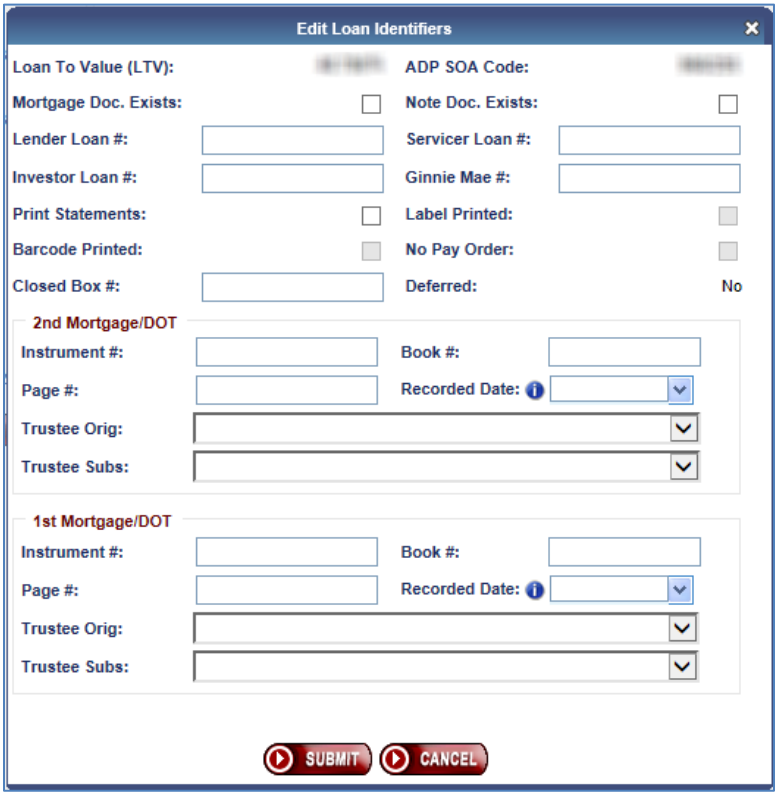

Figure 5-10: Edit Loan Identifiers Window

Step 3. Click **Submit** to save the changes. The changes will be displayed on the **Loan Details** screen. To exit the window without saving the changes select **Cancel.**

5.4.4 Viewing Audit Information

The Audit Information section is displayed in the lower right corner of the Loan Details screen. This section displays the date and user that modified the fields within any of the data sections.

To view details of the user that updated the information:

Step 1. Click Changed By link under the Audit Information section.

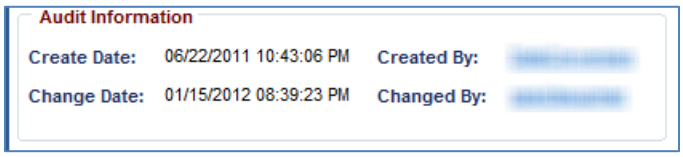

Figure 5-11: Audit Information Section on Loan Details Screen

Step 2. A User Information window is displayed with the contact details of the user. Click **OK** to exit the window.

Figure 5-12: User Information Window

5.5 Transactions

The Loan Transactions screen is displayed when a user selects the Transactions tab from the menu options on the left side of the screen. This screen allows authorized users (example: lenders/servicers) to report transaction activities on a loan.

The transactions tab has four sub-menu options:

- Loan (Corp Advances, Disbursements, Monthly Accruals, Refunds, Repays, Termination, IMIP Adjustments, Write-off etc.)
- Growth (for example: Principal Limit and Line of Credit transactions etc.)
- Set Asides (for example: 1st Year Taxes and Insurance and Repair etc.)
- Claims (for example: Claim Type 21, Claim Type 22, Claim Type 23, Claim Type 24 etc.)

5.5.1 Transactions – Loan

This screen displays all the loan transactions associated with the loan. This screen allows the user to perform the following functions:

- **Loan Transaction Filter:** Enables the user to filter and view specific transactions within a transaction category
- **New Transactions:** Enables the authorized user to add transactions on the loan
- **IMIP Adjustment:** Enables an authorized user to adjust the IMIP amount between the Lender and Borrower.
- **Write-off:** Enables an authorized user to perform partial write-off on the loan balance

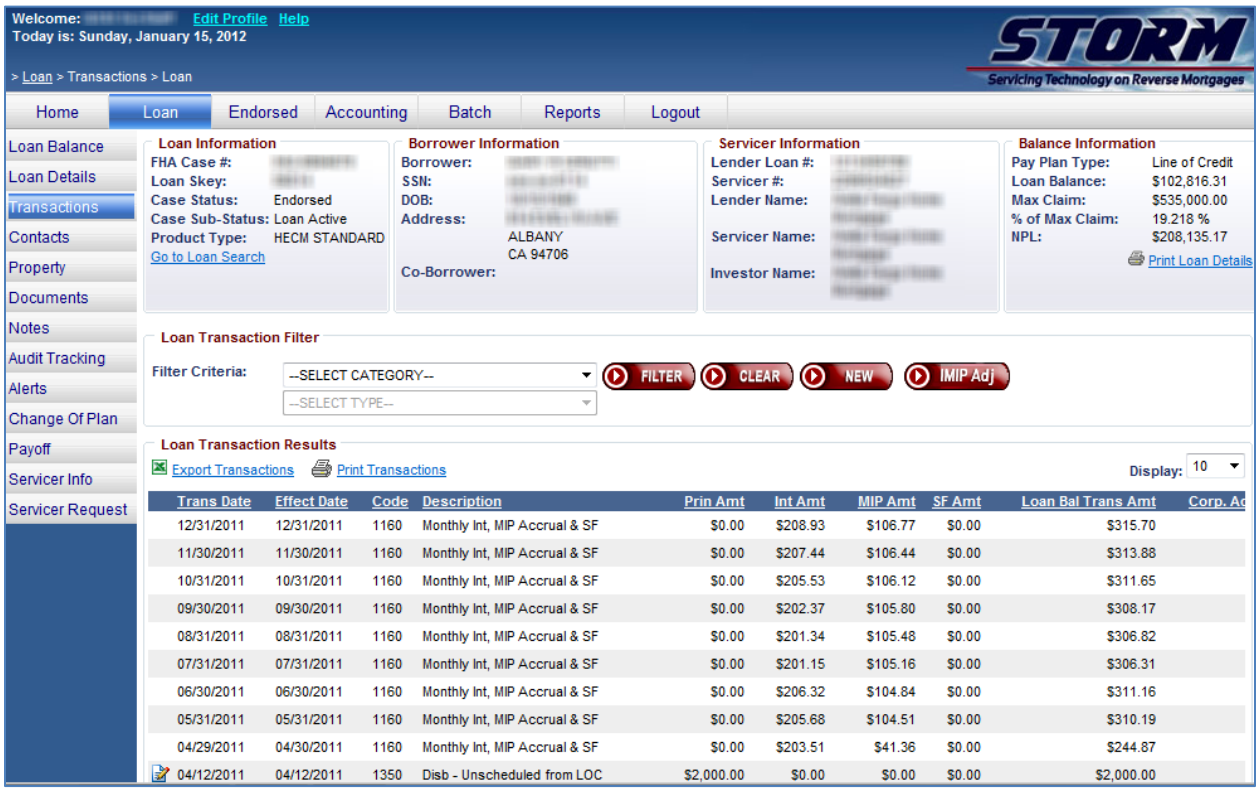

Figure 5-13: Loan Screen - Transactions

5.5.1.1 Transactions - Loan Filter Categories

The Loan Transaction Filter section of the Transactions - Loan screen allows authorized users to apply filters and view selected transactions within the selected transaction category. The transactions can be filtered by the following categories:

- Corporate advances
- Disbursements
- Fees
- Closing costs
- Loan setup – loan balance
- Monthly accruals
- Refunds
- Repayments
- Terminations
- Perform adjustment of Initial MIP

The table below provides the list of data fields and descriptions displayed under the Transactions – Loan Filter section.

Field	Description
Trans Date	The date transaction is posted in the Servicing Module either manually or through B2G.
Effect Date	The date the payment was made by the Lender/Investor for the incurred expense (Example: The date payment was made to the contractor for lawn mowing or the date the Taxes were paid to the Tax Authority).
Code	A 4 digit unique transaction code assigned by the system for a specific transaction.
Description	Short description of the transaction.
Prin Amt	The principal amount associated with the transaction.
Int Amt	The interest amount associated with the transaction.
MIP Amt	The Mortgage Insurance Premium amount associated with the transaction.
SF Amt	The Service fee amount associated with the transaction.
Loan Bal Trans Amt	Sum of principal, interest, MIP and service fee amount.
Corp Adv Amt	Transaction amount associated with the Corp Advance expense paid by the Lender/Investor.
%Recoverable	The percentage of the transaction amount that can be recovered by the Lender/Investor.
Recoverable Amt	The transaction amount which is recoverable by the Lender/Investor for Corp Advance transactions.
Late Charge Amt	The late charge amount associated with the transaction. Example: A late charge will be applied when the loan setup is not performed within 15 days of the closing date.
Penalty Int Amt	The penalty interest associated with the transaction. Example: A penalty interest will be applied when the loan setup is not performed within 30 days of the closing date.
Trans Total	Sum of loan balance, late charge and penalty interest amount.
Lender	Lender associated with the loan.
Servicer	Servicer associated with the loan.
Investor	Investor/holder associated with the loan.
Incurred Date	This is the date the expense was incurred by the Lender/Investor. Example: The date the lawn mowing service was completed or the date the taxes payments were missed/due. This field is required for the following transaction categories: • Corp Advance Sections 305, 306, 307, 308, 309, 310 and 409. • Corp Advance - Property Preservation • Property Charges Pre D&P
P & P Approved	This checkbox indicates whether the P&P transaction is approved by HUD.

Field	Description
One Time Expense	This checkbox indicates whether the P&P transaction is a one-time expense. One-time expenses are not added to the maximum allowable P&P limit.
Prev. Approved	This checkbox indicates whether the P&P transaction was previously approved.
Max. Approved	This checkbox indicates whether the P&P transaction amount is within the maximum allowable limit. HUD approval is not required if this box is checked.
Created By	The user name who initiated the transaction.
Create Date	The date and time the transaction is recorded in the system.

Table 5-1: Loan Screen - Transactions

To filter the transactions by transaction category:

Step 1. Select the **Transaction Category** from the dropdown.

Step 2. Select the **Transaction Type** from the dropdown (if needed).

Step 3. Click **Filter** to view the filtered transactions under the **Loan Transactions Results** section. No results are displayed if no transactions match the filter criteria entered by the user.

Step 4. Click **Clear** to clear the selected filters and view all transactions.

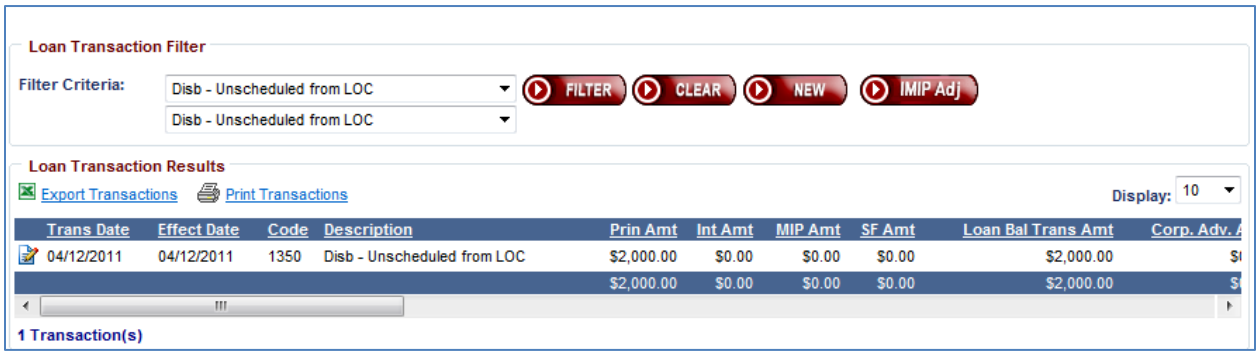

Figure 5-14: Loan Transactions Filter and Results Section

5.5.1.2 Creating a New Loan Transaction

To create a new transaction:

Step 1. Click New on the Transactions - Loan screen.

Step 2. On the **New Loan Transaction** window, populate the below listed required fields:

- Transaction Category
- Transaction Type
- Effective Date
- Transaction Amount

Additional data fields are displayed on the New Loan Transaction window depending on the selected transaction category.

Step 3. Click **Submit.** The new transaction is displayed in the Loan Transaction Results section. To exit the window without adding the transaction click **Cancel.**

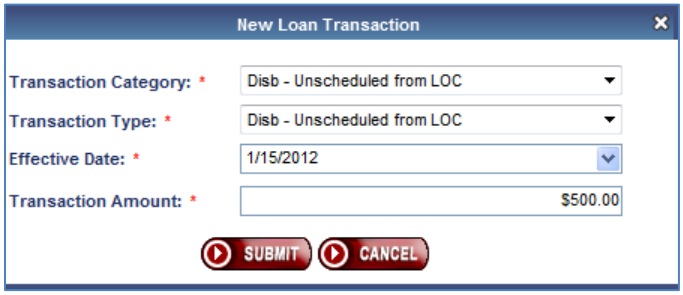

Figure 5-15: New Loan Transaction Window

Transaction categories in the New Loan Transaction window:

Transaction Category	Description
Corporate Advances	Transactions within this category are initiated by the servicer to report any expenses incurred by Lender/Investor for any disbursements made on behalf of Borrower/Mortgagor after the loan becomes Due and Payable. These transactions do not affect Loan Balance.
Disbursements (Unscheduled Advances and Property Charges Pre D&P)	Transactions within this category are initiated by the servicer to perform any disbursements on behalf of the Borrower/Mortgagor which include unscheduled advances and property charges pre D&P (ML 2011-01). These transactions affect Loan Balance.
Fees	Transactions within this category are generated by the Servicing Module to indicate any change of plan fees incurred by the borrower when a change of plan is performed on the loan. These transactions do not affect Loan Balance.
HUD-1 Closing Costs	Transactions within this category are initiated by the servicer to report HUD -1 closing costs either due by a borrower or owed to the borrower. These transactions do not affect Loan Balance.
Monthly Accruals	Transactions within this category are generated by the Servicing Module to display the monthly accruals Interest amount, MIP amount, and Service Fee amount on the loan for each month. These transactions affect Loan Balance.
Refunds	Transactions within this category are initiated by the servicer to request refund of the overage amount to the borrower. These transactions affect Loan Balance.
Repays	Transactions within this category are initiated by the servicer (on-behalf of a borrower) to repay a partial amount to reduce the current unpaid loan balance. These transactions affect Loan Balance.
Terminate	Transactions within this category are initiated by the servicer to terminate a loan and provide a reason for termination. These transactions affect Loan Balance.

Table 5-2: Transaction Categories

The below sections provide the detailed instructions for creating new transactions associated with the transaction categories listed in the above table.

5.5.1.3 Corporate Advance Transactions

To create a new corporate advance transaction:

Step 1. Click New on the Transactions - Loan screen.

Step 2. On the **New Loan Transaction** window, select one of the following transaction categories:

- Corp Advance – Section 305 Disbursements
- Corp Advance – Section 306 Disbursements
- Corp Advance – Section 307 Disbursements
- Corp Advance – Section 308 Disbursements
- Corp Advance – Section 309 Disbursements
- Corp Advance – Section 310 Disbursements
- Corp Advance – Section 409 Disbursements

Step 3. Populate the below listed required fields (marked with red asterisk):

- Transaction Type
- Effective Date
- Incurred Date
- Transaction Amount

Step 4. Click **Submit.** The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction click **Cancel**.

Figure 5-16: New Corporate Advance Transaction

Step 5. To adjust the Corp Advance transaction, select the document icon beside the transaction, on the Adjust Loan Transaction window, click **Submit** to reverse the transaction.

Step 6. A new Corp Advance adjustment transaction is added and displayed under the Loan Transactions Results section reflecting the reversed amount.

The table below lists all the allowable Corp Advance transactions that can be manually created using the New Loan Transactions window.

Category	Transaction	Description
Corp Advance Section - 305	**Flood Insurance**	Initiated by the servicer to report the expense incurred by the lender/investor for flood insurance premiums on the mortgaged property. This transaction applies to all pay plan types.
	Hazard Insurance	Initiated by the servicer to report the expense incurred by the lender/investor for hazard insurance premiums on the mortgaged property. This transaction applies to all pay plan types.
	Taxes	Initiated by the servicer to report the expense incurred by the

Category	Transaction	Description
		lender/investor for taxes that are liens prior to the mortgage. This transaction applies to all pay plan types.
	Utilities	Initiated by the servicer to report the expense incurred by the lender/investor for utilities that are liens prior to the mortgage. This transaction applies to all pay plan types.
	Eviction Fees	Initiated by the servicer to report the expense incurred by the lender/investor for eviction in the event of foreclosure proceedings. This transaction applies to all pay plan types.
	Ground Rent	Initiated by the servicer to report the expense incurred by the lender/investor for ground rent that are liens prior to the mortgage. This transaction applies to all pay plan types.
	Condominium Dues	Initiated by the servicer to report the expense incurred by the lender/investor for the condominium dues. This transaction applies to all pay plan types.
	HOA Dues	Initiated by the servicer to report the expense incurred by a lender/investor for the administration, operation, maintenance or repair of the community owned property. This transaction applies to all pay plan types.
	Other	Initiated by the servicer to itemize other expenses incurred by a lender/investor in this category. This transaction applies to all pay plan types.
	Repayment	Initiated by the servicer to report repayments by the borrower within the transaction category Section 305. This transaction applies to all pay plan types.
Corp Advance Section - 306	**Attorney Fees**	Initiated by the servicer to report the expense incurred by the lender/investor for the attorney fee to vest title of the property in the name of the successful bidder. This transaction applies to all pay plan types.
	Trustee Fees	Initiated by the servicer to report the expense incurred by the lender/investor for the trustee fee to vest title of the property in the name of the successful bidder. This transaction applies to all pay plan types.
	Other For Endorsed Loans	Initiated by the servicer to itemize other expenses incurred by the lender/investor in this category. This transaction applies to all pay plan types.
	Repayment For Endorsed Loans	Initiated by the servicer to report repayments by the borrower within the transaction category Section 306. This transaction applies to all pay plan types.
Corp Advance Section - 307	**Title Examination Fees**	Initiated by the servicer to report the expense incurred by the lender/investor for title search. This transaction applies to all pay plan types.
	Recording Fees	Initiated by the servicer to report the expense incurred by the lender/investor for recording fees in foreclosure proceedings. This transaction applies to all pay plan types.
	Sheriff Fees	Initiated by the servicer to report the expense incurred by the lender/investor for sheriff fees in foreclosure proceedings. This

Category	Transaction	Description
		transaction applies to all pay plan types.
	Other	Initiated by the servicer to itemize other expenses incurred by the lender/investor in this category. This transaction applies to all pay plan types.
	Repayment	Initiated by the servicer to report repayments by the borrower within this transaction category. This transaction applies to all pay plan types.
Corp Advance Section - 308	**State Taxes on Deed**	Initiated by the servicer to report the expense incurred by the lender/investor for taxes imposed upon any deed or other options by which the property was acquired by a successful bidder. This transaction applies to all pay plan types.
	Other Taxes on Deed	Initiated by the servicer to itemize other expenses incurred by the lender/investor in this category. This transaction applies to all pay plan types.
	Repayment	Initiated by the servicer to report repayments by a borrower within the transaction category section 308. This transaction applies to all pay plan types.
Corp Advance Section - 309	**Liens Paid**	Initiated by the servicer to report the expense incurred by a lender/investor for special assessments liens.
	Other	Initiated by the servicer to itemize other special assessment expenses incurred by a lender/investor in this category. This transaction applies to all pay plan types.
	Repayment	Initiated by the servicer to report repayments by a borrower within the transaction category section 309. This transaction applies to all pay plan types.
Corp Advance Section - 310	**Bnk Attorney Fees**	Initiated by the servicer to report the expense incurred by a lender/investor for attorney fees due to bankruptcy proceedings. This transaction applies to all pay plan types.
	Other	Initiated by the servicer to itemize other bankruptcy expenses incurred by a lender/investor in this category. This transaction applies to all pay plan types.
	Repayment	Initiated by the servicer to report repayments by a borrower within the transaction category section 310. This transaction applies to all pay plan types.
Corp Advance Section - 409	**Appraisal Fees**	Initiated by the servicer to report the expense incurred by the Lender/Investor for appraisal fees. This transaction applies to ALL pay plan types.
	Other	Initiated by the Servicer to itemize other appraisal fee incurred by the Lender/Investor in this category. This transaction applies to ALL pay plan types.
	Repayment	Initiated by the Servicer to report repayments by the borrower within this transaction category. This transaction applies to ALL pay plan types.

Table 5-3: Corp Advance Transactions

5.5.1.4 Corp Advance – Property Preservation

To create a new property preservation transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select Corp Advance – Property Preservation from the Transaction Category dropdown.

Step 3. On the **New Preservation & Protection Transaction** window, populate the below listed required fields (marked with red asterisk):

- Transaction Type
- Effective Date
- Incurred Date
- Transaction Amount

> If the transaction amount exceeds the allowable limit, system will display a validation message forcing the user to initiate the P&P timeline. Refer to **Chapter 7** for instructions on initiating the P&P timeline and receiving HUD approval.

Step 4. On the **New Preservation & Protection Transaction** window, populate the below listed optional checkboxes:

- **One Time Expense** – Check this to indicate a one-time expense, these are not added to the maximum allowable P&P limit.
- **Previously Approved**– Check this to indicate expense was previously approved.
- **Max. P&P Allowance**– Check this to indicate if transaction amount is within the maximum allowable P&P limit.

Step 5. Click **Submit**. The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction click **Cancel**. To navigate back to other transaction categories click **Back**.

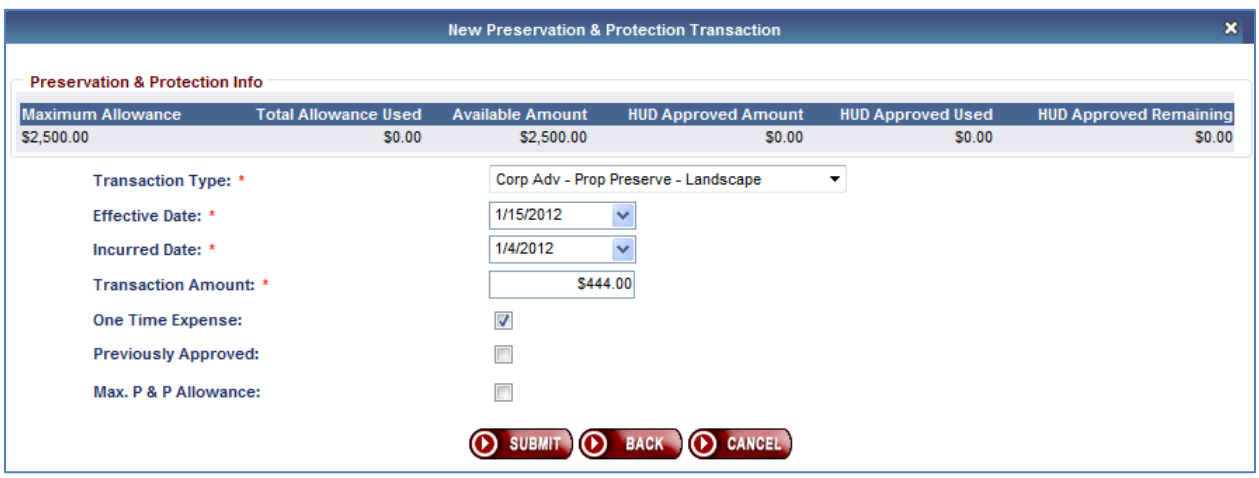

Figure 5-17: New Preservation & Protection Transaction Window

Step 6. To adjust the P&P transaction, select the **document icon** beside the transaction, on the **Adjust Loan Transaction** window, click **Submit** to reverse the transaction.

Step 7. A new P&P adjustment transaction is added and displayed under the **Loan Transactions Results** section reflecting the reversed amount.

The table below lists all the Corp Advance - Property Preservation transactions that can be manually created using the New Preservation & Protection Transaction window.

Transaction	Description
Boarding	Initiated by the servicer to report the expense incurred by Lender/Investor for boarding of the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Remove Debris	Initiated by the servicer to report the expense incurred by Lender/Investor for removal of debris on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Hazard Abate	Initiated by the servicer to report the expense incurred by Lender/Investor for abatement of any hazards on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Utilities	Initiated by the servicer to report the expense incurred by Lender/Investor for utility charges on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Prop Inspect	Initiated by the servicer to report the expense incurred by Lender/Investor for property inspection charges on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Landscape	Initiated by the servicer to report the expense incurred by Lender/Investor for landscaping charges on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Roof Repair	Initiated by the servicer to report the expense incurred by Lender/Investor for roof repairs on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Other Repair	Initiated by the servicer to report the expense incurred by Lender/Investor for other repairs on the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Winterizing	Initiated by the servicer to report the expense incurred by Lender/Investor for winterizing of the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Securing	Initiated by the servicer to report the expense incurred by Lender/Investor for securing of the mortgaged property as part of preservation and protection activity. This transaction applies to all pay plan types.
Other	Initiated by the servicer to report the expense incurred by Lender/Investor for other property and preservation activities on the mortgaged property. This transaction applies to all pay plan types.
Repayment	Initiated by the servicer to report repayments by the borrower within this transaction category. This transaction applies to all pay plan types.

Table 5-4: Corp Advance – Property Preservation Transactions

5.5.1.5 Disbursements

To create a new disbursement transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select one of the following transaction categories:

- Disb – 1st Year Taxes & Ins Set Aside
- Disb – Delinquent Taxes

- Disb – Repair Set Aside
- Disb –Taxes & Insurance withheld
- Unscheduled Disbursements

Step 3. Populate the below listed required fields (marked with an asterisk):

- Transaction Type
- Effective Date
- Transaction Amount

Step 4. Click **Submit**. The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction click **Cancel**.

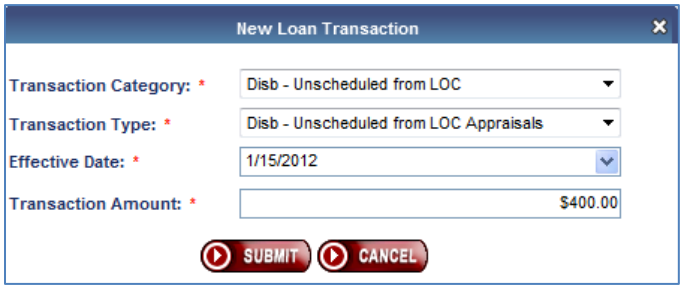

Figure 5-18: New Disbursement Transaction

Step 5. To adjust the Disbursement transaction, select the document icon beside the transaction, on the Adjust Loan Transaction window, click **Submit** to reverse the transaction.

Step 6. A new Disbursement adjustment transaction is added and displayed under the **Loan Transactions Result**s section reflecting the reversed amount.

The table below lists all the Disbursement transactions that can be manually created using the New Loan Transactions window.

Category	Transaction	Description
Disb - 1st Yr TI Set Aside	**Not Final**	Initiated by the servicer to make a disbursement from borrower's available 1st year taxes and insurance set aside amount. A servicer will be able to make these disbursements until all the 1st Yr TI set aside amount has exhausted (or) there is no Disb - 1st Yr TI Set Aside Final transaction. This transaction applies to ALL pay plan types.
	Final	Initiated by the servicer to make a disbursement from borrower's available 1st year taxes and insurance set aside amount. This will be a one-time transaction and servicer will not be able to make any Disb - 1st Yr TI Set Aside Not Final transaction once a final transaction has been made. This transaction applies to ALL pay plan types.
Disbursement - Delinquent Taxes	**Disbursement - Delinquent Taxes**	Initiated by the servicer (on-behalf of borrower) to make a disbursement for taxes, in case a borrower is delinquent on taxes. This transaction applies to pay plans Line Of Credit, Modified Term and Modified Tenure ONLY.
Disb - Repair Set Aside	**Not Final**	Initiated by the servicer to make a disbursement from borrower's set aside amount for any repairs on the mortgaged property. Servicer will be able to make these disbursements until all Repairs set aside Not Final amount has exhausted (or) there is no Disb - Repair Set Aside Final transaction. This transaction applies to ALL pay plan types.

Category	Transaction	Description
	Disb - Repair Set Aside Final	Initiated by the servicer to make a disbursement from borrower's repair set aside amount for any repairs on the mortgaged property. This will be a one-time transaction and servicer will not be able to make any Disb - Repair Set Aside Not Final transaction once a final transaction has been made. This transaction applies to ALL pay plan types.
Disbursement - Taxes and Insurance Withheld	**Disbursement - Taxes and Insurance Withheld**	Initiated by the servicer to make a disbursement for Taxes and Insurance from borrower's available taxes and insurance set aside balance. This transaction applies to ALL pay plan types.
Unscheduled Disbursements from LOC	**Other**	Initiated by the servicer (on-behalf of a borrower) to make an unscheduled disbursement from borrower's available line of credit. This transaction applies only to line of credit, modified term, and modified tenure pay plans.
	Inspections	Initiated by the servicer (on-behalf of a borrower) to make an unscheduled disbursement from line of credit for inspections on the mortgaged property. This transaction applies only to line of credit, modified term and modified tenure.
	Appraisals	Initiated by the servicer (on-behalf of borrower) to make an unscheduled disbursement from Line of Credit for appraisals on the mortgaged property. This transaction applies only to line of credit, modified term and modified tenure pay plan types.
	Prop Preserv	Initiated by the servicer (on-behalf of borrower) to make an unscheduled disbursement from Line of Credit for preservation and protection of the mortgaged property. Preservation and protection activities may include Repairs, Landscaping etc. This transaction applies to only to line of credit, modified term and modified tenure – pay plan types.
	Insurance	Initiated by the servicer to make an unscheduled disbursement from Line Of Credit to pay for the insurance of the mortgaged property on behalf of borrower. This transaction applies to all pay plan types.
	Taxes	Initiated by the servicer to make an unscheduled disbursement from Line Of Credit to pay for taxes on behalf of borrower. This transaction applies to all pay plan types.

Table 5-5: Disbursement Transactions

5.5.1.6 Disbursements – Property Charges Pre Due and Payable (D&P)

The Property Charges Pre D&P transaction is initiated by the lenders/servicers to make disbursements on behalf of borrower as noted in the Mortgagee Letter 2011-01. These transactions can be initiated ONLY when all the drawable equity on the loan is exhausted. If there is drawable equity on the loan, the lender/servicer must use appropriate transaction under the transaction category of Disb – Unscheduled from LOC or Disb – Delinquent Taxes. If the drawable equity on the loan is not sufficient to pay the transaction amount, then the lender/servicer must first exhaust the drawable equity using unscheduled advances followed by Property Charges for the remaining transaction amount.

To create a new Property Charge Pre D&P disbursement transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.
Step 2. On the **New Loan Transaction** window, select Disb-Prop Chrg – Pre D&P from transaction category dropdown.
Step 3. Populate the below listed required fields (marked with an asterisk):
- Transaction Type
- Effective Date
- Incurred Date
- Transaction Amount

Step 4. Click **Submit**. The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction click **Cancel**.

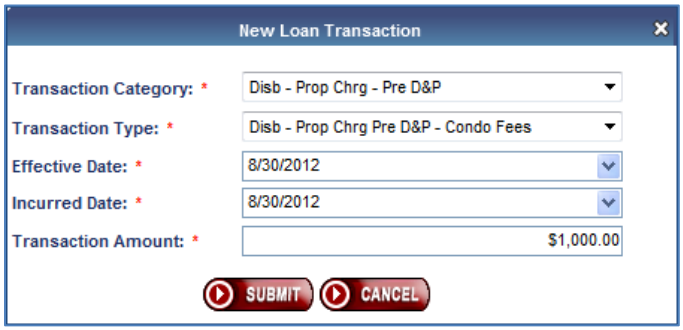

Figure 5-19: New Prop Chrg Pre D&P Disbursement Transaction

Step 5. To adjust the Disbursement transaction, select the document icon beside the transaction, on the **Adjust Loan Transaction** window, click **Submit** to reverse the transaction. Please note transaction is fully reversed, the system does not allow partial adjustments.
Step 6. A new Disbursement adjustment transaction is added and displayed under the **Loan Transactions Result**s section reflecting the reversed amount.

The table below lists all the Property Charge Pre D&P transactions that can be manually created using the New Loan Transaction window.

Category	Transaction	Description
Disb – Prop Chrg – Pre D&P	**Disb – Prop Chrg – Pre D&P – Condo Fees**	Initiated by the servicer (on-behalf of borrower) to make a disbursement to Vendor for condominium fees on the mortgaged property. This transaction applies to ALL pay plan types.
	Disb – Prop Chrg – Pre D&P – Flood Insurance	Initiated by the servicer (on-behalf of borrower) to make a disbursement to Vendor for flood insurance premiums on the mortgaged property. This transaction applies to ALL pay plan types.
	Disb – Prop Chrg – Pre D&P – Ground Rent	Initiated by the servicer (on-behalf of borrower) to make a disbursement to Vendor for ground rent expenses on the mortgaged property. This transaction applies to ALL pay plan types.
	Disb – Prop Chrg – Pre D&P – Hazard Ins	Initiated by the servicer (on-behalf of borrower) to make a disbursement to Vendor for hazard insurance premiums on the mortgaged property. This transaction applies to ALL pay plan types.
	Disb – Prop Chrg – Pre D&P – HOA Dues	Initiated by the servicer (on-behalf of borrower) to make a disbursement for administration, operation, maintenance or repair of the community owned property. This transaction applies to ALL pay

Category	Transaction	Description
		plan types.
	Disb – Prop Chrg – Pre D&P – Others	Initiated by the servicer (on-behalf of borrower) to make a disbursement for other expenses on the mortgaged property. This transaction applies to ALL pay plan types.
	Disb – Prop Chrg – Pre D&P – Taxes	Initiated by the servicer (on-behalf of borrower) to make a disbursement for payment of taxes on the mortgaged property. This transaction applies to ALL pay plan types.

Table 5-6: Property Charges – Pre D&P Transactions

5.5.1.7 Closing Costs

To create a closing cost transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select one of the following transaction categories:
- HUD - 1 Closing Costs – Owed to Borrower
- HUD - 1 Closing Costs – Due from Borrower
- HUD - 1 Closing Costs – Additional

Step 3. Populate the below listed required fields (marked with red asterisk):
- Transaction Type
- Effective Date
- Transaction Amount

Step 4. Click **Submit.** The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction, click **Cancel**.

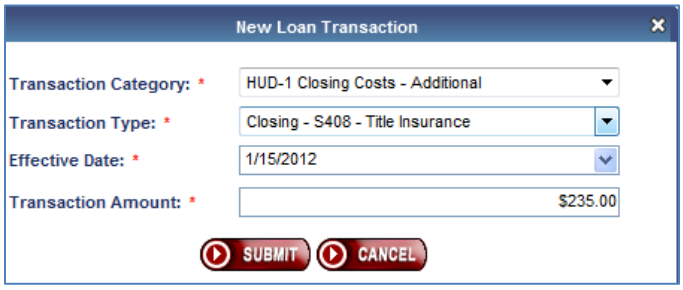

Figure 5-20: Closing Costs Transaction

The table below lists all the Closing Costs transactions that can be manually created using the New Loan Transactions window.

Category	Transaction	Description
HUD - 1 Closing Costs – Due from Borrower -	**Closing - S406 - Taxes**	Initiated by the servicer to report the tax amounts due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	Closing - S406 - Water Rates	Initiated by the servicer to report the water rates due from buyer as part of HUD-1 closing costs. This transaction applies

Category	Transaction	Description
		to ALL pay plan types.
	Closing - S406 - Special Assessments	Initiated by the servicer to report the special assessments lien amounts due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	Closing - S406 – Other	Initiated by the servicer to itemize other amounts due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
HUD – 1 Closing Costs - Owed to Borrower	**Closing - S407 – Taxes**	Initiated by the servicer to report the tax amounts owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	Closing - S407 - Water Rates	Initiated by the servicer to report the water rates owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	Closing - S407 - Special Assessments	Initiated by the servicer to report the special assessments lien amount owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	Closing - S407 – Other For Endorsed Loans	Initiated by the servicer to itemize other amounts owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
HUD – 1 Closing Costs - Additional	**Closing - S408 - Discount Points**	Initiated by the servicer to report the additional HUD-1 closing costs for discount points line item. This transaction applies to ALL pay plan types.
	Closing - S408 - Sales Commission	Initiated by the servicer to report the additional HUD-1 closing costs for sales commission line item. This transaction applies to ALL pay plan types.
	Closing - S408 - Recording Fees	Initiated by the servicer to report the additional HUD-1 closing costs for recording fees line item. This transaction applies to ALL pay plan types.
	Closing - S408 - Service Charges	Initiated by the servicer to report the additional HUD-1 closing costs for service charges line item. This transaction applies to ALL pay plan types.
	Closing - S408 - Termite Report	Initiated by the servicer to report the additional HUD-1 closing costs for termite inspection fee line item. This transaction applies to ALL pay plan types.
	Closing - S408 - Title Insurance	Initiated by the servicer to report the additional HUD-1 closing costs for title insurance line item. This transaction applies to ALL pay plan types.
	Closing - S408 – Appraisal	Initiated by the servicer to report the additional HUD-1 closing costs for appraisal fees line item. This transaction applies to ALL pay plan types.
	Closing - S408 – Other	Initiated by the servicer to itemize other additional amounts as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.

Table 5-7: HUD -1 Closing Costs Transactions

5.5.1.8 Monthly Accruals

The Servicing Module generates transactions (Monthly Int, MIP accrual and SF) for monthly accruals automatically every month to track the collection of MIP, Interest and Service Fee.

5.5.1.9 Refunds

Remittance Overage disbursement can be performed when a loan is terminated and has an overage amount that can be refunded to the borrower. A transaction is generated automatically once an overage is created.

To perform a Refund Remittance Overage transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select Refund from **Transactions Category** dropdown.

Step 3. Select Disb - Refund Remittance Overage from the **Transactions Type** dropdown.

Step 4. Populate the below listed required fields (marked with red asterisk):
- Effective Date
- Transaction Amount

Step 5. Click **Submit**. The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction click **Cancel.**

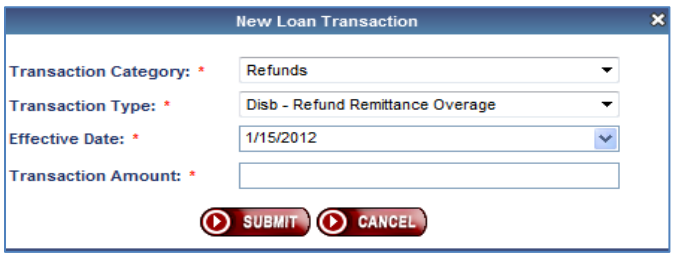

Figure 5-21: Refund Remittance Overage Transaction

5.5.1.10 Repays

5.5.1.10.1 Repayment of Loan Balance

A partial repayment of loan balance transaction is initiated by servicer on behalf of a borrower to repay a partial amount to reduce the current unpaid loan balance. The system will not allow repayment amount same as payoff amount. For full repayment, terminate transaction must be used.

To perform a Repay transaction:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select Repay from **Transactions Category** dropdown. Select Part Repay – Reduce Loan Balance from **Transaction Type.**

Step 3. Populate the below listed required fields (marked with red asterisk):
- Effective Date
- Transaction Amount

Step 4. Click **Submit.** The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction, click **Cancel.**

Figure 5-22: Repay Transaction

Step 5. To adjust the repay transaction, select the document icon beside the transaction, on the A**djust Loan Transaction window**, click **Submit** to reverse the transaction.

Step 6. A new repay adjustment transaction is added and displayed under the Loan Transactions Results section reflecting the reversed amount.

5.5.1.10.2 Repayment of Property Charges Pre D&P

This transaction must be used to repay Property Charges Pre D&P balance on the loan. The system will not allow servicer to enter a repayment amount greater than the Total Property Charge Pre D&P balance on the loan.

To perform a Repay transaction to reduce Property Charge balance:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select Repay from **Transactions Category** dropdown. Select Part Repay – Prop Chrg Pre D&P from **Transaction Type**.

Step 3. Populate the below listed required fields (marked with red asterisk):
- Effective Date
- Transaction Amount

Step 4. Click **Submit.** The new transaction is displayed in the **Loan Transaction Results** section. To exit the window without adding the transaction, click **Cancel.**

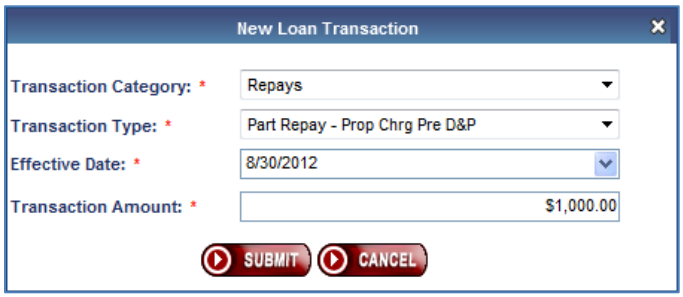

Figure 5-23: Partial Repay – Property Charge Pre D&P Transaction

Step 5. To adjust the repay transaction, select the document icon beside the transaction, on the A**djust Loan Transaction window**, click **Submit** to reverse the transaction.

Step 6. A new repay adjustment transaction is added and displayed under the Loan Transactions Results section reflecting the reversed amount.

The table below lists the Repay transactions that can be manually created using the New Loan Transactions window.

Transaction	Description
Partial Repay - Reduce Loan Balance	This transaction is initiated by the servicer (on-behalf of borrower) to repay a partial amount to reduce the current unpaid loan balance. This transaction applies to ALL pay plan types.
Partial Repay - Increase CLSA + Reduce Loan Balance	This transaction is initiated by the servicer (on-behalf of borrower) to repay a partial amount to reduce the current unpaid loan balance and increase the available line of credit. This transaction applies to pay plan types Modified Term and Modified Tenure ONLY.
Partial Repay – Prop Chrg Pre D&P	This transaction is initiated by the servicer (on-behalf of borrower) to repay the Property Charge balance. This transaction applies to ALL pay plans.

Table 5-8: Repay Transactions

5.5.1.11 Termination

The Termination transaction is initiated by the lender/servicer to notify HUD of the termination of the HECM Case insurance. Upon termination, the case status of the loan is updated to "Terminated" and loan balance is set to zero. The case sub status is updated based on the reason selected by the lender/servicer at the time of termination transaction. For non-claim terminations if the payoff amount is not within the threshold limit set by HUD, then system will not allow the authorized user to submit the transaction.

To terminate a loan:

Step 1. Click **New** on the **Transactions - Loan** screen.

Step 2. On the **New Loan Transaction** window, select Terminate from **Transactions Category** dropdown.

Step 3. Populate the below listed required fields (marked with red asterisk):

- Transaction Type
- Effective Date
- Transaction Amount

Step 4. Click **Submit**.

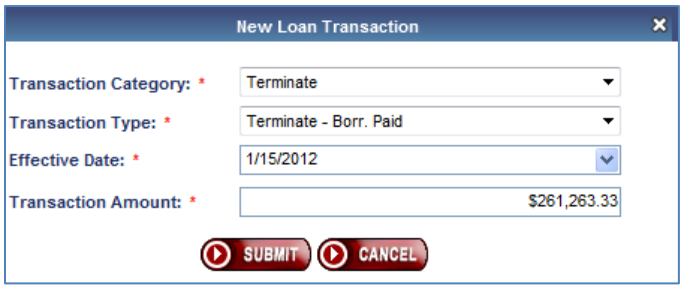

Figure 5-24 New Loan Transaction - Terminate

Step 5. A pop-up window is displayed requesting the user to confirm the action and notifying user that the case status will be updated to **Terminated**.

Step 6. Click **OK** on the pop-up window. The new transaction is displayed in the **Loan Transaction Results** section and case status and case sub status is updated. To exit the pop-up window without adding the transaction click **Cancel.**

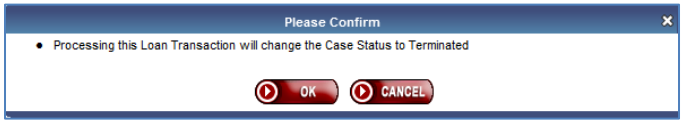

Figure 5-25 Confirmation Message

Step 7. To adjust the terminate transaction, select the **document icon** beside the transaction, on the **Adjust Loan Transaction** window, click **Submit** to reverse the transaction.

Step 8. A new terminate adjustment transaction is added and displayed under the **Loan Transactions Results** section reflecting the reversed amount.

The table below lists the Terminate transactions that can be manually created using the New Loan Transactions window.

Transaction	Description
Terminate - Borr. Paid	This transaction is initiated by the servicer to terminate the loan in case borrower paid off the loan in full. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate - Borr. Moved	This transaction is initiated by the servicer to terminate the loan in case the last remaining borrower moved out of the mortgaged property. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate – Claim - 21	This transaction is initiated by the servicer to terminate the loan when payment is received on the paper claim (CT 21) submitted prior to HERMIT go-live.
Terminate – Claim - 23	This transaction is initiated by the servicer to terminate the loan when payment is received on the paper claim (CT 23) submitted prior to HERMIT go-live.
Terminate – Full Write-Off	This transaction is initiated by the servicer to terminate the loan by full write-off.
Terminate – Death	This transaction is initiated by the servicer to terminate the loan in case of death of the last surviving borrower. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate - Short Sale (Partial)	This transaction is initiated by the servicer to perform a partial repayment on behalf of borrower towards the short sale of the mortgaged property. Note: The case status of the loan will not be changed to Terminated - Short Sale (Partial) until the write-off transaction is added for the remaining balance.
Terminate – Refinance	This transaction is initiated by the servicer to terminate the loan due to refinancing.

Transaction	Description
	Note: If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate - REO/3rd Party/FCl Sale (PIF)	This transaction is initiated by the servicer to terminate the loan after sale of the mortgaged property to a 3rd party via foreclosure sale. Claim will NOT be filed by the servicer as no loss is incurred by Lender/Investor.
Terminate - REO Sale (Partial)	This transaction is initiated by the servicer to perform a partial repayment on behalf of borrower towards the REO sale of the mortgaged property. Note: The case status of the loan will not be changed to Terminated - REO Sale (Partial) until the write-off transaction is added for the remaining balance.
Terminate - FCL Conveyed	This transaction is initiated by the servicer to terminate the loan after the mortgaged property is foreclosed. Claim will NOT be filed by the servicer as no loss is incurred by Lender/Investor. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate - DIL Conveyed	This transaction is initiated by the servicer once servicer owns the deed of the mortgaged property in lieu of foreclosure. Claim will NOT be filed by the servicer as property is disposed in a manner that satisfies the debt. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.
Terminate – Other	This transaction is initiated by the servicer to terminate the loan for other reasons. **Note:** If the pay-off amount is not within the overage or shortage threshold limit set by HUD, system will not allow the termination of the loan for this termination type.

Table 5-9: Terminate Transactions

5.5.1.12 IMIP adjustments

The IMIP paid by Lender or Borrower can be adjusted using the IMIP Adj button in the **Transactions - Loan** screen.

To perform an IMIP adjustment of a loan for a borrower:

Step 1. Click **IMIP Adj** on the **Transactions - Loan** screen.

Step 2. On the **Adjust IMIP** window, enter the amounts in the **IMIP Paid by Lender** and **IMIP Paid by Borrower** fields.

Step 3. Click **Submit**. This will adjust the **IMIP Financed** field.

Step 4. This action will automatically generate the Auto-Adjust Int MIP SF transaction in the system.

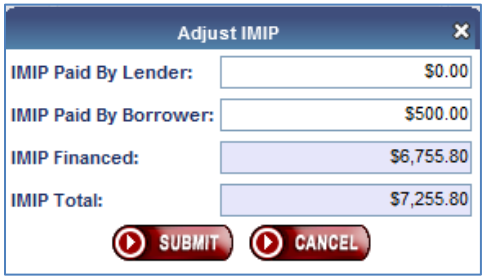

Figure 5-26: Adjust IMIP Window

5.5.1.13 Write-off

The **Write-off** button enables the authorized user to perform a partial write-off.

To perform a partial write-off:

Step 1. Click **Write-off** on the **Transactions - Loan** screen.

Step 2. On the **Write-off** window, enter the amounts in the following fields:
- Principal
- Interest
- MIP
- Service Fee
- Corp Advance

Step 3. Click **Submit**. This will create the partial write-off transaction.

Step 4. A new transaction, Write-Off - Manual, is added reflecting the updated amounts under the **Loan Transactions Results** section.

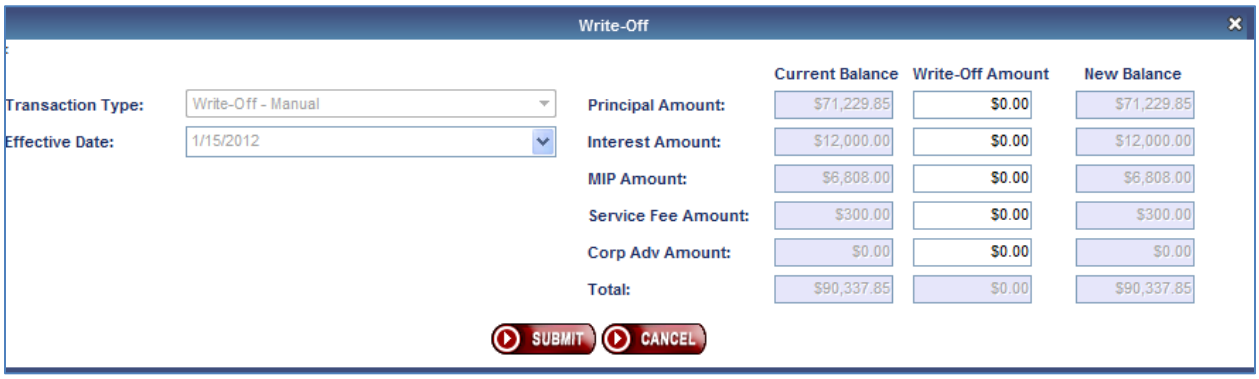

Figure 5-27: Write-off Transaction

Step 5. To adjust the transaction, select the **document icon** beside the transaction on the **Adjust Loan Transaction** window and click **Submit** to reverse the transaction.

Step 6. A new transaction, Write-Off - Manual Adj, is added and displayed under the **Loan Transactions Results** section reflecting the reversed amount.

5.5.2 Transactions - Growth

This screen displays the growth transactions associated with line of credit, principal limit and unscheduled line of credit disbursements. This screen allows the authorized user to filter and view

specific growth transactions within a transaction category. The growth transactions are automatically initiated by the system.

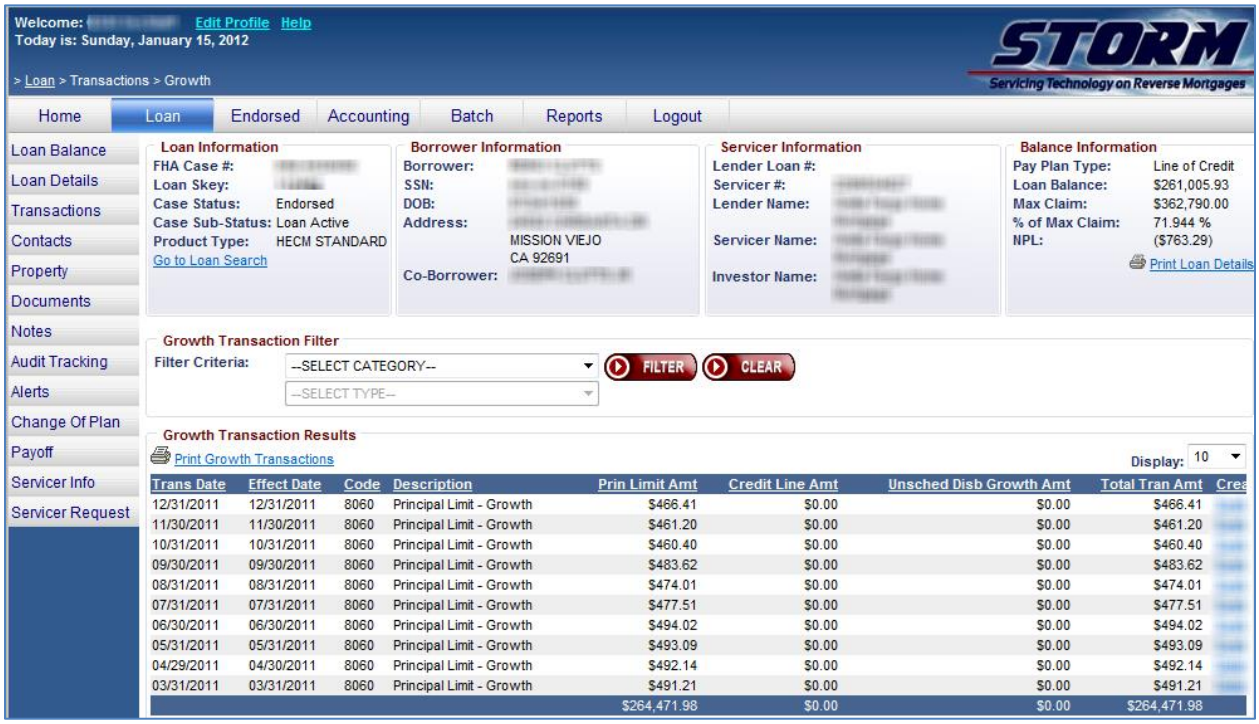

Figure 5-28: Transactions - Growth

The table below lists the Growth transactions that are automatically initiated by the system.

Transaction	Description
Credit Line Transactions	Transactions generated for loans which have an available line of credit for borrower.
Credit Line Original – Setup	This transaction is generated in Servicing Module when certain amount is set aside from line of credit. This transaction is generated for pay plan types Modified Tenure and Modified Term.
Credit Line Original - Setup Adj	This transaction is an adjustment/reversal of transaction 'Credit Line Original - Setup'.
Credit Line – Growth	This transaction is generated in Servicing Module to depict the monthly Credit Line growth.
Credit Line - Growth Adj	This transaction is an adjustment/reversal of transaction 'Credit Line - Growth'.
Credit Line - Change Of Plan Adj	This transaction is generated in Servicing Module when a change of payment plan occurs. This transaction is generated when there is a change of payment plan from Modified Tenure to Modified Term or vice-versa.
Principal Limit Transaction	Transaction generated for all loans to depict the monthly Principal limit changes.
Principal Limit Original – Setup	This transaction is generated in Servicing Module when the original principal limit is setup during the loan setup.
Principal Limit Original - Setup Adj	This transaction is an adjustment/reversal of transaction 'Principal Limit Original - Setup'.
Principal Limit – Growth	This transaction is generated in Servicing Module to depict the monthly principal limit growth.
Principal Limit - Growth Adj	This transaction is an adjustment/reversal of transaction 'Principal Limit - Growth'.
Unscheduled Credit Line Disbursement Transaction	Transactions generated for loans eligible for unscheduled line of credit disbursements.
UnSch LOC Disb - Int & MIP Accrual	This transaction is generated in Servicing Module to display the interest and MIP accruals on an unscheduled disbursements taken from available line of credit. This is applicable for pay plan types Modified Tenure and Modified Term.

Table 5-10: Growth Transactions

5.5.2.1 Transactions – Growth Filter

The Growth Transaction Filter section allows the authorized user to view the transactions according to the filter criteria selected.

To filter the transactions by transaction category:

Step 1. Select the **Transaction Category** from the dropdown.

Step 2. Select the **Transaction Type** from the dropdown (if needed).

Step 3. Click **Filter** to view the filtered transactions under the **Growth Transactions Results** section. No results are displayed if no transactions match the filter criteria entered by the user.

Step 4. Click **Clear** to clear the selected filters and view all transactions.

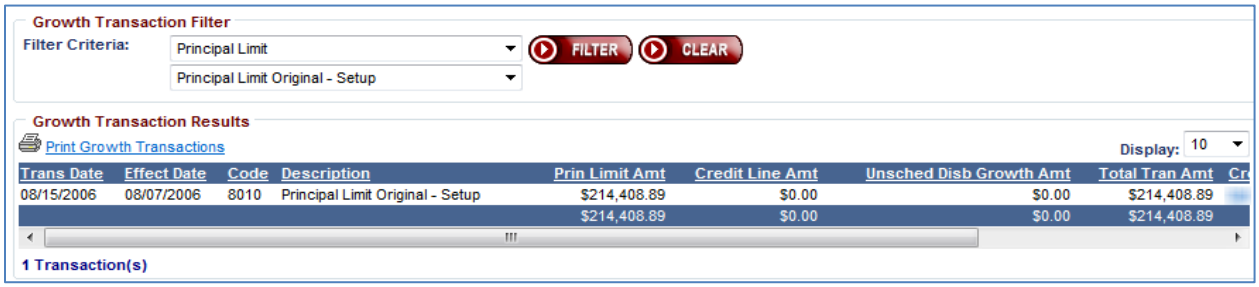

Figure 5-29: Growth Transactions Filter and Results Section

5.5.3 Transactions - Set Asides

This screen displays all the Set Aside transactions associated with the loan. This screen allows the user to perform the following functions:

- **Set Aside Transaction Filter**: This allows the user to filter and view specific transactions within a transaction category.
- **New Transactions**: This allows the authorized user with the ability to add set aside transactions on the Loan.

5.5.3.1 Transactions – Set Aside filter

The Set Aside Transaction Filter section allows the authorized user to view the transactions according to the filter criteria selected.

To filter the transactions by transaction category:

Step 1. Select the **Transaction Category** from the dropdown.

Step 2. Select the **Transaction Type** from the dropdown (if needed).

Step 3. Click **Filter** to view the filtered transactions under the **Set Aside Transactions Results** section. No results are displayed if no transactions match the filter criteria entered by the user.

Step 4. Click **Clear** to clear the selected filters and view all transactions.

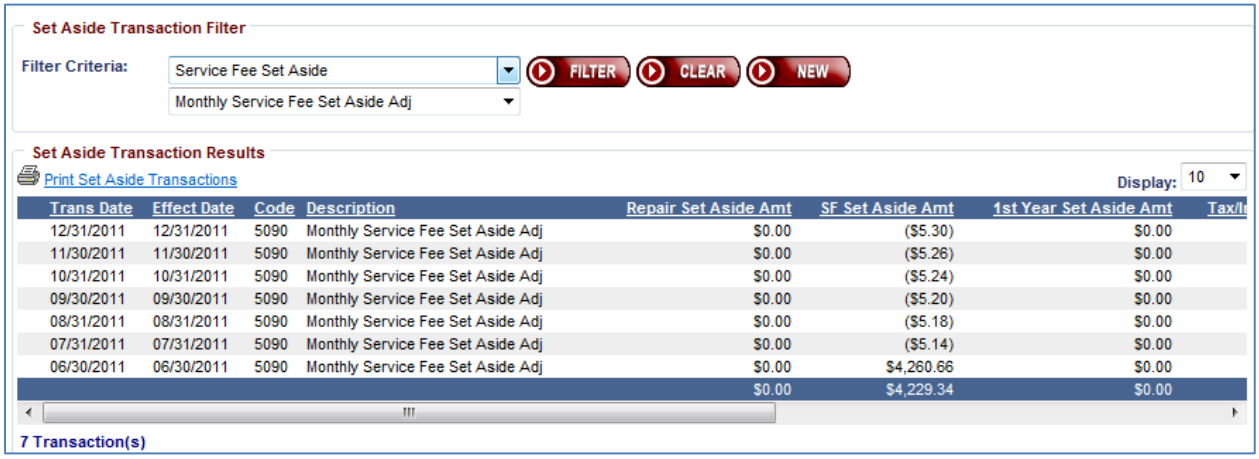

Figure 5-30: Set Aside Transactions Filter and Results Section

5.5.3.2 Creating a New Set Aside Transaction

The New button allows the authorized user to add Set Aside transactions. The following transactions can be initiated manually by the user:

- 1st Yr Taxes & Ins – Setup
- Repair Set Aside – Setup

5.5.3.3 1st Yr Taxes and Ins - Setup

This transaction is initiated by a lender/servicer to set aside an amount for Taxes and Insurance paid on behalf of borrower. This transaction can be applied to all pay plans.

To create a 1st Yr Taxes and Ins Set Aside transaction:

Step 1. Click **New** on the **Transactions – Set Aside** screen.

Step 2. On the **New Set Aside Transaction** window, select 1st Yr Taxes & Ins – Setup from the **Transaction Type** dropdown.

Step 3. Populate the below listed required fields (marked with red asterisk):
- Effective Date
- Transaction Amount

Step 4. Click **Submit**. The new transaction is displayed in the **Set Aside Transaction Results** section. To exit the window without adding the transaction click **Cancel.**

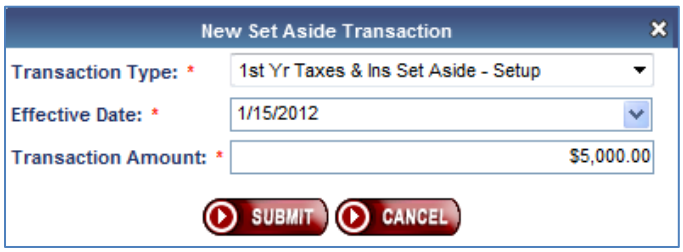

Figure 5-31: Set Aside - Taxes & Insurance Transaction

Step 5. To adjust the Set Aside transaction, select the **document icon** beside the transaction, on the **Adjust Set Aside Transaction** window, click **Submit** to reverse the transaction.

Step 6. A new 1st Yr Taxes & Ins – Setup Adj transaction is added and displayed under the **Set Aside Transactions Results** section reflecting the reversed amount.

5.5.3.4 Repair Set Aside- Setup

This transaction is initiated by a lender/servicer to set aside an amount for any repairs of the mortgaged property. This transaction can be applied to all pay plans.

To create a Repair Set Aside transaction:

Step 1. Click **New** on the **Transactions – Set Aside** screen.

Step 2. On the **New Set Aside Transaction** window, select Repair Set Aside – Setup from the **Transaction Type** dropdown.

Step 3. Populate the below listed required fields (marked with red asterisk):
- Effective Date
- Transaction Amount

Step 4. Click **Submit**. The new transaction is displayed in the **Set Aside Transaction Results** section. To exit the window without adding the transaction click **Cancel.**

Figure 5-32: Set Aside - Repair Transaction

Step 5. To adjust the Set Aside transaction, select the **document icon** beside the transaction, on the **Adjust Set Aside Transaction** window, click **Submit** to reverse the transaction.

Step 6. A new Repair Set Aside – Setup Adj transaction is added and displayed under the **Set Aside Transactions Results** section reflecting the reversed amount.

5.5.4 Transactions - Claims

This screen displays the claims transactions associated with claim submissions. This screen allows the user to filter and view specific claim transactions within a transaction category. The claim transactions are automatically initiated by the system when a claim is approved by HUD.

The table below lists the Claim transactions that are automatically initiated by the system.

Transaction	Description
Claim Type 21 - FCL/DIL	This transaction is automatically initiated by the Servicing Module upon approval of Claim Type 21 by HUD.
Claim Type 22 - Optional Assignment	This transaction is automatically initiated by the Servicing Module upon auto-approval of Claim Type 22.
Claim Type 23 - Mortgagor Sale	This transaction is automatically initiated by the Servicing Module upon approval of Claim Type 23 by HUD.

Transaction	Description
Claim Type 21 – Supplemental	This transaction is automatically initiated by the Servicing Module upon approval of Claim Type 24 by HUD provided the initial claim is a Claim Type 21.
Claim Type 23 – Supplemental	This transaction is automatically initiated by the Servicing Module upon approval of Claim Type 24 by HUD provided the initial claim is a Claim Type 23.
Claim Type 22 - Funds Due HUD	Automatically initiated by the Servicing Module upon denial of assignment (Claim Type 22 post preliminary title approval and pre final title approval) by HUD. The transaction is initiated to recover the advances made previously by HUD.
Interest on HUD Advances	Automatically initiated by the Servicing Module upon denial of Assignment (Claim Type 22 post preliminary title approval and pre final title approval) by HUD. The transaction is initiated to recover the interest amount on the advances made previously by HUD.
Claim Type 22 – Repurchase	For assigned loans, this transaction is automatically initiated by the Servicing Module upon approval of Assignment Repurchase by HUD.
Claim Type 22 - Repurchase Adj	Automatically initiated by the Servicing Module if there is a difference in payoff amount between the date HUD approved repurchase and servicer authorized the repayment transaction.

Table 5-11: Claims Transactions

5.5.4.1 Filtering Claims Transactions

The Claims Transaction Filter section allows the authorized user to view the transactions according to the filter criteria selected.

To filter the transactions by transaction category:

Step 1. Select the **Transaction Category** from the dropdown.

Step 2. Select the **Transaction Type** from the dropdown (if needed).

Step 3. Click **Filter** to view the filtered transactions under the **Claims Transactions Results** section. No results are displayed if no transactions match the filter criteria entered by the user.

Step 4. Click **Clear** to clear the selected filters and view all transactions.

Figure 5-33: Claims Transactions Filter and Results Section

5.6 Contacts

The Contact screen is displayed when a user selects the Contacts tab from the menu on the left side of the screen. This screen displays the borrower, co-borrower and non borrowing spouse information received from CHUMS at the time of loan setup. In addition, the screen enables authorized users to add new contacts other than borrower and co-borrower, edit existing contact information, and delete a contact. The screen also enables user to deactivate a non borrowing spouse, if available.

The Contacts screen displays the following sections:

- Loan/Borrower/Servicer/Balance Information (Header section of the page)
- New button
- Contacts

5.6.1 Viewing a Contact

To view a contact:

Step 1. Click a **Contact Type** displayed under the **Contact Information** section.

Step 2. The Mailing Information, Other Information and Audit Information of the selected contact are displayed below the contact.

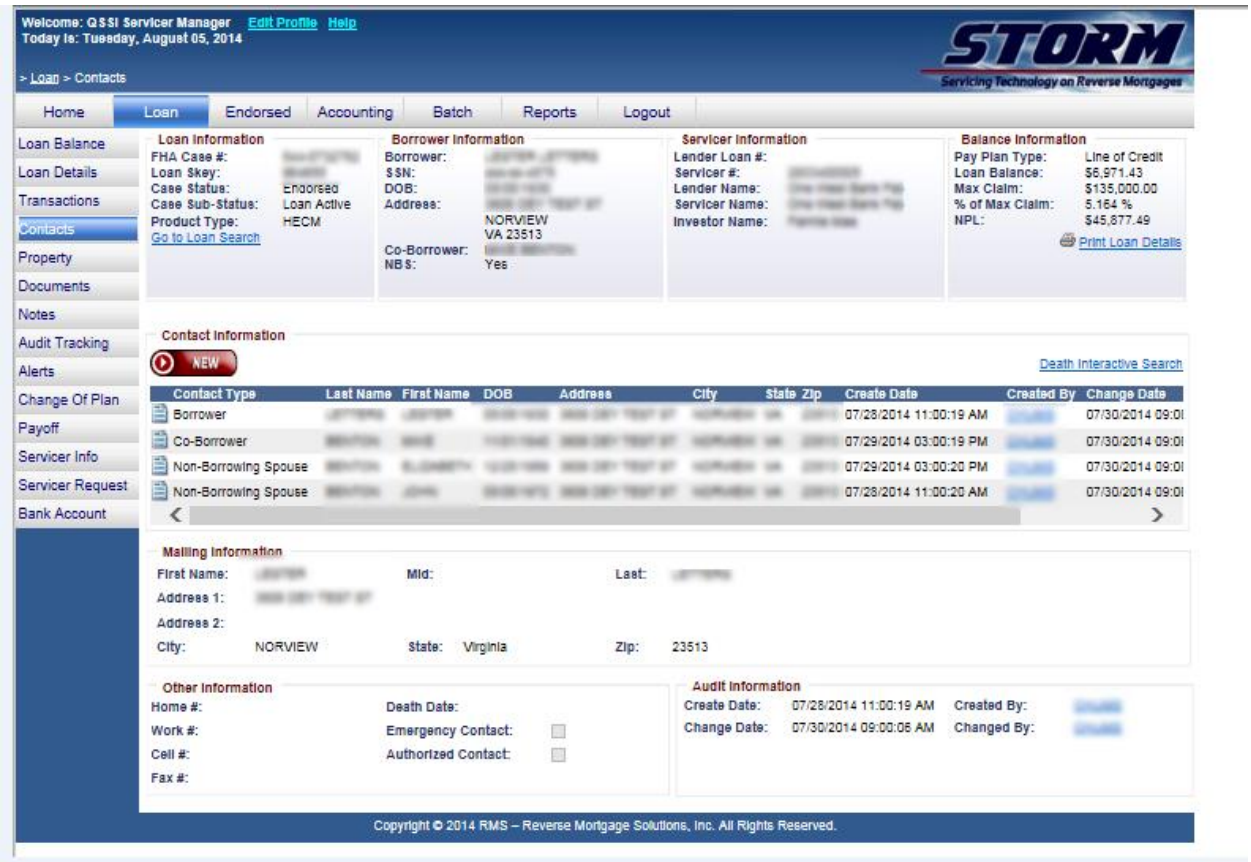

Figure 5-34: View Contact Information Screen

5.6.2 Adding a Contact

To add a contact:

Step 1. Click **New** in the **Contact Information** section.

Step 2. On the **Contact Info** window, populate the fields as needed (fields marked with red asterisk must be populated). Selecting the button **Same as Contact Address** will auto-fill the contact name and address from the **Contact Name & Address** section to the **Contact Mailing Info** section.

Step 3. Click **Submit** to save the changes. The new contact is displayed under the **Contact Information** section. To exit the window without saving the changes click **Cancel.**

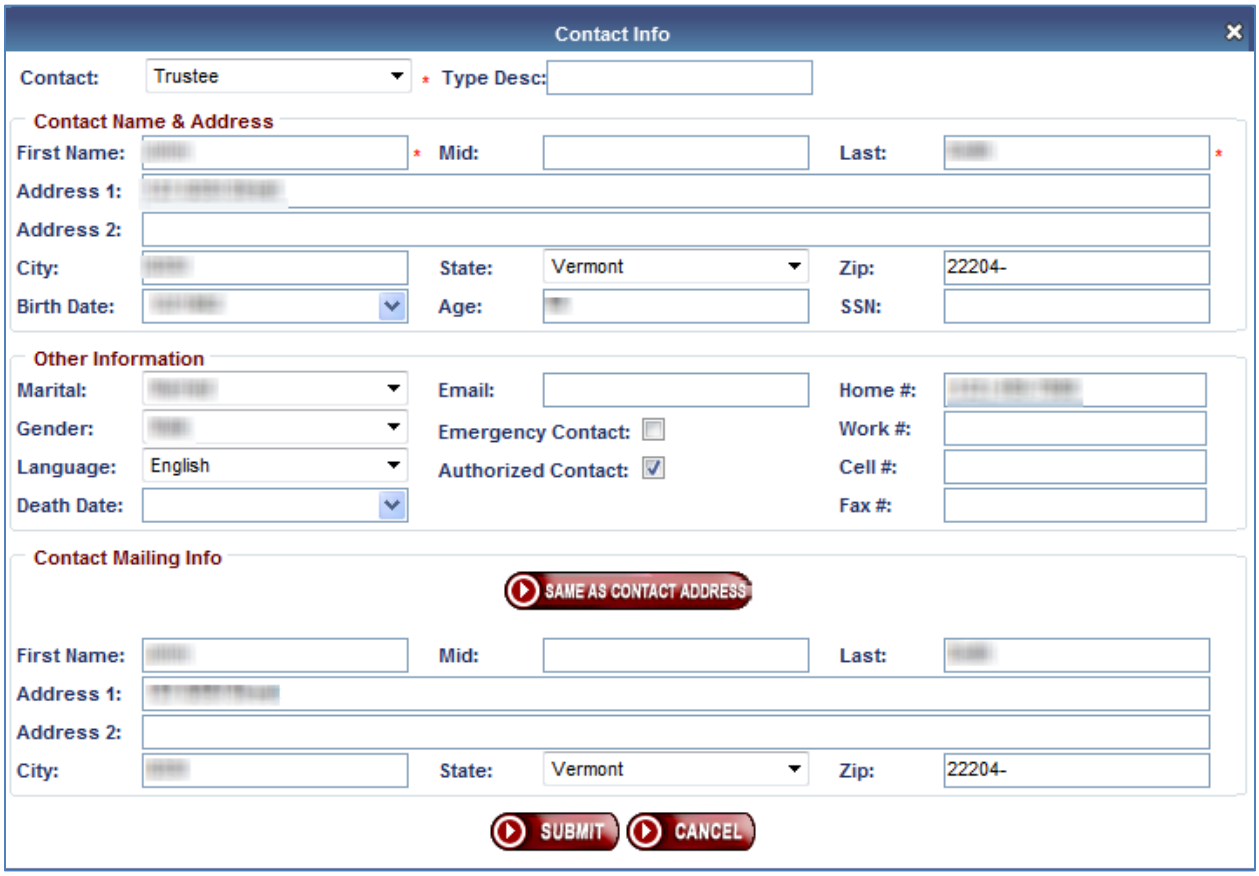

Figure 5-35: Add Contact Information Window

5.6.3 Editing a Contact

To edit a contact:

Step 1. Click the **document icon** beside the contact type in the **Contact Information** section.

Step 2. On the **Contact Info** window, edit the fields as needed (fields marked with red asterisk must be populated).

Step 3. Click **Submit** to save the changes. The updated information is displayed under the **Contact Information** section. To exit the window without saving the changes click **Cancel.**

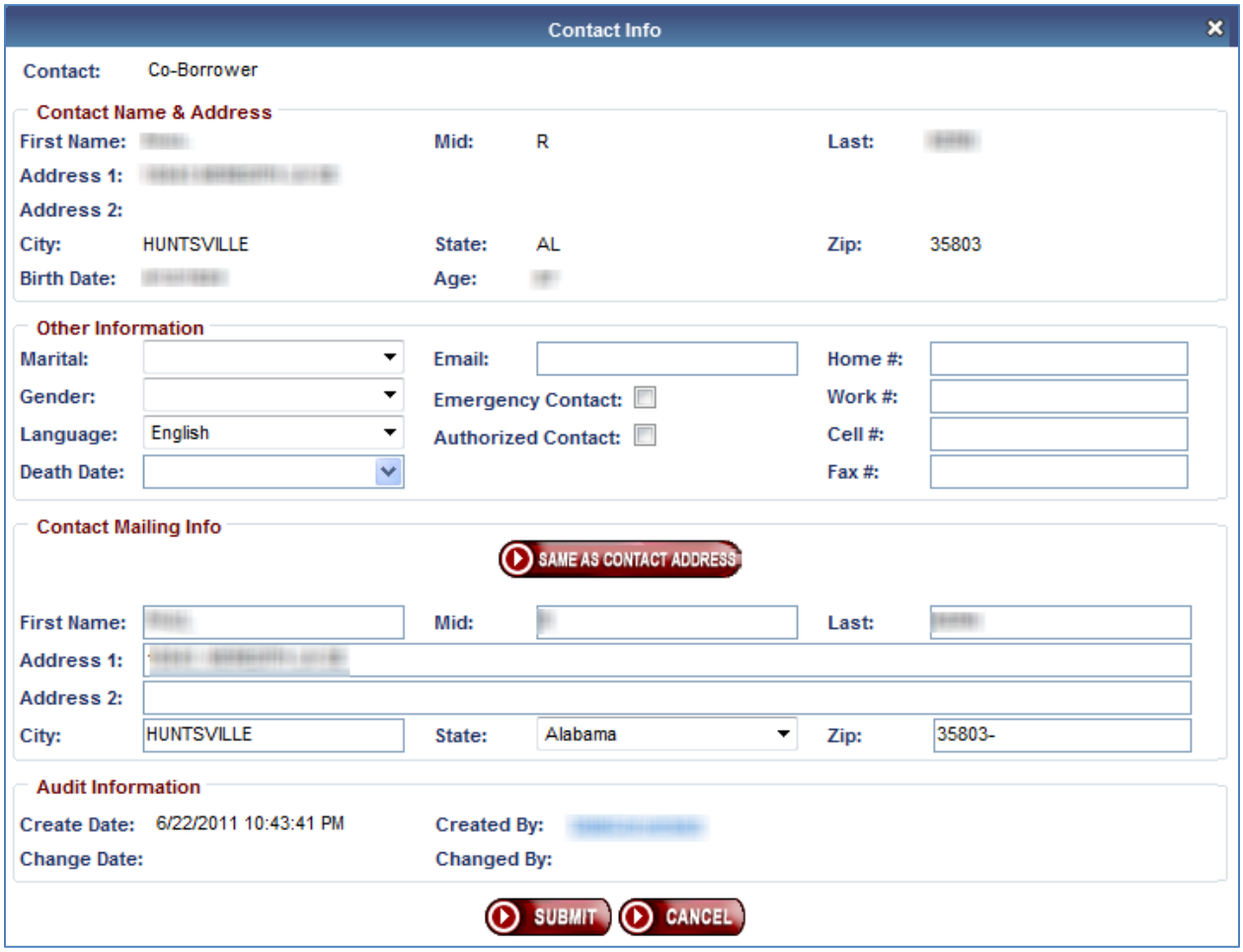

Figure 5-36: Edit Contact Information Window

5.6.4 Deleting a Contact

To delete a contact:

Step 4. Click the **cross icon** beside the contact type in the **Contact Information** section.

Step 5. A pop-up window is displayed requesting the user to confirm the action.

Step 6. Click **OK** on the pop-up window, the selected contact will be deleted**.** To exit the message window without deleting a contact select **Cancel.**

The contact information of the Borrower and Co-Borrower Contact Type cannot be deleted.

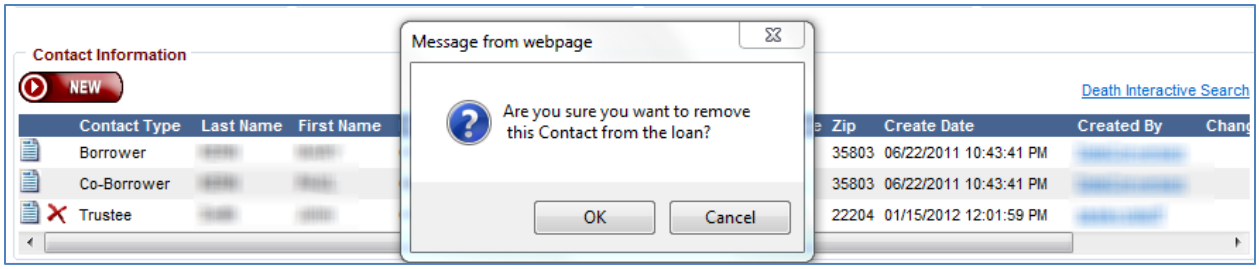

Figure 5-37: Delete Contact Information

5.6.5 Deactivating a Non Borrowing Spouse

To deactivate a non borrowing spouse:

Step 7. Click the **document icon** beside the contact type Non-Borrowing Spouse in the **Contact Information** section.

Step 8. On the Contact Info window, select the Deactivate NBS box.

(Note: In the event of the death of a NBS, entering the death date will cause the NBS to become inactive)

Step 9. Click **Submit** to save the changes. The updated information is displayed under the **Contact Information** section. To exit the window without saving the changes click **Cancel**.

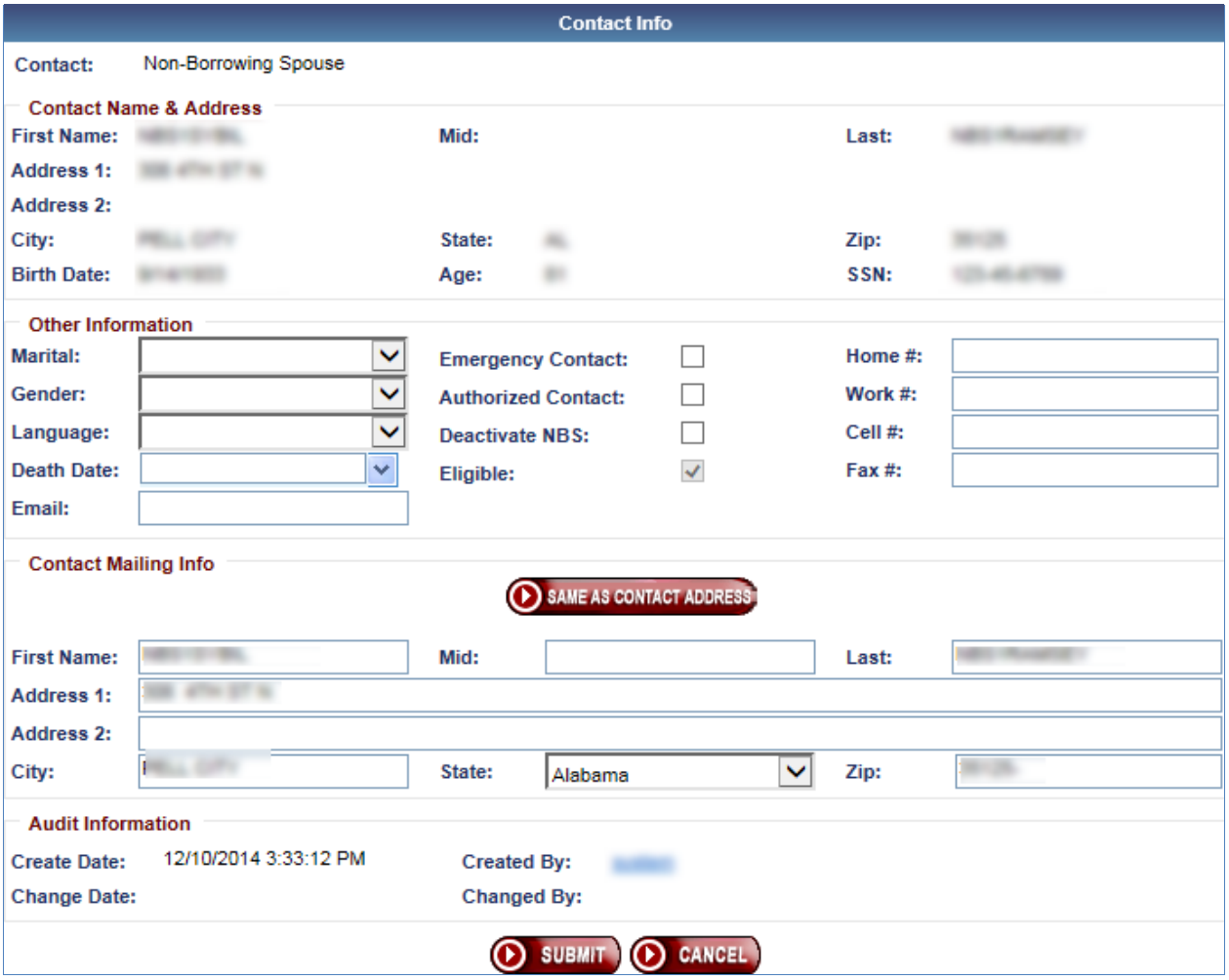

Figure 5-38: Deactivate a Non Borrowing Spouse

5.6.6 Viewing Eligible and Ineligible Non Borrowing Spouse

The Eligible checkbox is placed under the Deactivate NBS checkbox in the Contact Info Screen. The checkbox when selected indicates that the Non Borrowing Spouse present on the loan is Eligible.The Checkbox when not selected indicates that Non Borrowing Spouse present on the loan is Ineligible.

5.7 Property

The Property screen is displayed when a user selects the Property tab from the menu on the left side of the screen. This tab has two sub-menu options:

- Property Info
- Property Values

5.7.1 Property Information

This screen displays the property details received from CHUMS at the time of loan setup. In addition, the screen allows authorized users to edit property details, upload or delete a property photo. The data fields received from CHUMS cannot be edited.

The Property Information screen displays the following sections:

- Header section - Loan/Borrower/Servicer/Balance Information
- Property Details
- Audit Information
- Property Photo
- Property Location
- Local Statistics

The screen also displays the following links:

- **View Property Values** – This link navigates the user to the Property Values screen.
- **View Property Location** – This link activates the Google map to view the Property Location.
- **View Local Statistics** – This link activates the Local Statistics from Zillow associated with the property zip code.

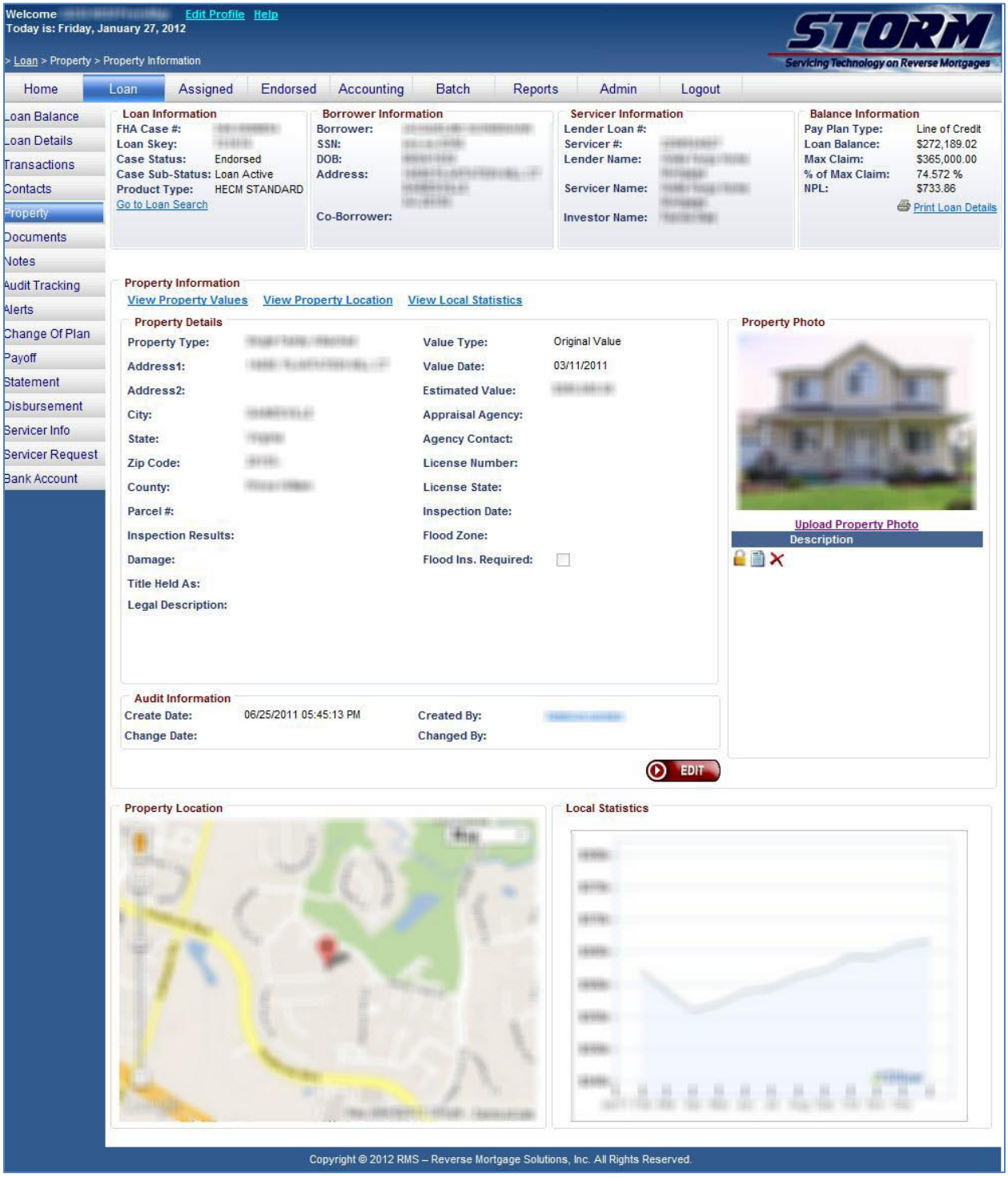

Figure 5-39: Property Information Screen

5.7.1.1 Editing Property Information

To edit the fields in the Property Details section:

Step 1. Click **Edit** in the Property Details section on the **Property Information** screen.

Step 2. On the **Edit Property Info** window, edit the fields.

Step 3. When Damage value is selected, the **Damage Date** and **Damage Amounts** are required. The values from the Damage, Damage Amount, Damage Date, and Legal Descriptions fields will be used by the system to pre-fill Claim Form HUD27011 (if initiated by the servicer).

Step 4. Click **Submit** to save the changes. The updated information is displayed under the **Property Details** section. To exit the window without saving the changes click **Cancel.**

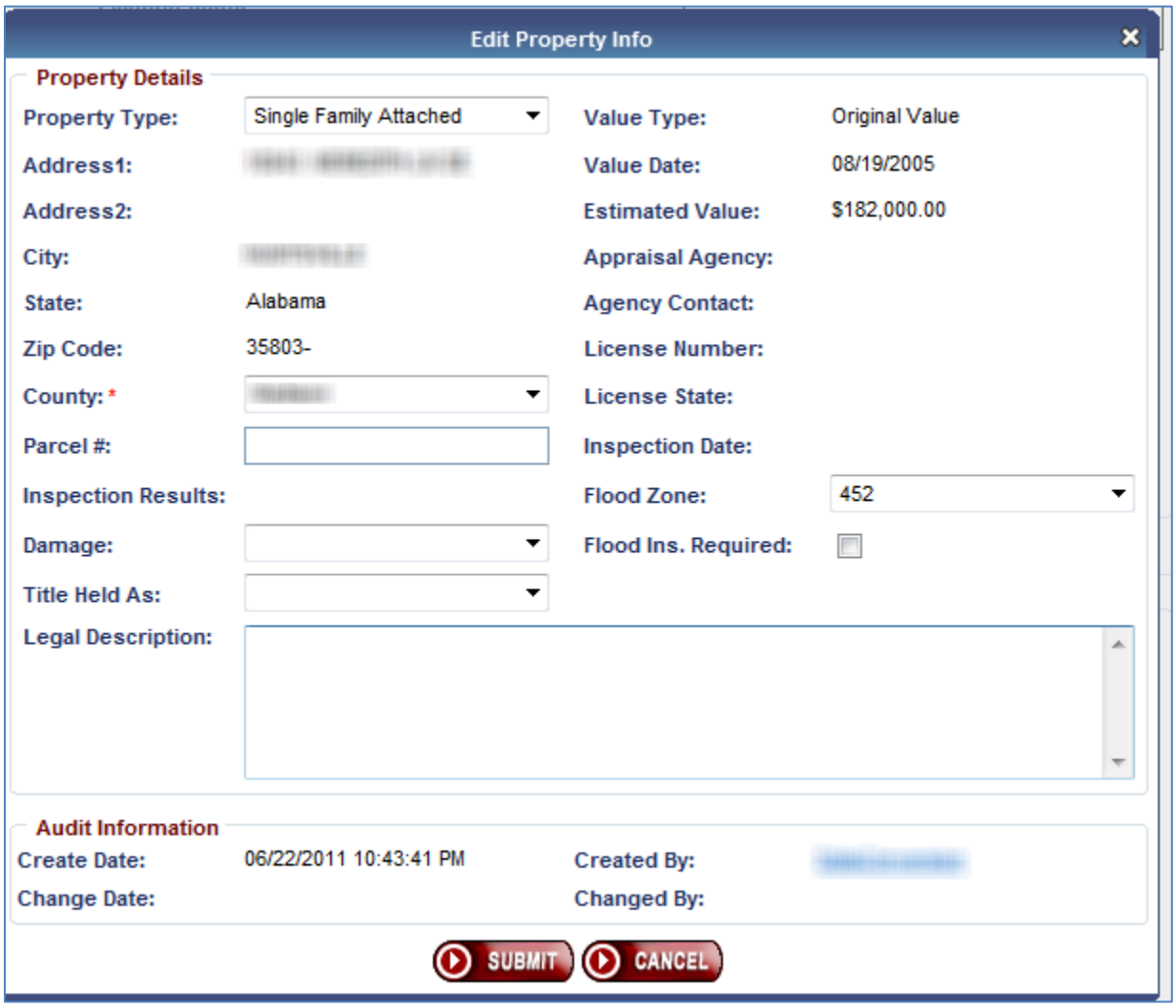

Figure 5-40: Edit Property Info Window

5.7.1.2 Uploading a Property Photo

To add a Property Photo:

Step 1. Click the **Upload Property Photo** link on the **Property Photo** section.

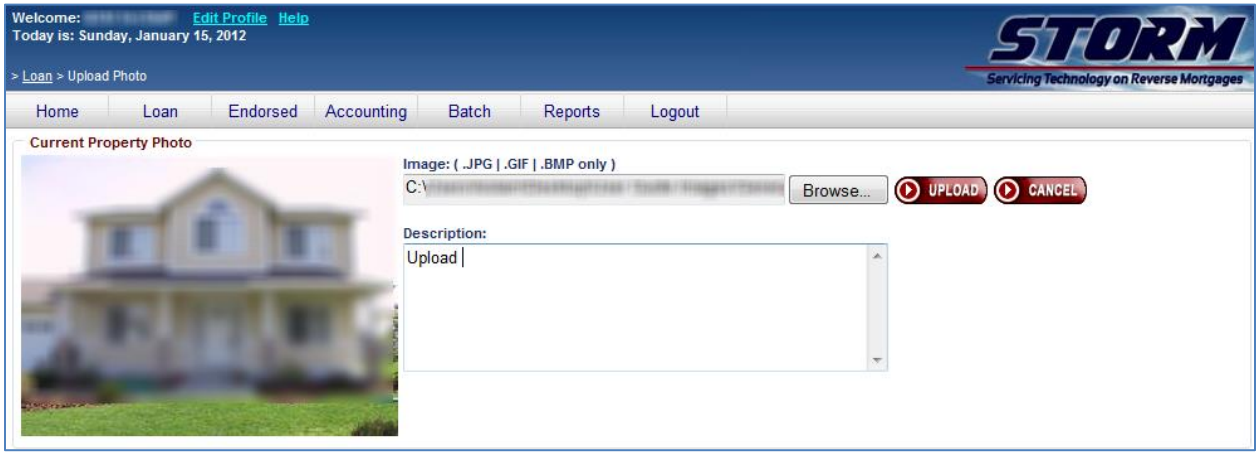

Figure 5-41: Upload Property Photo

Step 2. A new window is displayed with the upload option. Only images with .JPG, .GIF, and .BMP file extensions can be uploaded.

Step 3. Click **Browse**.

Step 4. Select the image to upload and click **Open.**

Step 5. Enter description in the **Description** field (optional).

Step 6. Click **Upload** to save the property photo. To exit the screen without uploading click **Cancel**.

5.7.1.3 Editing the description for a property photo

To edit the property photo description:

Step 1. Click **document icon** below the Description field under the **Property Photo** section.

Step 2. On the **Edit Property Description** window, edit the description field and click **OK** to save the changes. To exit the screen without saving the description click **Cancel**.

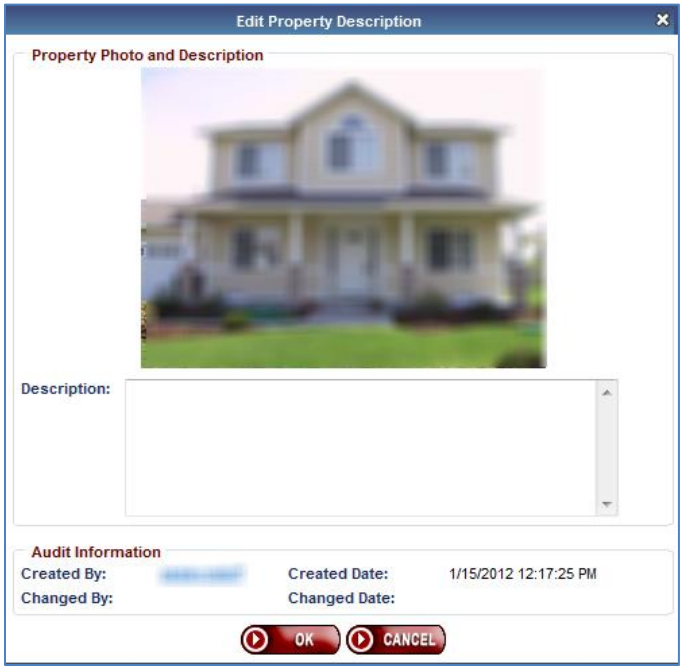

Figure 5-42: Edit Property Description Window

5.7.1.4 Deleting a Property Photo

To delete a property photo:

Step 1. Click the **cross icon** below the Description field under the **Property Photo** section.

Step 2. A pop-up window is displayed requesting the user to confirm the action. Click **OK** on the pop-up window; the photo and description will be deleted. To exit the pop-up window without deleting the photo click **Cancel.**

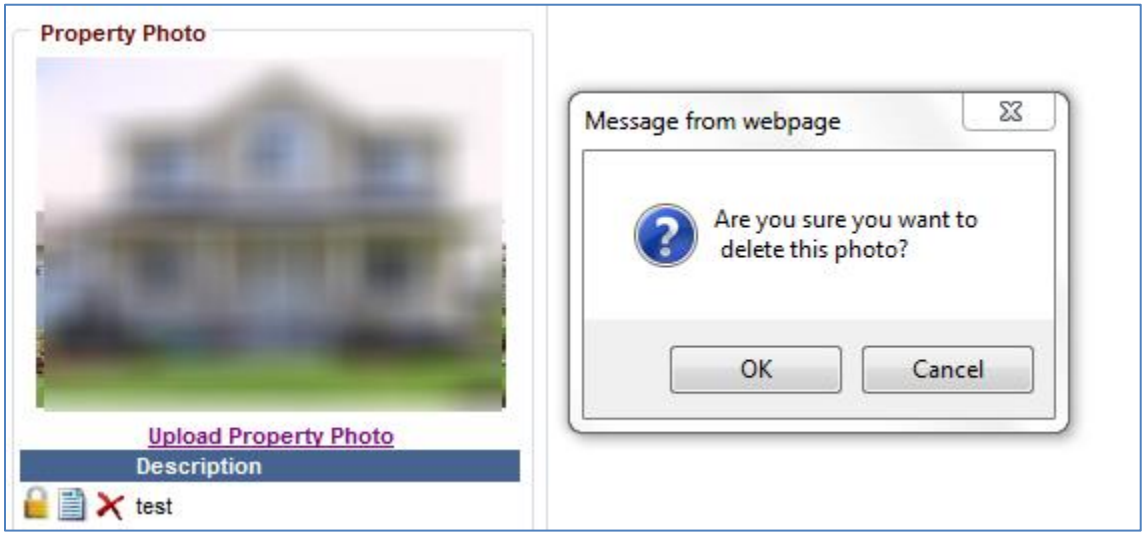

Figure 5-43: Delete Property Photo Window

5.7.2 Property Values

This screen displays the property values received from CHUMS at the time of loan setup (indicated by value type of Original Value). In addition, the screen allows authorized users to add new property values, edit or delete the property values that were previously added.

The Property Values screen displays the following data sections:

- Header section - Loan/Borrower/Servicer/Balance Information
- New button
- Property Values

5.7.2.1 Viewing Property Values

The Property Values are displayed as individual rows for each value. Scroll the horizontal bar to view additional details on the property value.

Figure 5-44: View Property Values Window

5.7.2.2 Adding a New Property Value

To add a Property Value:

Step 1. Click **New** in the **Property Values** screen.

Step 2. On the **Property Value** window, populate the fields (fields marked with red asterisk must be populated).

Step 3. Click **Submit** to save the changes. The new property value is displayed under the Property Values section. To exit the window without saving the changes click **Cancel.**

Figure 5-45: Add a New Property Value

5.7.2.3 Editing a Property Value

To edit a Property Value:

Step 1. Click the document icon beside the value type in the **Property Values** section.

Step 2. On the **Property Value** window, edit the fields (fields marked with red asterisk must be populated).

Step 3. Click **Submit** to save the changes. The updated property value is displayed under the **Property Values** section. To exit the window without saving the changes click **Cancel**.

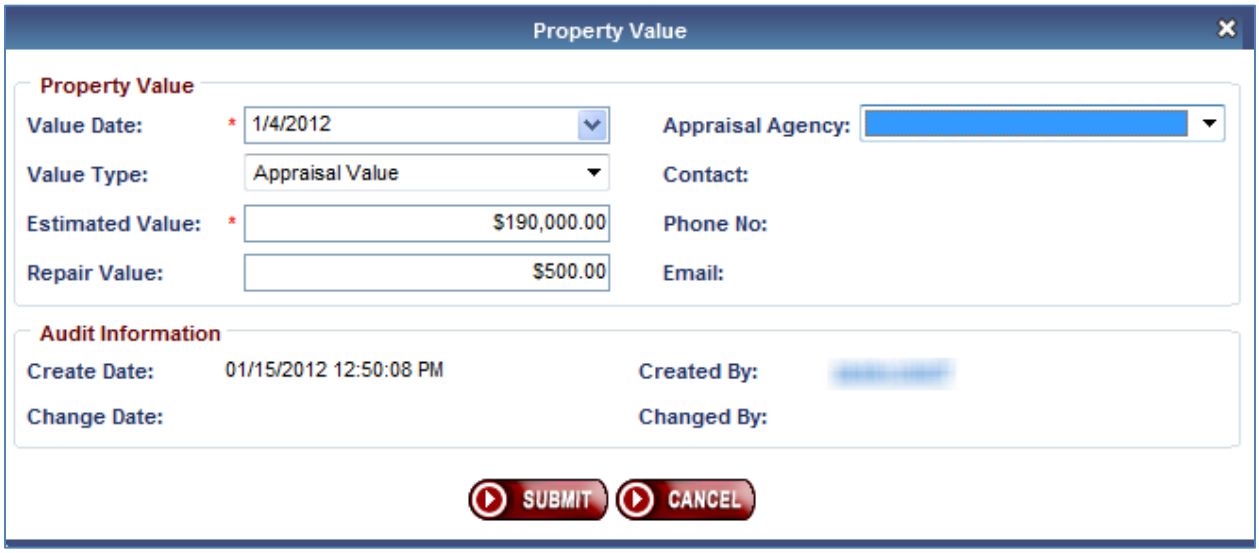

Figure 5-46: Edit Property Values Window

5.7.2.4 Deleting a Property Value

To delete a property value:

Step 1. Click the **cross icon** beside the value type in the **Property Values** section.

Step 2. A pop-up window is displayed requesting the user to confirm the action.

The property value of Original Value Type cannot be deleted.

Step 3. Click **OK** on the pop-up window; the selected value will be deleted. To exit the pop-up window without deleting a value click **Cancel**.

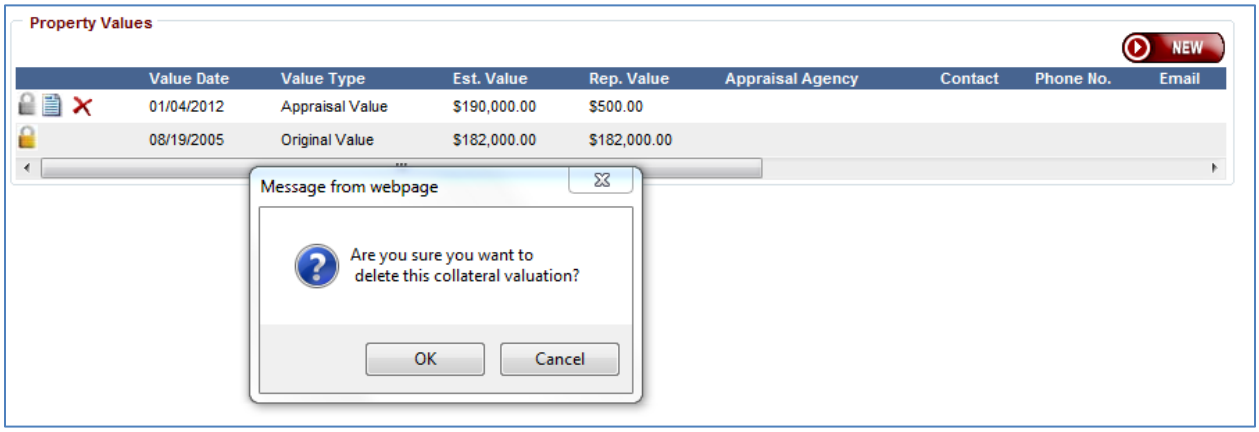

Figure 5-47: Delete Property Value Window

5.8 Documents

The Loan Documents screen is displayed when a user selects the Documents tab from the menu on the left side of the screen. This screen displays the letters, forms and documents associated with the loans. Authorized users can upload or delete documents.

The Documents screen displays the following sections:

- Header section - Loan/Borrower/Servicer/Balance Information
- Upload button
- View documents

5.8.1 Viewing Loan Documents

To view a document:

Step 1. Click the **View** link beside the document.
Step 2. The document opens as a PDF.

Figure 5-48: Loan Documents Screen

5.8.2 Uploading Loan Documents

To upload a document:

Step 1. Click **Upload** under the **Loan Documents** section.

Step 2. On the **Upload Document** window, select a document type to upload from the **Document Type** dropdown. Only PDF documents with maximum file size of 15 MB can be uploaded.

Step 3. Click **Browse** to select the location of the file (PDF).

Step 4. Enter a description of the document in the **Notes** field.

Step 5. Click **Upload** to save the document. An entry for this document is added to the **Loan Documents** section. To exit the window without uploading the document click **Cancel.**

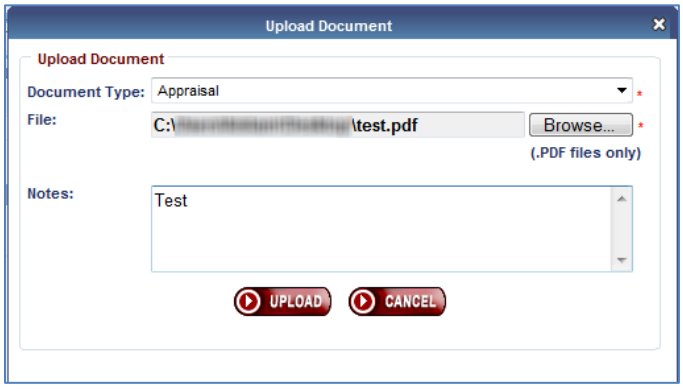

Figure 5-49: Upload Document Window

5.8.3 Deleting a Document

To delete a document:

Step 1. Click the **cross** icon beside the document in the **Loan Documents** screen.

Step 2. A pop-up window is displayed requesting the user to confirm the action.

Step 3. Click **OK** on the pop-up window, the selected document will be deleted. To exit the message window without deleting the document click **Cancel.**

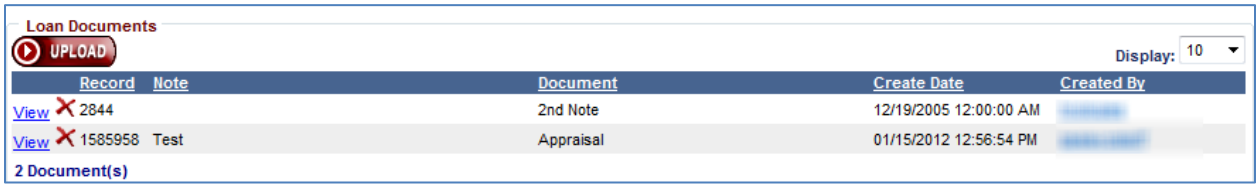

Figure 5-50: Delete Document

5.9 Notes

The Notes screen is displayed when a user selects the Notes tab from the menu on the left side of the screen. The notes screen displays notes added by the system (auto notes) and manually created by the users. Authorized users can add, edit or delete a note.

The Notes screen displays the following sections:

- **Notes Filter Criteria** – Allows users to filter and view specific notes type
- **New Notes** – Allows authorized users to add a note type
- **Print Notes** – Allows authorized users to print notes

5.9.1 Filtering Notes

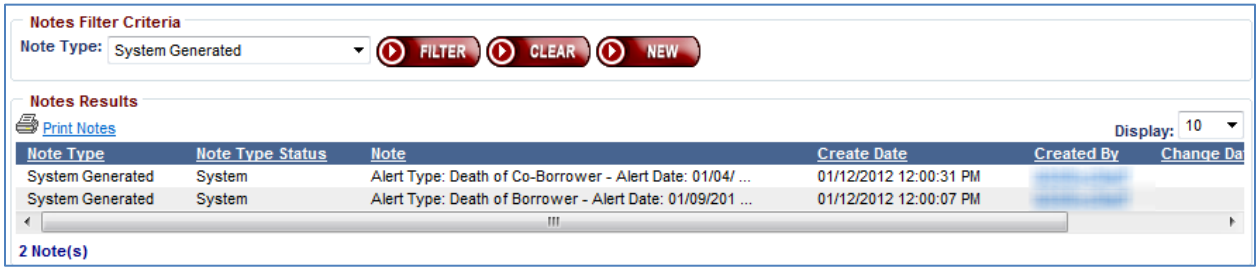

Figure 5-51: Filter Notes Window

The Notes Filter Criteria section of the Notes screen allows the user to apply filter and view selected notes type:

Step 1. Select the Note Type from the **Note Type** dropdown.

Step 2. Click **Filter** to view the filtered notes under the **Notes Results** section.

Step 3. Select **Clear** to clear the selected filers and view all notes.

5.9.2 Viewing a Note

To view a new Note Type:

Step 1. Click on the **Note** you want to view in the **Notes Filter Criteria** section.

Step 2. On the **Note Item,** click **Next** to view the next note on the loan**.**

Step 3. Click **Back** to view the previous note on the loan.

Step 4. Click **Cancel** to exit the screen.

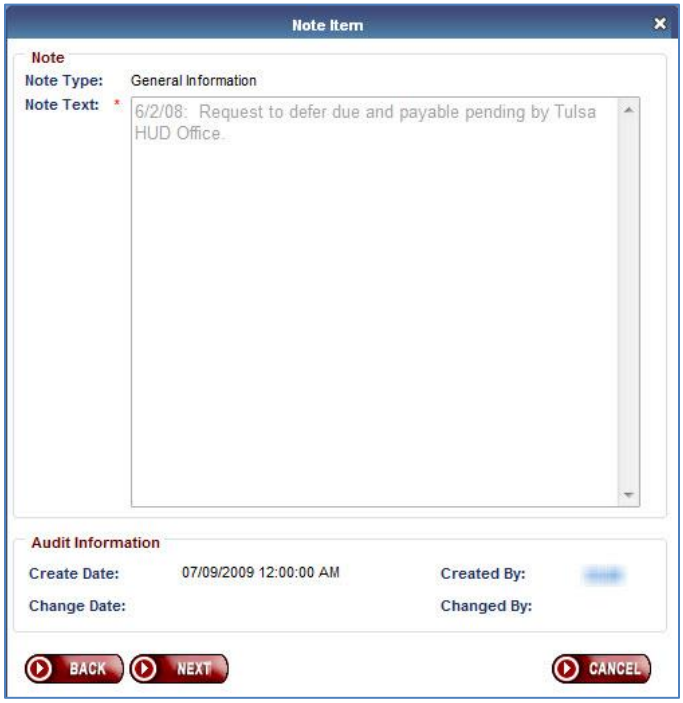

Figure 5-52: View Note Window

5.9.3 Adding a Note

To create a new Note Type:

Step 1. Click **New** in the Notes Filter Criteria section.

Step 2. On the Note Item screen, select a Note Type and enter a Note Text**.**

Step 3. Click **Submit.** The new note is reflected in the **Notes Results** section. To exit the screen without adding the note, click **Cancel**.

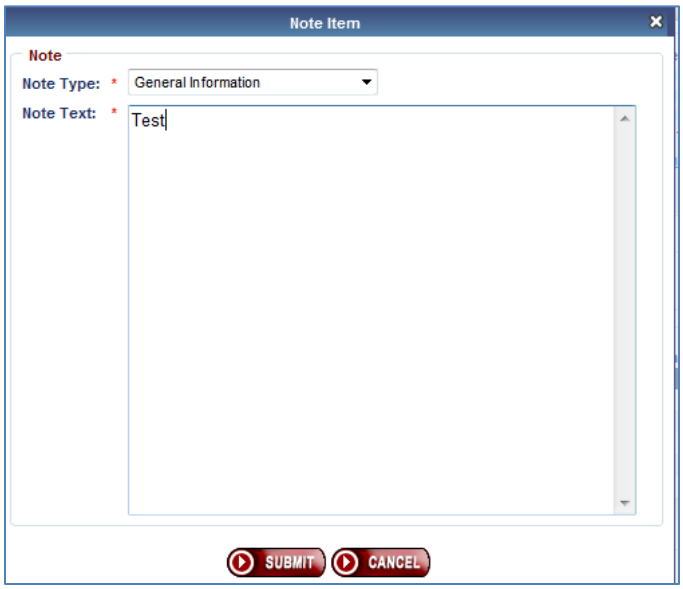

Figure 5-53: Create New Note Window

5.9.4 Editing a Note

To edit a Note Type:

Step 1. Click the **Note** you want to edit (system-generated auto notes cannot be edited), in the **Notes Filter Criteria** section.

Step 2. On the **Note Item** screen, edit the **Note Type** and **Note Text.**

Step 3. Click **Submit.** The updated note is reflected in the **Notes Results** section.

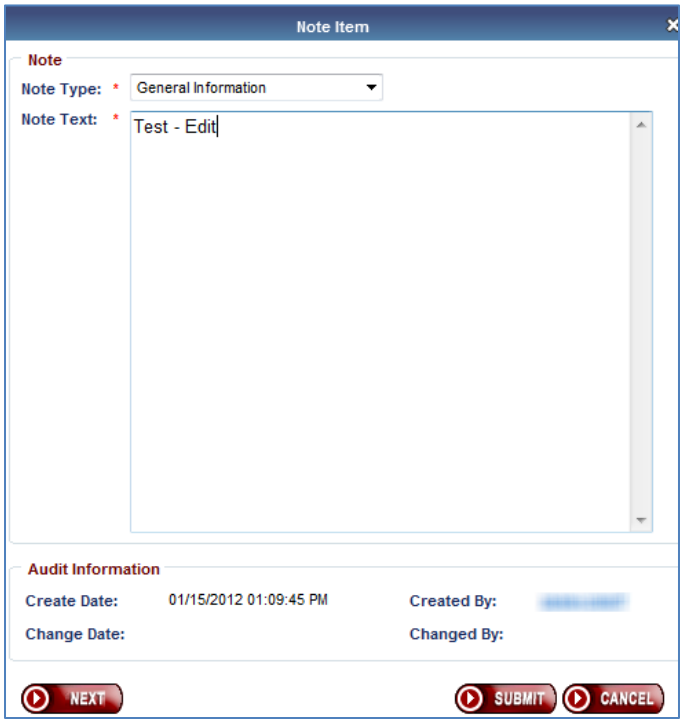

Figure 5-54: Edit Note Window

5.9.5 Deleting a Note

To delete a Note Type:

Step 1. Click the **cross icon** beside the note in the **Notes Filter Criteria** section. Authorized users other than managers can delete a note only on the same day as the day it was created. Manager roles can delete any note (except those that were system generated) created on any day.

Step 2. A pop-up window is displayed requesting the user to confirm the action.

Step 3. Click **OK** on the pop-up window, the selected note will be deleted. To exit the message window without deleting the document click **Cancel**.

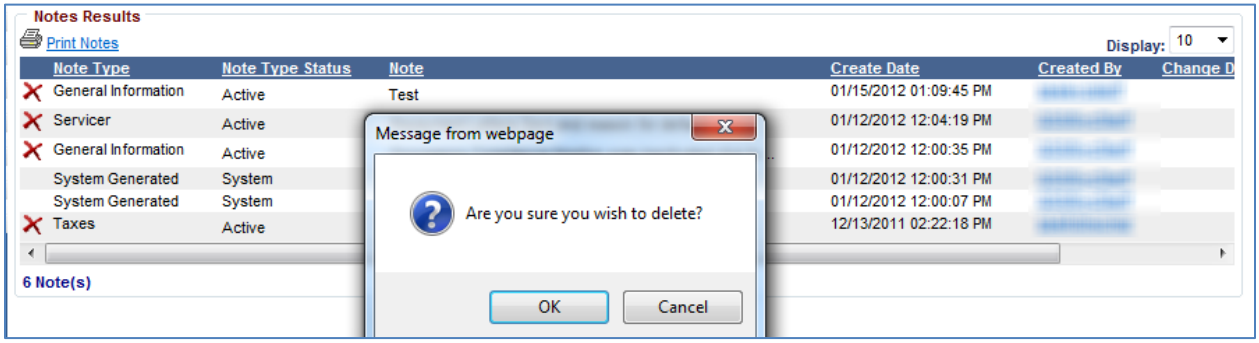

Figure 5-55: Delete Note Window

5.9.6 Printing Notes

To print the notes on a loan:

Step 1. Click the **Print Notes** link in the **Notes Filter Criteria** section. The notes are opened in a PDF file for printing.

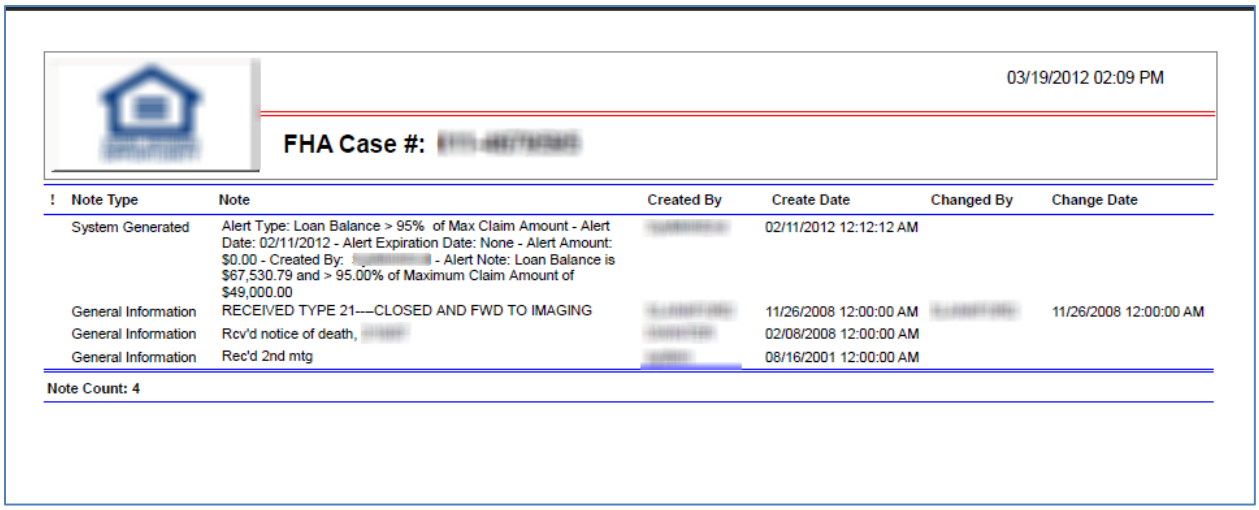

Figure 5-56: Print Notes

5.10 Audit Tracking

The Audit Filter Criteria screen is displayed when a user selects the Audit Tracking tab from the menu on the left side of the screen. The screen displays all audit data captured for the loan. Only authorized users can view the audit tracking information. Users can filter the audit data using the audit filter criteria.

5.10.1 Filtering Audit Information

The Audit Filter Criteria section of the Audit screen allows users to filter and view the audit information:

Step 1. Select the **Audit** field from the dropdown.

Step 2. Click **Filter** to view the filtered audit data under the **Audit Results** section.

Step 3. Click **Clear** to clear the selected filers and view all audit data.

The Audit Results section displays the following fields:

- **Audit Type:** The type of Audit on the loan
- **Original Value:** The original value of the audit type
- **New Value:** The new value of the audit type
- **Change Date:** The date the audit type values were modified
- **Changed By:** The name of the user role associated with the audit change

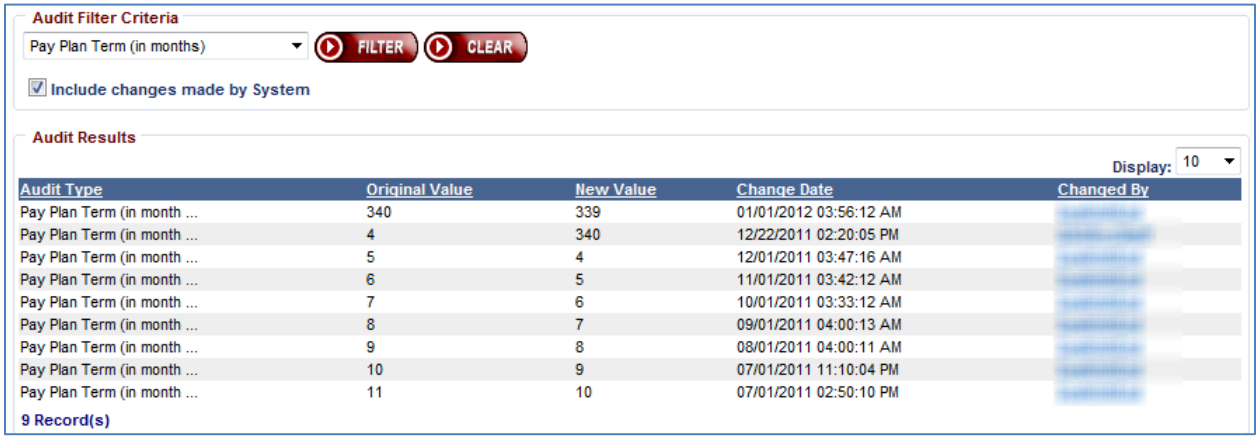

Figure 5-57: Audit Filter Window

5.11 Alerts

The Alerts screen is displayed when a user selects the Alerts tab from the menu on the left side of the screen. The Alerts screen shows all the active alerts added to the loan. The system automatically adds an alert when the alert condition is identified. In addition, the authorized users can manually add an alert to the loan. Authorized users can also create new alert types using the Alerts tab within Admin menu tab. (See **Chapter 10)**.

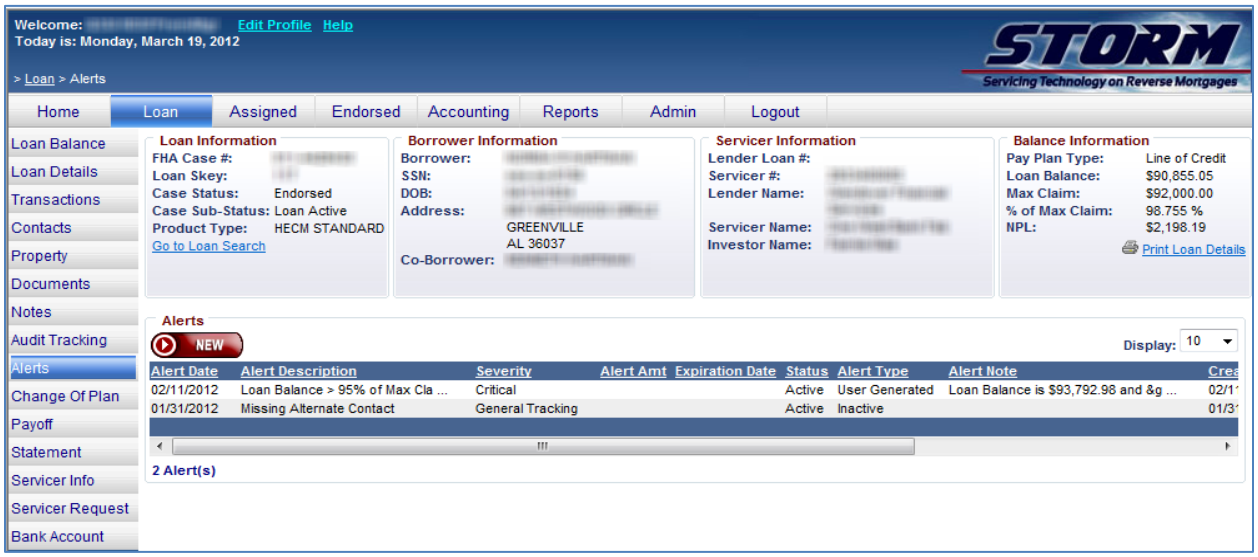

Figure 5-58: Alerts Screen

The Alerts section displays the following fields:

- **Alert Date:** The date the alert was generated
- **Alert Description:** The description associated with the alert type
- **Severity:** Severity of the alert, Critical or General Tracking
- **Alert Amt**: Any monetary amount associated with the alert
- **Expiration Date:** The date the alert expires. If the current system date is greater than the alert, expiration date, the alert is no longer displayed in the critical alerts pop-up window
- **Status:** Indicates the status of the alert (Active/Inactive)
- **Alert Type:** Indicates whether the alert is system generated or user generated
- **Alert Note:** A short note associated with the alert
- **Create Date:** The date the alert was created in the system
- **Created By:** The name of the user role who created the alert
- **Change Date:** The date the alert was modified/changed
- **Changed By:** The user that changed/modified the alert

5.11.1 Creating New Alerts

To create a new alert on a loan:

Step 1. Click **New** in the **Alerts** section.

Step 2. On the **New Alert** screen, select **Alert Type, Alert Date, Expiration Date, Alert Amount, and Status**. Enter an **Alert Note**.

Step 3. Click **Submit.** The new alert is displayed in the **Alerts** section. To exit without adding alert click **Cancel**.

Step 4. Once an alert is added, the alert cannot be deleted, but can be made inactive.

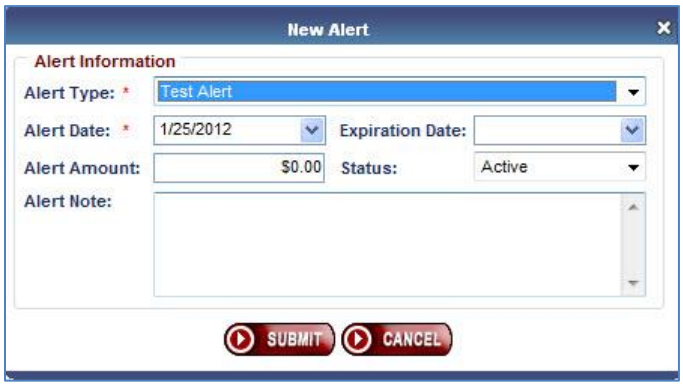

Figure 5-59: New Alert Window

5.11.2 Editing an Alert

To edit an alert on a loan:

Step 1. Click the **Alert** you want to edit (system-generated alerts cannot be edited), in the **Alerts** section.

Step 2. On the **Edit Alert** screen, edit the **Alert Date, Expiration Date, Alert Amount, Status** and **Alert Note.**

Step 3. Click **Submit.** The updated alert is reflected in the **Alerts** section. To exit without updating alert click **Cancel**.

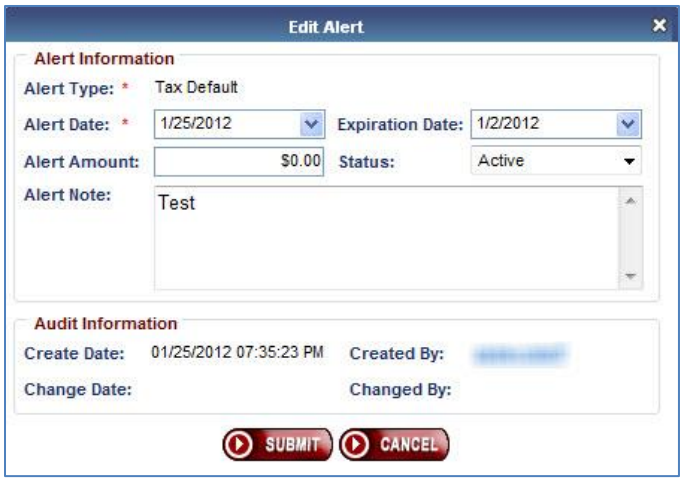

Figure 5-60: Edit Alert Window

5.12 Change of Plan

The Change of Plan screen is displayed when a user selects the Change of Plan tab from the menu on the left side of the screen. The Change of Plan screen shows the current payment plan and any prior payment plans associated with the loan.

The following conditions must be satisfied to initiate a change of plan:

- Authorized users can perform Change of Plan.
- The loan must have a case status of Pending IMIP Payment, Pending Endorsement or Endorsed and a sub-status of Loan Active.
- An effective date for a payment plan change must be after the last transaction and must be within the month in which the change takes effect.

The Servicing Module currently allows the following five payment plans for HECM Cases:

Payment Plan	Description
Line of credit	A borrower can make withdrawals up to a maximum amount, at times, and in amounts, of the borrower's choosing.
Tenure	A borrower receives monthly payments from the lender for as long as the borrower lives and continues to occupy the home as a principal residence.
Term	A borrower receives monthly payments for a fixed period selected by the borrower.
Modified tenure	The tenure option is combined with a line of credit.
Modified term	The term option is combined with a line of credit

Table 5-12: Payment Plan Types

5.12.1 Viewing a Payment Plan

To view a payment plan:

Step 1. Select the record to display the **Pay Plan Details** section and **Audit Information** sections. The **Pay Plan Details** section displays the following details of the payment plan selected in **Pay Plans** section:

- **Gross Monthly Payment:** The monthly payment made to a borrower
- **Monthly T&I Wld:** The monthly taxes and insurance amount withheld
- **Net Monthly Payment:** The gross monthly payment – Monthly T & I withheld
- **Term of Payments:** The number of payment months
- **Monthly Serv Fee:** The monthly service fee charged by the servicer

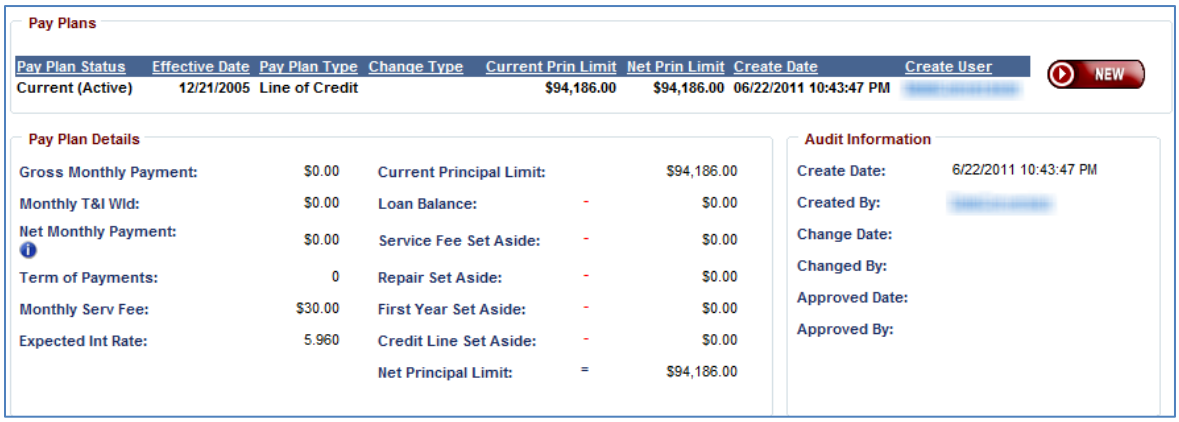

Figure 5-61: View Payment Plan Window

5.12.2 Creating a New Payment Plan

To create a new payment plan:

Step 1. Click **New** in the **Pay Plans** section.

Step 2. On the **Change Payment Plan** window, enter the required data fields (marked with red asterisk).

Step 3. Click **OK** to save the changes**.** The new pay plan is displayed in the **Pay Plans** section. To exit without adding a new pay plan click **Cancel**.

Step 4. The pay plan status of the new payment plan will be the Current (Active) and the previous payment plan will be updated to the Previous.

Step 5. Based on the change of plan fee entered on the **Change Payment Plan** window, the change of plan fee transaction is automatically generated by the system and displayed in the **Transactions - Loan** screen.

Figure 5-62: Create New Pay Plan Window

5.13 Payoff

The Payoff Info screen is displayed when a user selects the Payoff tab from the menu on the left side of the screen. The screen displays the payoff amount as of the selected payoff date. Only authorized users can access the Payoff Info screen. The system also allows authorized users to do the following functions:

- Preview Payoff Statement
- Print Payoff Statement

5.13.1 Viewing a Payoff Statement

To view a borrower's loan payoff statement:

Step 1. Select the Payoff date and then click **Preview Payoff Statement** link on the **Payoff Info** screen.

Step 2. The Payoff Statement is displayed in a new window.

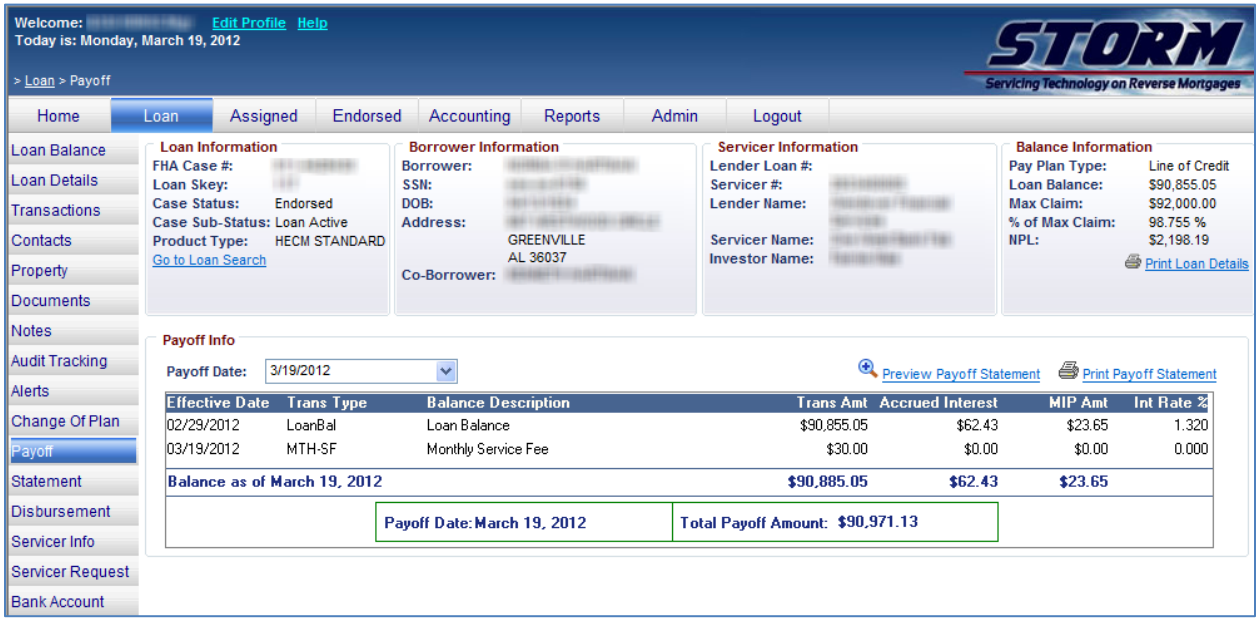

Figure 5-63: View Payoff Statement Screen

5.13.2 Printing a Payoff Statement

To print a borrower's loan payoff statement:

Step 1. Click **Print Payoff Statement** on the Payoff Info screen.

Step 2. The Payoff Statement for this loan is displayed and is automatically saved on the Documents tab.

Step 3. Click the **Print** option on the PDF file to print the statement.

5.14 Statement

The Monthly Statement screen is displayed when an authorized user selects the Statement tab from the menu on the left side of the screen. The screen displays the monthly statement amount details as of the selected reporting period. Only authorized users have access to the Statement screen. This screen also allows printing the Monthly Statement for a selected month.

5.14.1 Viewing and Printing a Monthly Statement

To view and print a monthly statement:

Step 1. From the Reporting Period dropdown box, select the month for which the statement needs to be viewed or printed.

Step 2. Click **Print Monthly Statement.**

Step 3. The monthly statement is displayed in a PDF file.

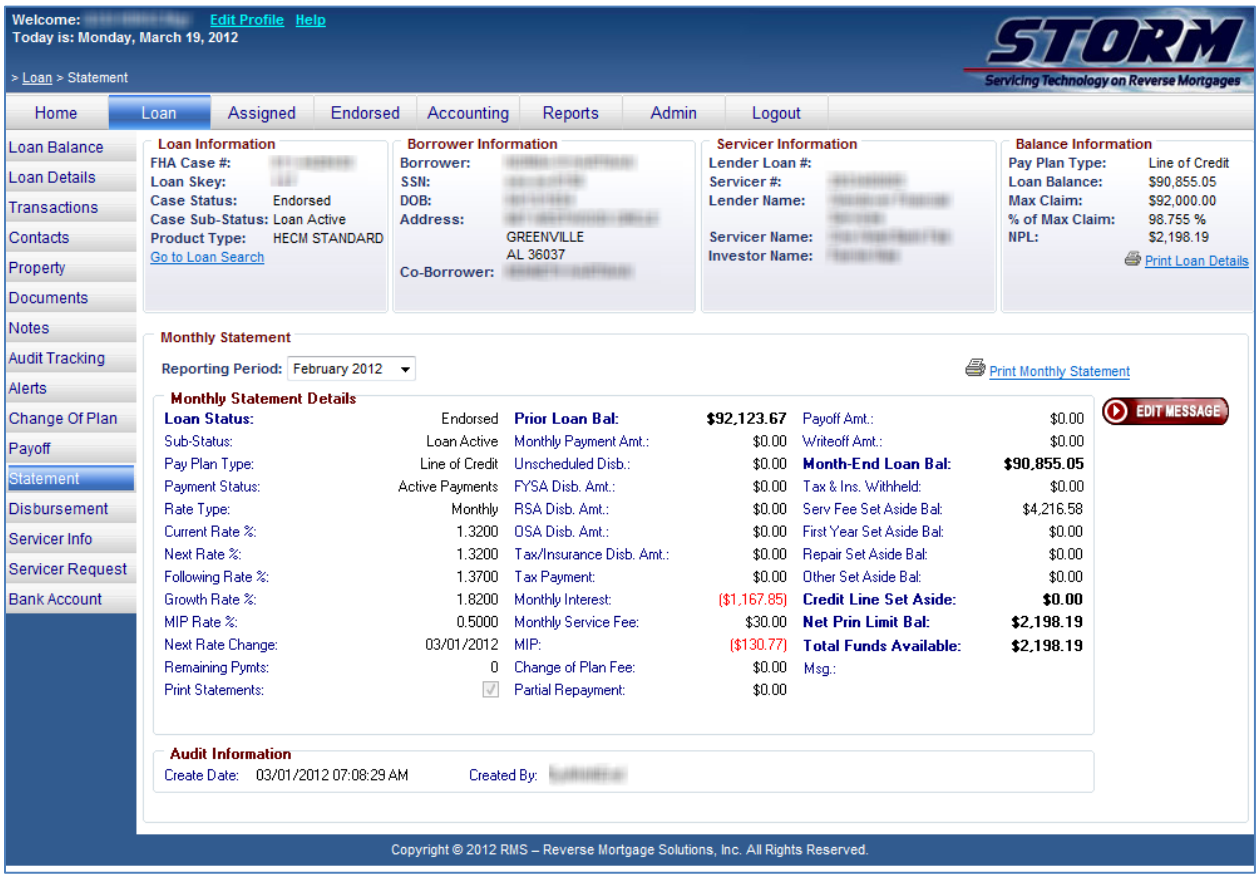

Figure 5-64: View Monthly Statement Screen

5.14.2 Editing the Monthly Statement Message

To edit the monthly statement message:

Step 1. Click **Statement**.

Step 2. Click **Edit Message**.

Step 3. In the **Custom Message** section, enter the message.

Step 4. Select the checkbox for **Repeat this message on future statement if required.**

Step 5. Click **OK** to save the message.

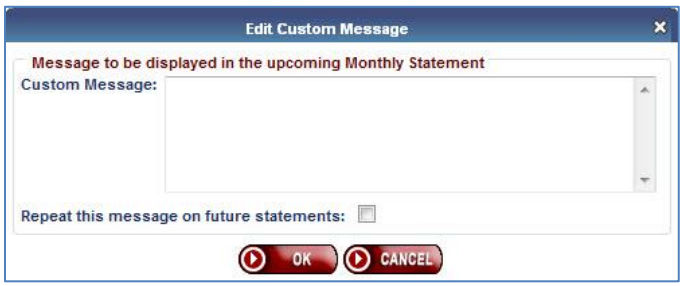

Figure 5-65: Edit Monthly Statement Message Window

5.15 Servicer Info

The Lender, Servicer and Investor information is displayed when a user selects the Servicer Info tab from the menu on the left side of the screen. This screen allows servicers, lenders, and investors to transfer the Case from one servicer/investor to other. The Servicer Information and Investor Information can be viewed and edited by the authorized (Servicer or Investor role) users. Bank information of a particular servicer/investor can only be viewed or edited by the authorized users belonging to the same firm. For loans in a cancelled status, no user can view or modify the bank account information for a Servicer or Investor.

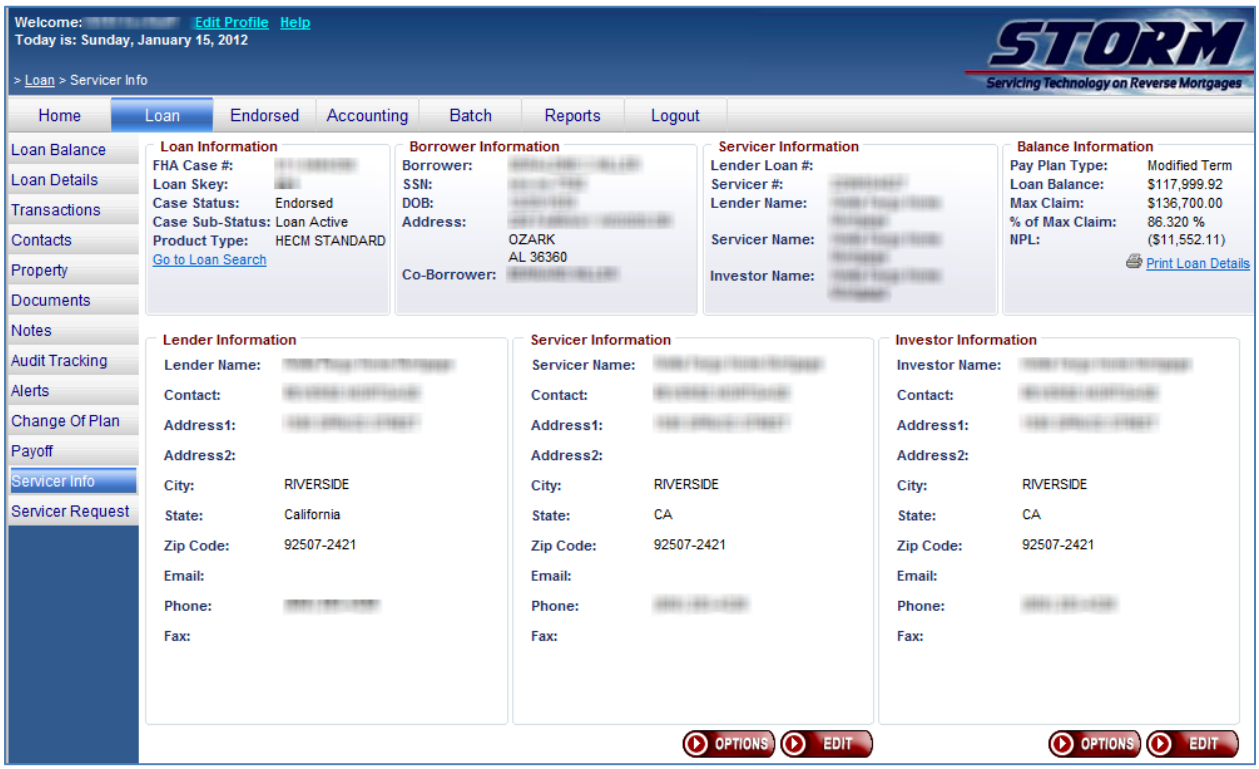

Figure 5-66: Servicer Information Screen

5.15.1 Transferring a Case to a Servicer

To transfer the servicer information for the selected loan:

Step 1. Click **Edit** in the Servicer Information section.

Step 2. On the **Edit Servicer** window, select a servicer from the dropdown.

Step 3. Change the **Servicer Name**.

Step 4. The contact information for the selected servicer is displayed.

Step 5. Select the effective transfer date (this is the first date of the month when the transfer must occur) from the dropdown.

Step 6. Click **Submit** to save the changes. The new information is displayed in the **Servicer Information** section.

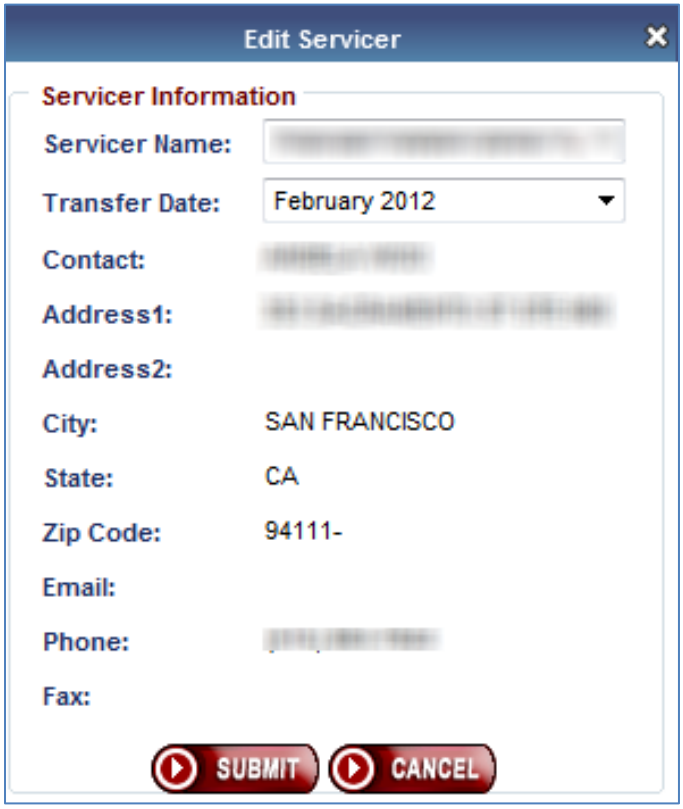

Figure 5-67: Transfer Servicer

5.15.2 Editing Servicer Bank Information

To edit the servicer bank information for a selected loan:

Step 1. Click **Options** in the **Servicer Information** section.

Step 2. On the **Edit Servicer Bank Account** window, modify ABA Routing #, Account #, Confirm Account # Tax ID#.

Step 3. Click **Submit** to save the changes.

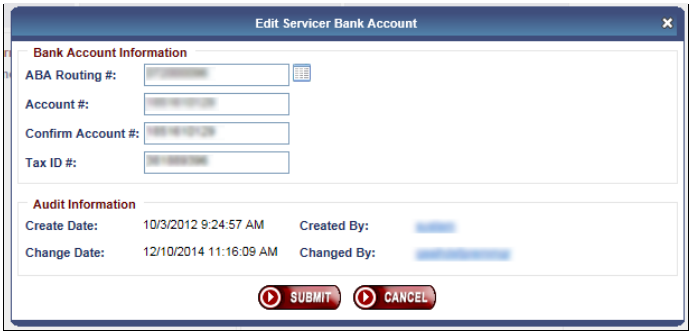

Figure 5-68: Edit Servicer Bank Account Information Window

5.15.3 Transferring a Case to an Investor

To transfer the investor information for the selected loan:

Step 1. Click **Edit** in the **Investor Information** section.

Step 2. On the **Edit Investor** screen, select an investor from the dropdown.

Step 3. The contact information for the selected investor is displayed.

Step 4. Click **Submit** to save the changes. The new information is displayed in the **Investor Information** section.

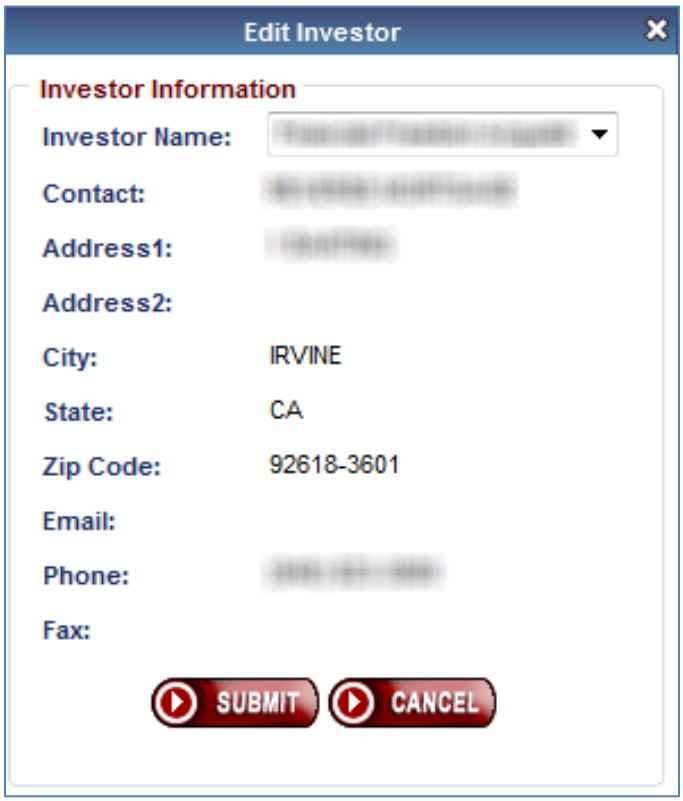

Figure 5-69: Transfer Investor Window

5.15.4 Editing Investor Bank Information

To edit the investor bank information for a selected loan:

Step 1. Click **Options** in the **Investor Information** section.

Step 2. On the **Edit Investor Bank Account** window, modify ABA Routing #, Account #, Confirm Account #.

Step 3. Click **Submit** to save the changes.

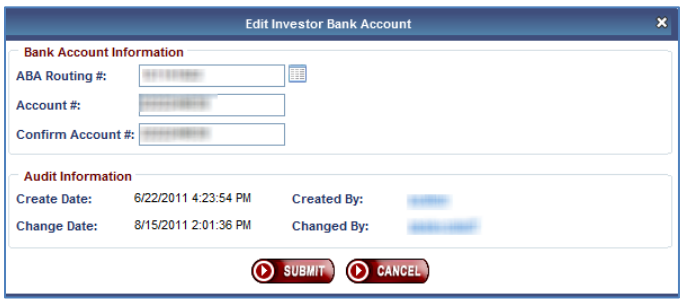

Figure 5-70: Edit Investor Bank Account Information Window

5.16 Servicer Request

The Servicing Management Information screen is displayed when an authorized user selects the Servicer Request tab from the menu on the left side of the screen. This screen allows servicers to initiate Endorsed timelines that require servicer and HUD interaction. The following timelines are available under the Request Type dropdown:

- Requests Timeline Category:
  - Certificate of Indebtedness (COI)
  - Consent of Lienholder
  - Due and Payable w/ HUD Approval
  - Extension – Claim Filing
  - Extension – Deed-In-Lieu
  - Extension – Repairs
  - Extension – Request to delay foreclosure
  - Investor Short sale
  - Partial Release
  - Preservation and Protection
  - Request for HUD Advance (Assignment)
  - Subordination
  - Zero Balance
  - Payoff Request
- Claims Timeline Category
  - Claim Type 21 –DIL/FCL
  - Claim Type 22 –Assignment
  - Claim Type 23 –Short Sale/ Mortgagor's Sale (Pre-Fcl)
  - Claim Type 24 –HECM Supplemental

Timelines are pre-defined steps to track a specific business event. Refer to **Chapter 7 f**or details on all the timelines available within the Servicing Module.

To initiate a timeline:

Step 1. Select the **Request Type** from the dropdown.

Step 2. Populate the required fields (marked with an asterisk) for the selected timeline.

Step 3. Click **Submit** to add the timeline. The user will be navigated to the selected timeline steps screen.

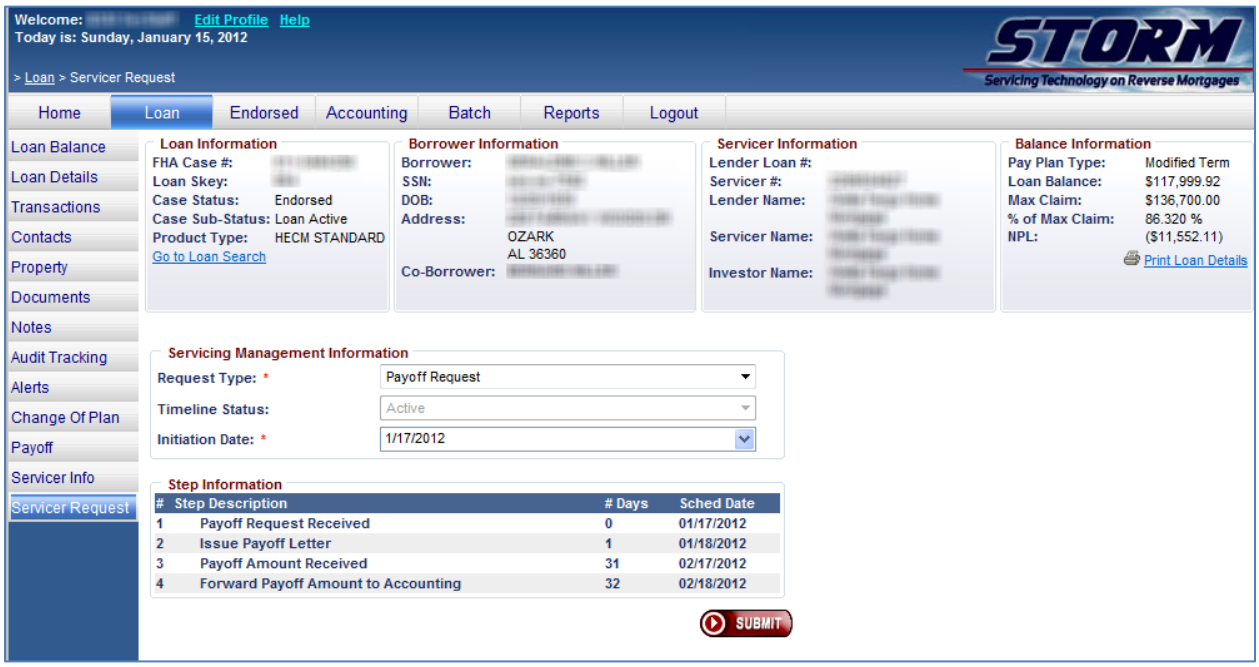

Figure 5-71: Servicer Request Screen

5.17 Bank Account

The Borrower Bank Account Information screen is displayed when an authorized user selects the Bank Account tab from the menu on the left side of the screen. The Bank Account information will be used by the system to make the payments to the borrower (if payment method is selected as ACH). For Endorsed loans, when a CT 22 – Assignment timeline is initiated and step HUD Issued Preliminary Title Approval is completed, the lender/servicer will not have access to general servicing functions to initiate any transactions. This screen can be used by lender/servicer prior to Assignment process to edit the Payment Method and Borrower's Bank Account information.

5.17.1 Editing Borrower Bank Account Information

To edit the bank account or payment method:

Step 1. Click **Edit** on the **Borrower Bank Account Information** section.

Step 2. To auto-populate the ABA routing number, click the **notepad icon** beside the field. A new window is displayed with bank name.

Step 3. Enter the **Bank Name** and click **Search.**

Step 4. From the search results, select the **Bank Name.** The ABA Routing Number of the Bank is populated.

Step 5. Enter the other fields on the **Bank Account Information** section.

Step 6. Click the dropdown list to update the **Payment Method** and select **Check/ACH**.

Step 7. Click **Submit** to save the changes. The updated information is displayed on the **Borrower Bank Account Information** section.

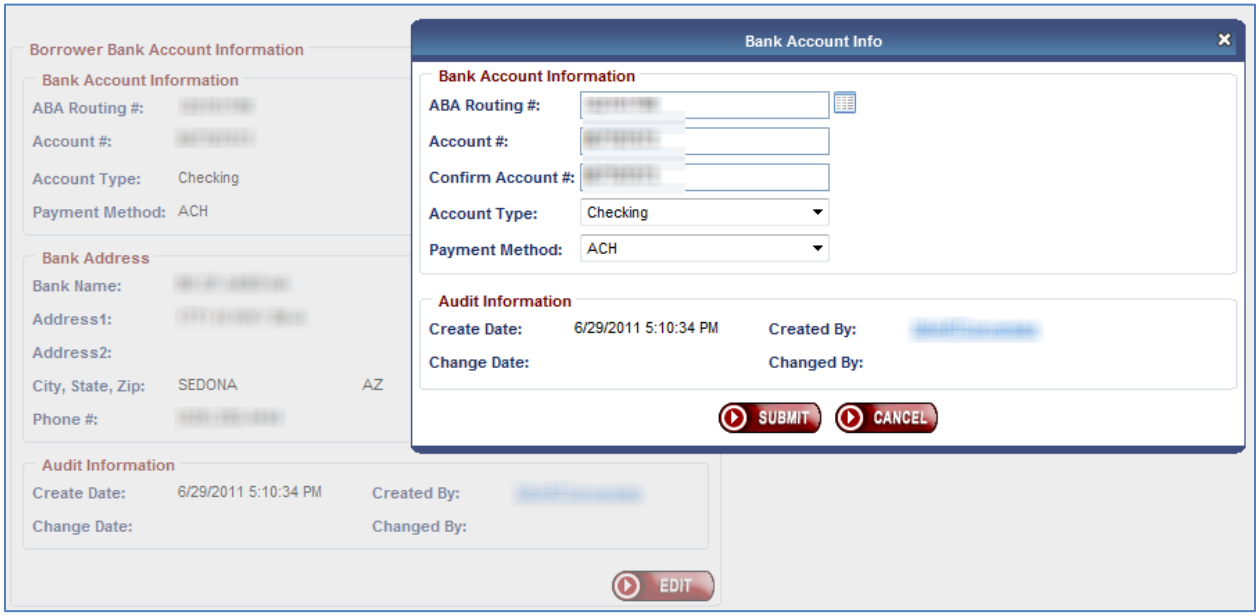

Figure 5-72: Edit Borrower Bank Account Information Window

5.18 Accounting

The Accounting tab available on the top menu allows authorized users to track the status of the payable and receivable transactions associated with a loan. The Accounting tab has the following sub-menu options:

- Transmittals
- Disbursements
- Authorizations
- Premiums
- Refunds
- Claims

5.18.1 Transmittals

The Transmittal screen is displayed when an authorized user selects the Transmittal under the Accounting tab displayed in the top menu. This screen provides the history of all the batches generated in the Servicing Module and sent to the Accounting Module for payment processing. The transactions include Premiums (IMIP, MIP, and Refunds), Notes (Disbursements, Monthly Accruals, Other) and Claims (Payables and Receivables).

5.18.1.1 IMIP/Refunds/MMIP

To generate the daily IMIP and Refunds transactions initiated in HERMIT system for the prior day, the lenders/servicers must access the Transmittals screen the next day. Given below is the suggested search criteria:

- For IMIP transactions: Select **Batch Type** = Initial MIP Due and the **Created Date** = Prior day
- For approved Refund transactions: Select **Batch Type** = Refunds and the **Created Date** = Prior day

To generate the MMIP transactions initiated in HERMIT system, select **Batch Type** = Monthly MIP Due and the **Created Date** = current month

To generate the batch extract:

Step 1. Enter the search criteria and click Search on the **Transmittals Search** section.

Step 2. The search results matching the search criteria are displayed in the **Transmittal Search Results** section.

Step 3. Select **Export to Excel** to export the results in an excel file.

The Transmittal screen provides the following search criteria:

Field	Description
Batch #	Unique ID for each batch
Batch Type	Selection from dropdown values
Servicer Name	Name of the Servicer servicing the loan.
Created Date (From and To Dates)	Date the batch was created
Batch Status Category	Selection from dropdown values

Table 5-13: Transmittal Screen Search Criteria

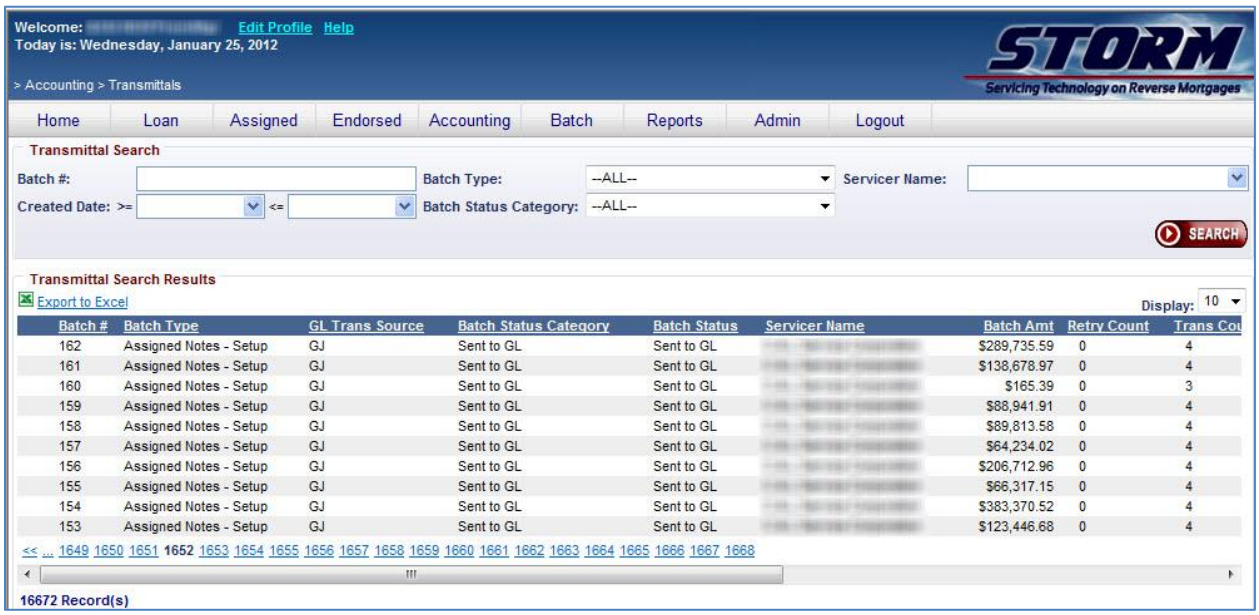

Figure 5-73: Transmittals Search Results Screen

5.18.1.2 Viewing Transmittal Details

The Transmittal Search Results data set is listed in the below table.

Field Name	Detailed Description
Batch#	Unique ID for each batch.
Batch Type	Type of Batch for which collection/payment is made.
GL Trans Source	Receivable or Payable generated for the batch.
Batch Status Category	Category of the Batch Status. Refer below tables for descriptions.
Batch Status	Status of the Batch. Refer below tables for descriptions.

Field Name	Detailed Description
Servicer Name	Name of the Servicer servicing the loan.
Batch Amt	Total amount associated with the batch.
Retry Count	Count of retry of the batch sent for collection/payment if initial attempt was failed.
Trans Count	Count of transactions in a batch.
Ref No	Reference Number of the batch.
GL Sent Date	Date the batch was sent to GL notifying collection/payment request.
Sent Conf Date	Date the batch was sent to GL confirming collection/payment request.
Posted Date	Date the collection was successful at Pay.Gov.
Create Date	Date the batch was created in the system.

Table 5-14: Transmittal Search Result Dataset

5.18.1.3 Premiums Batch Statuses

The Premiums transaction batch statuses are listed in the table below.

Batch Status Category	Batch Status	Detailed Description
Ready to Transmit/Retry	Ready to Transmit	Batch created but interface file not generated yet.
Ready to Transmit/Retry	Ready To Retry	Servicer has fixed bank info or NSF issues and has authorized a retry of Collection.
Sent to GL	Sent to GL	Batch created and file sent to Accounting Module and waiting on Response from Accounting Module.
Receivable/Payable Established	Success - Disbursed	Batch was successfully uploaded in AM.
Receivable/Payable Established	Disbursed	Payment was successfully completed.
Collection/Payment Collected	Settled	Collection was successfully completed in Pay.gov.
Collection/Payment Collected	Rejected	Payment was cancelled for some reason in Pay.gov.
Failed	Retired	Collection was not completed in pay.gov (probably due to NSF).
Failure – Technical Issues	Failure	Batch could not be uploaded primarily due to technical or format issues.
Failure – Technical Issues	Failed	Collection batch had an interface error with Pay.gov.
Receivable/Payable Established	Success-Collect	Batch was successfully uploaded in AM.

Table 5-15: Premiums Batch Statuses

5.18.1.4 Claims Batch Statuses

The Claims transaction batch statuses are listed in the table below.

Batch Status Category	Batch Status	Detailed Description
Ready to Transmit/Retry	Ready to Transmit Held	Claims payable/receivable batch created but interface file not generated yet.
Ready to Transmit/Retry	Ready To Retry	Lender has fixed bank info or NSF issues and has authorized a retry of collection.
Sent to GL	Sent to GL Held	Claims payable/receivable batch created and file sent to Accounting Module and waiting on response from Accounting Module.
Receivable/Payable Established	Success - Held	Claims payable/receivable batch was Successfully uploaded in Accounting Module.
Failure – Technical Issues	Failure - Held	Claims payable/receivable batch could not be uploaded primarily due to technical or format issues.
Ready to Transmit/Retry	Ready to Transmit Disburse	Claims payable release batch created but interface file not generated yet.
Sent to GL	Sent to GL Disburse	Claims payable release batch created and file sent to Accounting Module and waiting on response from Accounting Module.
Receivable/Payable Established	Success - Disburse	Claims payable batch release was successfully uploaded in Accounting Module.
Failure – Technical Issues	Failure - Disburse	Claims payable release batch could not be uploaded primarily due to technical or format issues.
Receivable/Payable Established	Disbursed	Payment was successfully completed.
Failed	Rejected	Claims Payment was cancelled for some reason in pay.gov.
Ready to Transmit/Retry	Ready to Transmit Collect	Claims receivable release batch created but Interface file not generated yet.
Sent to GL	Sent to GL Collect	Claims receivable release batch created and file sent to Accounting Module and waiting on response from Accounting Module.
Collection/Payment Collected	Success - Collect	Claims receivable release batch was successfully uploaded in Accounting Module.
Failure – Technical Issues	Failure – Collect	Claims receivable release batch could not be uploaded primarily due to technical or format issues.
Collection/Payment Collected	Settled	Collection was Successful in Pay.gov.
Failed	Retired	Collection was not completed in Pay.gov (probably due to NSF).

Table 5-16: Claims Batch Statuses

5.18.1.5 Viewing Batch Details

To view batch details:

Step 1. Enter the search criteria and click **Search** on the **Transmittals Search** section.

Step 2. The search results matching the search criteria are displayed in the **Transmittal Search Results** section.

Step 3. Select a record displayed in the search results. The **Batch Details** screen is displayed.

- **Batch Details:** Displays the loans/FHA cases sent to the Accounting Module in that batch. The details of the batch vary and depend on the batch type selected.
- **Audit Tracking:** Enables users to view the audit of the batch status values

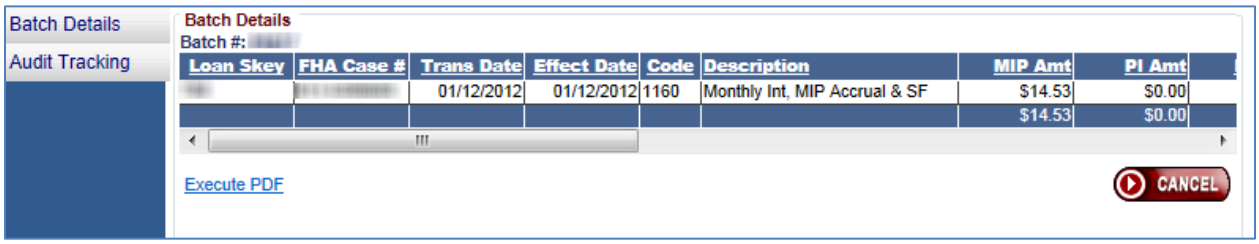

Figure 5-74: Batch Details Screen

Step 4. Select the **Audit Tracking** menu on the **Batch Details** screen to view the **Audit Results** screen.

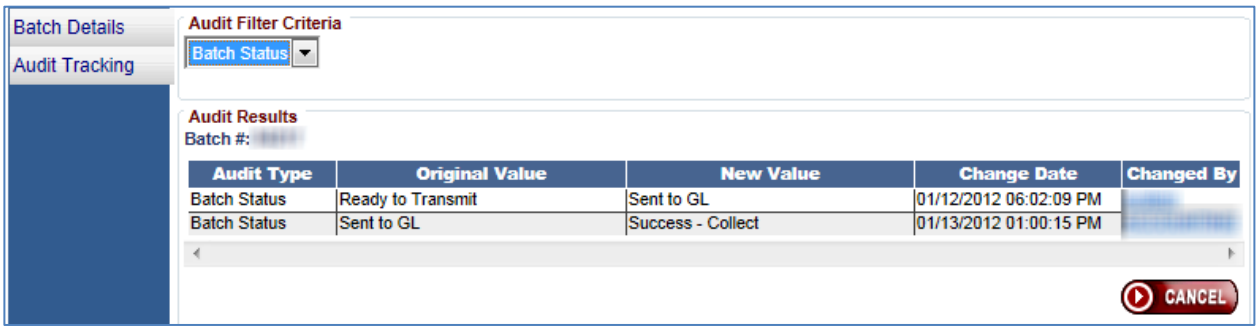

Figure 5-75: Audit Results Screen

5.18.1.6 Retry Batch

To retry a failed batch:

Step 1. Enter the search criteria and click **Search** on the **Transmittals Search** section to display the failed transactions.

Step 2. The search results matching the search criteria are displayed in the **Transmittal Search Results** section.

Step 3. Select the **Retry** link beside the record displayed in the search results. The **Retry Batch** window is displayed.

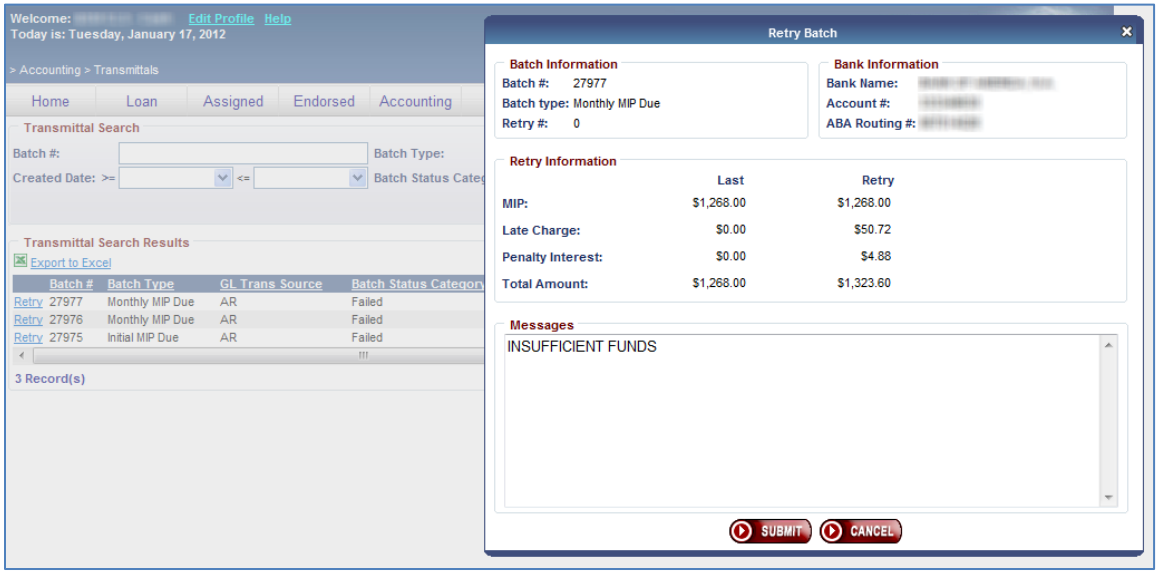

Figure 5-76: Retry Batch Window

Step 4. Edit the message if needed and click **Submit** to resend the transactions within the batch to Accounting Module for collections.

Step 5. If there is a difference in the collection amount (such as late charge or penalty) at the time of retry, the batch will create supplemental adjustment transaction for the additional amount.

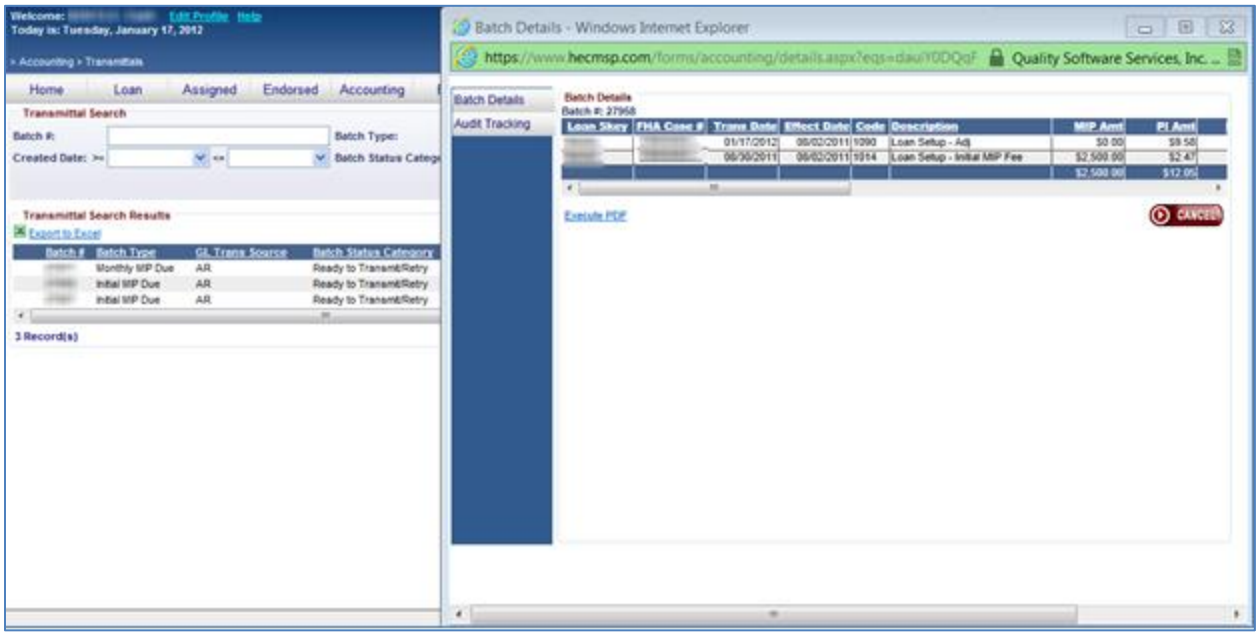

Figure 5-77: Supplement Transaction Due to Retry Batch

5.18.2 Premiums

The Premiums screen is displayed when an authorized user selects Premiums under the Accounting tab displayed in the top menu. This screen displays the IMIP and IMIP-adjustment transactions.

The Premiums screen provides the following search criteria:

Field	Description
Loan Skey	Unique ID for each FHA Case.
FHA Case #	The HECM Case number.
Case Status	Selection from dropdown values.
Batch Status	Selection from dropdown values.
Trans Date	The transaction created date (from and to dates).
Servicer Name	Name of the servicer on the loan.
Lender Name	Name of the lender on the loan.

Table 5-17: Search Criteria for Premiums

Step 1. Enter the search criteria and click **Search** on the **Premiums** screen to display the transactions. Upon selection of a record, the user is navigated to the **Loan Balance** screen for the selected loan.

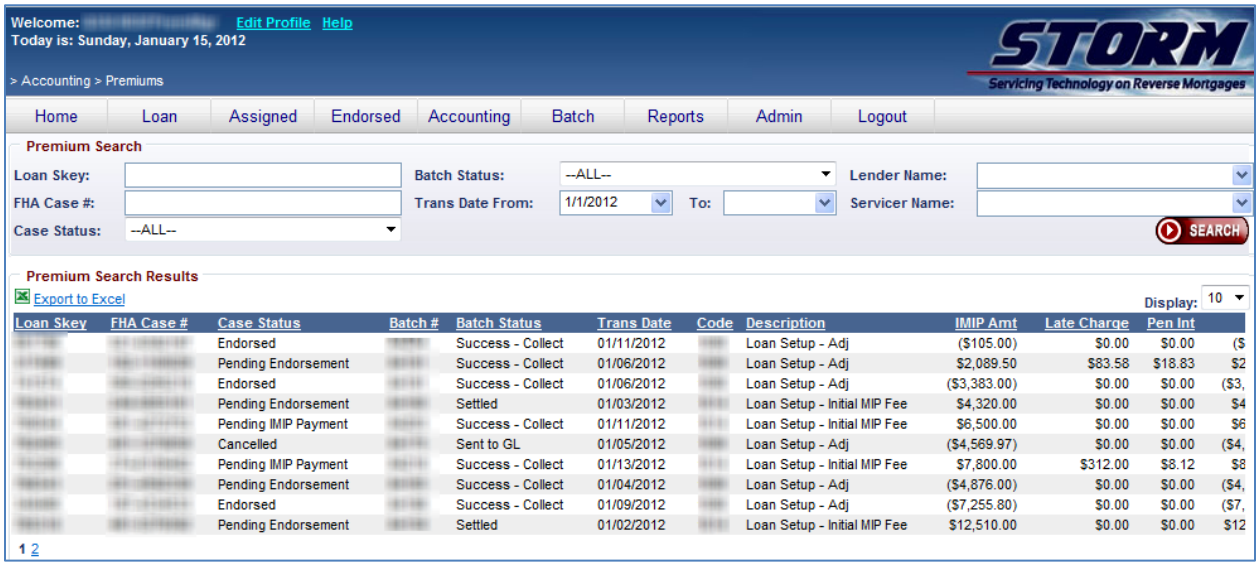

Figure 5-78: Premiums Screen

5.18.3 Refunds

The Refunds screen is displayed when an authorized user selects Refunds under the Accounting tab displayed in the top menu. This screen displays the refund transactions for late charges and penalty interests that need an approval for payment. Only the HUD SF premiums manager can approve or deny the refund. Upon approval, the transaction will be released to the Accounting Module for disbursement.

The Refund screen provides the following search criteria:

Field	Description
Loan Skey	Unique ID for each FHA Case.

FHA Case #	The HECM Case number.
Servicer Name	Name of the servicer on the loan.
Lender Name	Name of the lender on the loan.
Investor Name	Name of the investor on the loan.
Refund Type	Selection from dropdown values.
Refund Status	Selection from dropdown values.

Table 5-18: Search Criteria for Refunds

To approve or deny a refund:

Step 1. Enter the search criteria and click **Search** on the **Refunds** screen to display the Pending refund transactions.

Step 2. The search results matching the search criteria are displayed in the **Search Results** section.

Step 3. Select the record displayed in the search results. The **Refund Information** window is displayed.

Step 4. On the **Refund Information** window, select Approved or Denied values from the **Refund Status** dropdown box. Optionally add Appr/Deny Reason and Refund Comments.

Step 5. Click **Submit** to save the changes. The Refund Status changes to Approved/Denied based on the selection in previous step. To exit the window without saving the changes, click **Cancel**.

Step 6. Once approved by the HUD SF Premiums Manager, the payable transaction is released to the Accounting Module for disbursement. The updated batch status of the transaction can be viewed using the Transmittals screen.

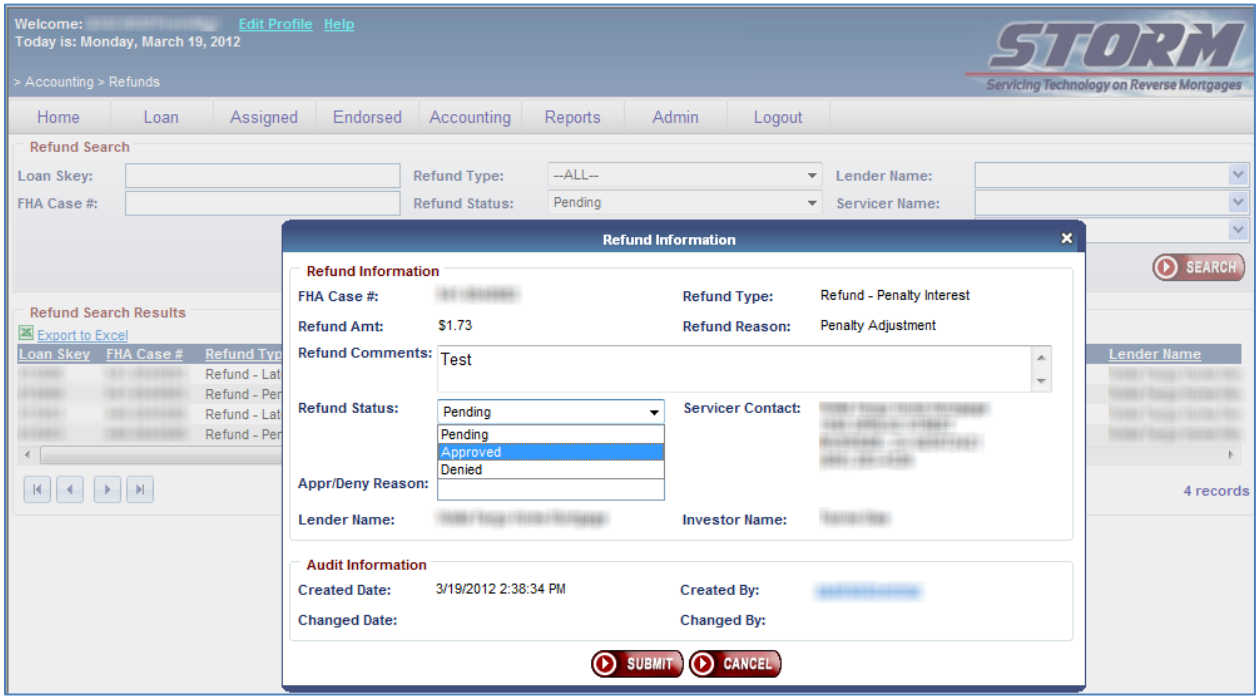

Figure 5-79: Edit Refund Information Window

5.18.4 Claims

The Claims screen is displayed when an authorized user selects Claims under the Accounting tab displayed in the top menu. This screen displays the claims payable transactions upon approval of a claim by the HUD Claims Branch. Authorized users can cancel the claim payment on this screen. The cancellation must be done before the claims transaction file is sent to the Accounting Module for that day. Once the transaction has been sent to the Accounting Module, the payment cannot be cancelled. Upon payment confirmation from the Accounting Module, the claim transaction will no longer be displayed on the screen.

The screen also allows the user to search for claims that have been approved, denied and cancelled for payment after an approval, and no pay order after approval of claim.

The Claims screen provides the following search criteria:

Field	Description
Loan Skey	Unique ID for each FHA Case.
FHA Case #	The HECM Case number.
Case Status	Selection from dropdown values.
Batch Status	Selection from dropdown values.
Claim Status	Selection from dropdown values.
Trans Date	The transaction created date (from and to dates)
Servicer Name	Name of the servicer on the loan
Lender Name	Name of the lender on the loan

Field	Description
Investor Name	Name of the investor on the loan

Table 5-19: Claims Search Criteria

To cancel a claim payment:

Step 1. Enter the search criteria and click **Search** on the **Claims** screen to display the claims transactions. Claims that need cancellation can also be searched by selecting the **Batch status** of Pending and **Claim Status** of Approved for Payment.

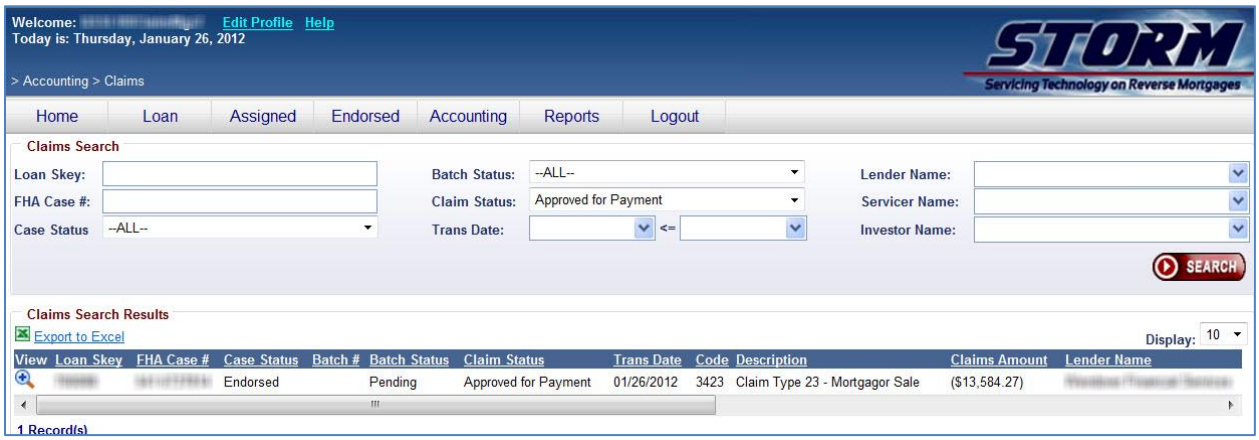

Figure 5-80: Accounting – Claims Screen

Step 2. The search results matching the search criteria are displayed in the **Search Results** section.

Step 3. Select the record displayed in the search results. The **Edit Claim** window is displayed.

Step 4. On the **Edit Claim** window, select Cancelled from the **Claim Status** dropdown.

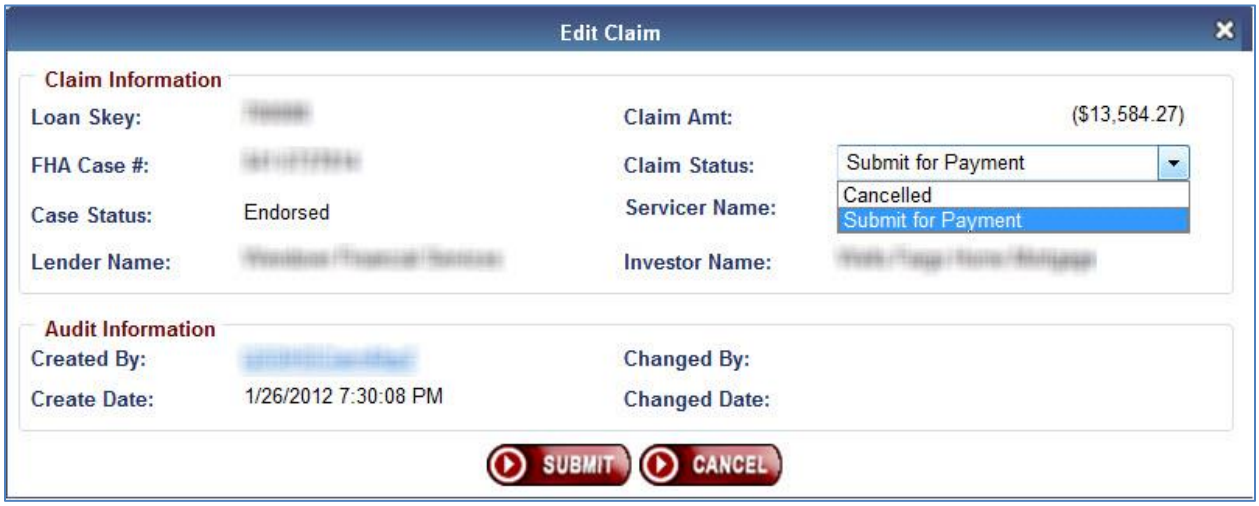

Figure 5-81: Edit Claim Window

Step 5. Click **Submit** to save the changes. A certify window is displayed requesting the user to confirm action. Enter password and click **Yes.**

Figure 5-82: Certify Window

Step 6. The Claim Status is updated to Cancelled. To exit the window without saving the changes, click **Cancel**.

Step 7. Select the **magnifying glass icon** beside the claim record to view the HUD Claim Form- 27011 for the claim transaction.

5.19 Batch

The Batch tab available on the top menu allows authorized users (example: lenders/servicers) to perform an action on multiple loans at the same time. The Batch tab has the following sub-menu options:

- Initial Transfer
- Servicer Transfer List
- Servicer Transactions
- Servicer File Upload

5.19.1 Initial Transfer

The Initial Transfer screen is displayed when an authorized user selects Initial Transfer under the Batch tab displayed in the top menu. The Initial Transfer page allows lenders to assign a servicer for multiple FHA cases (10 cases at a time) in Suspense status. The lender must select the servicer from a subset of servicers linked to the current lender; otherwise the system will not allow the initial transfer process and a validation error message will be displayed.

The Initial Transfer displays the following fields:

Field	Description
Transfer Date	The date the loan is transferred to a servicer.
FHA Case#	The 10-digit FHA case number.
To Servicer	The servicer's name to whom the loan is transferred.
Validation	The validation message for the initial transfer process, this is populated automatically by the system when the transfer request is submitted.

Table 5-20: Initial Transfer Fields

To perform an initial transfer:

Step 1. On the **Initial Transfer** screen, enter the FHA case# of the case for transfer to a servicer. The case status must be Suspense.

Step 2. Enter the name/mortgagee# of the new Servicer to transfer the case.

Step 3. Click **OK** to submit the transfer request. The status of **Initial Transfer is Pending** is displayed if no validation errors occur. The Validation column will display **Pending**. If there is a validation error, the system displays the validation message in the **Validation** column of the screen.

Step 4. Click **Submit** if the status of Initial Transfer is pending and no validation messages are displayed.

Step 5. A message box displays, **Initial Transfer Successful**. Click **OK**. The new servicer name can be viewed in the Loan Search page.

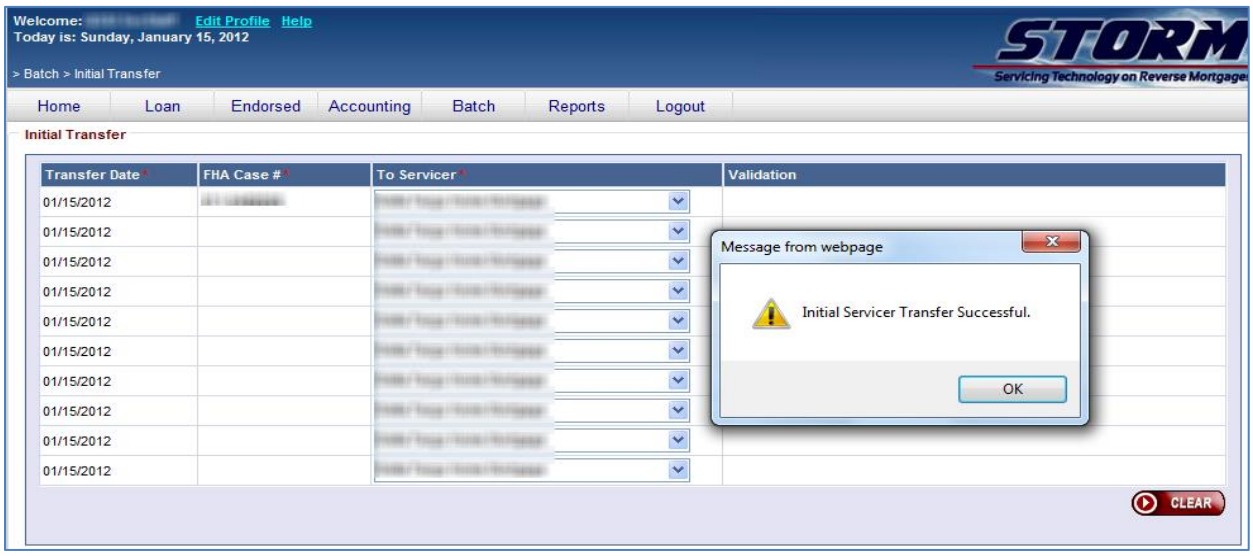

Figure 5-83: Initial Transfer Screen

5.19.2 Servicer Transfer List

The Servicer Transfer List screen is displayed when an authorized user selects Servicer Transfer List under the Batch tab displayed in the top menu. The Servicer Transfer List screen allows lenders to view the pending transfers of loans from one lender/servicer to other lender/servicer. The screen also allows the user to cancel the pending transfers.

The Servicer Transfer List provides the following search criteria:

Field	Description
Transfer Date	The date the FHA case transfers from current Servicer to another Servicer or Current Investor to another Investor.
Current Servicer	The name of the current Servicer.
To Servicer	The name of the Servicer to which the FHA case was transferred.
Current Investor	The name of the current Investor.
To Investor	The name of the current Investor to which the FHA case was transferred.

Table 5-21: Servicer Transfer Search Screen

To view the servicer transfer case details:

Step 1. Enter the search criteria and click **Search** on the **Servicer Transfer Search** section to display the transfers.

Step 2. The search results matching the search criteria are displayed in the **Search Results** section.

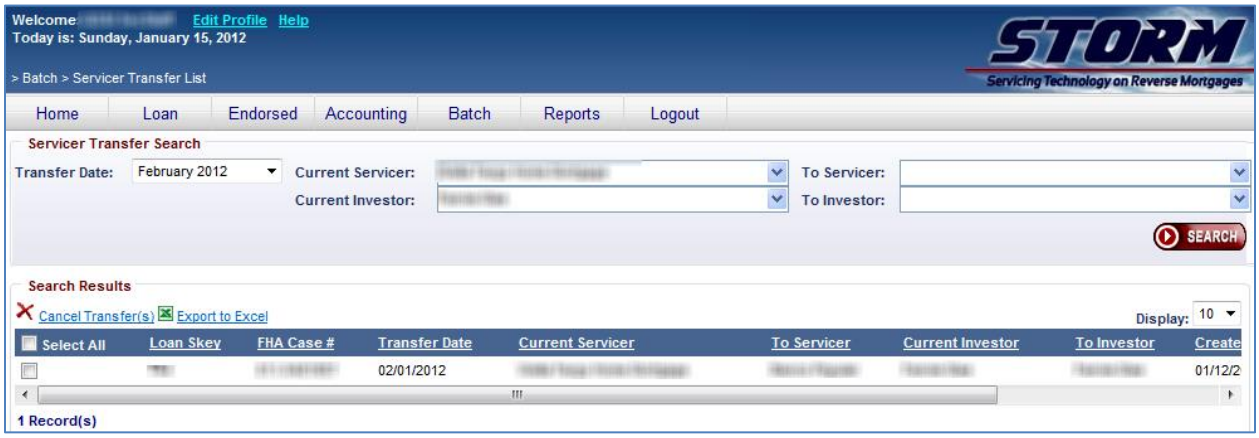

Figure 5-84: Servicer Transfer Search Results

To cancel a pending transfer:

Step 1. Enter the search criteria and click **Search** on the **Servicer Transfer Search** section to display the transfers.

Step 2. The search results matching the search criteria are displayed in the **Search Results** section.

Step 3. Enter the checkbox of the transfers that must be cancelled. Click **Cancel Transfer** link in the **Search Results** section.

Step 4. A pop-up message window is displayed to confirm the action. Click **OK** to cancel the transfer.

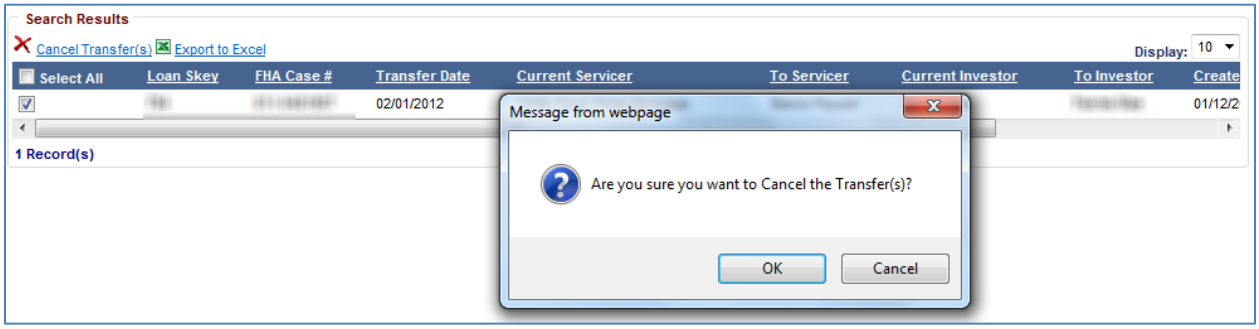

Figure 5-85: Cancel Pending Transfer

5.19.3 Servicer Transactions

The Servicer Transactions screen is displayed when an authorized user selects Servicer Transactions under the Batch tab displayed in the top menu. The Servicer Transactions screen

allows the authorized user (example: lenders/servicers) to add multiple transactions on a single or multiple loans (maximum of 10 transactions at a time).

To enter transactions on the Servicer Transactions page:

Step 1. Enter the required fields to add a transaction and click **Validate.** The Incurred Date field is required only for Corp Advance transaction categories.

Step 2. If any validations failed, the **Validation** column of this will display the error/warning messages.

Step 3. If no validations fail, the Validation column will display **Pending**.

Step 4. Click **Submit** to add the transactions on the loan.

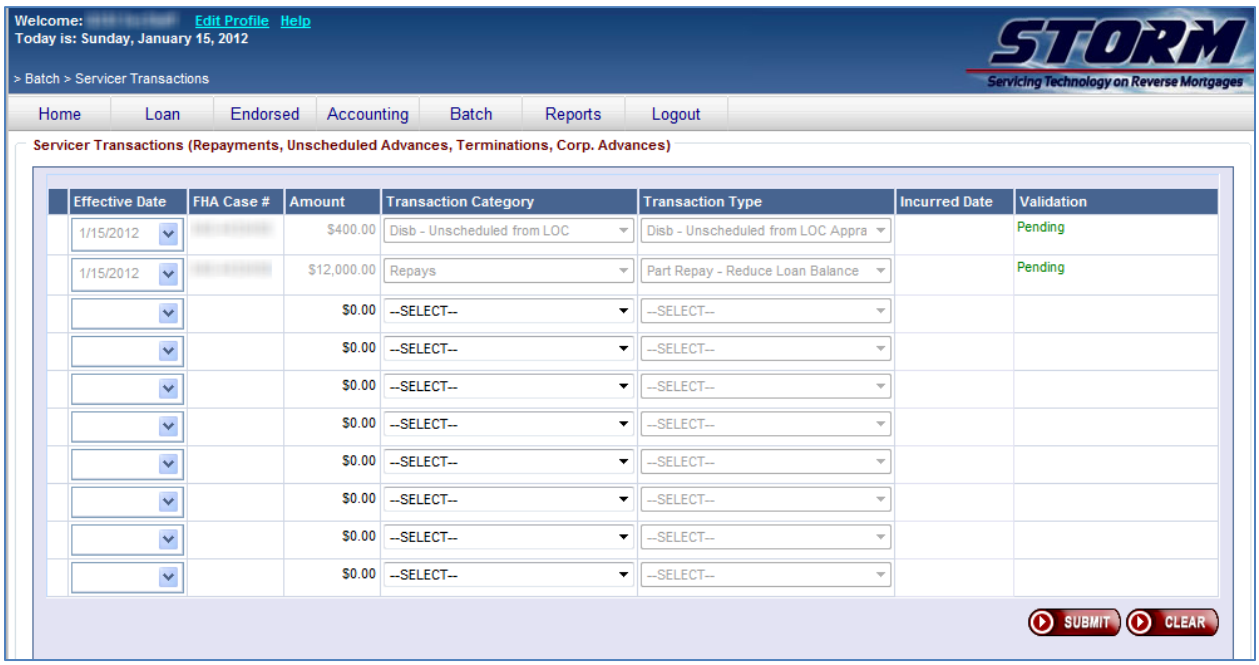

Figure 5-86: Batch Servicer Transactions

5.19.4 Servicer File Upload

The Servicer File Upload screen is displayed when an authorized user selects Servicer File Upload under the Batch tab displayed in the top menu. The Servicer File Upload screen allows the authorized user (example: lenders/servicers) to upload B2G files.

Field	Description
Loan Setup Import	Enables lenders/servicers to setup one or multiple loans in the Servicing Module.
Servicer Transfer Import	Enables lenders/servicers to record the transfer of servicers on HECM Cases in the Servicing Module.
Transactions Import	Enables lenders/servicers to record loan transactions in the Servicing Module.
OPL/CPL	Enables lenders/servicers to update Original Principal Limit/Current principal Limit fields in the Servicing Module.

Table 5-22: B2G File Descriptions

5.19.4.1 Preparing Servicer Transfer Import File

To prepare Servicer Transfer Import file:

Step 1. From the Batch tab, select Servicer File Upload.

Step 2. Select **Servicer Transfer**.

Step 3. On the **File Download** screen, click **Open;** this action opens an Excel template.

Step 4. Enter valid values for each column. For each of the field a comment is displayed when user points on the column name. The comment provides the user with the following information:

- whether the field is required, optional or conditionally required
- format/valid values for each field

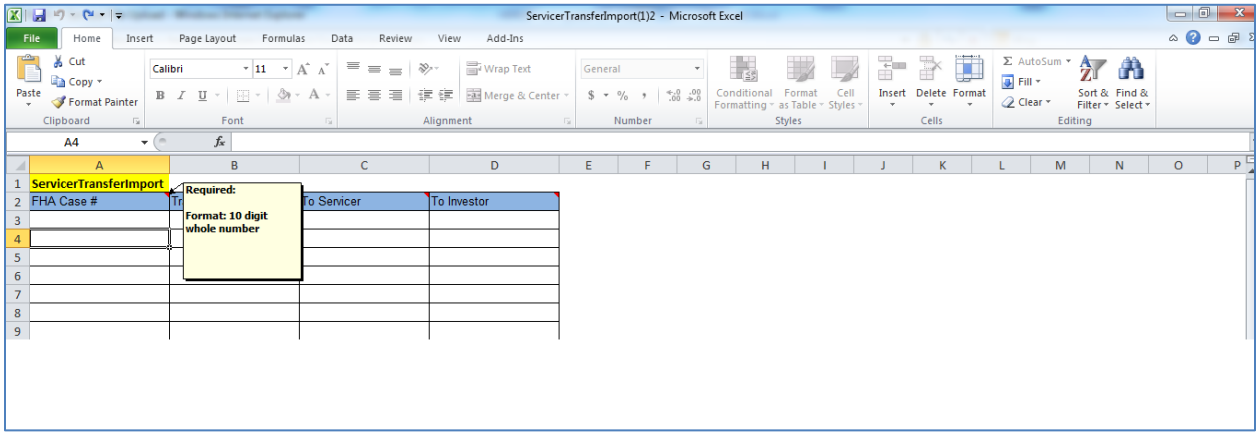

Figure 5-87: Sample Excel Template for B2G Servicer Transfer Import

5.19.4.2 Saving Servicer Transfer Import File

To save the Servicer Transfer Import file:

Step 1. Once all required fields are entered in the B2G servicer transfer import file and the file ready for upload, the file should be saved in a text (tab-delimited) file format.

Step 2. Click **File > Save** in the Servicer Transfer Import file.

Step 3. Select the folder in which to save the Excel file.

Step 4. Rename the file if desired.

Step 5. Click **File > Save As** and save the file as text (tab-delimited).

Step 6. Click **Save.**

5.19.4.3 Uploading Servicer Transfer Import File

To upload the Servicer Transfer Import file:

Step 1. Click **Browse** on the **Servicer File Upload** screen to attach the previously saved servicer transfer import file.

Step 2. Click **Upload.** The **Import Results** section displays the details of the upload results.

Step 3. The system will process the file and validate the records within the Servicer Transfer import file:
- If all the critical validations pass for the record, the record is uploaded
- If any of the critical validations fail, the record is not uploaded in the Servicing Module

Step 4. Upon completion of the file processing, the system displays the processing status of each record within the file.

5.19.4.4 Viewing Status of Servicer Transfer Import File

The Import Results section displays the details of the processed B2G Servicer Transfer Import file. It allows user to view:

- **Error Records:** count of records within the file that failed critical validations
- **Warning/Success Records:** count of records that generated a warning but were successfully uploaded in the Servicing Module
- **Success Records:** count of records that were successfully uploaded without generating a warning or error
- **Filters:** This section allows the user to filter the import results by status and error message
- **Export to Excel:** This link allows the user to export the file upload results to an Excel file

The processing status of each record within the file is displayed:

- **Rec#:** The record number of the case within the file
- **FHA Case#:** The case number associated with the record
- **Status:** The status of the uploaded record (Success, error or warning)
- **Errors:** Description of the errors associated with the record. For example: FHA Case# is invalid
- **Warnings:** Description of the warnings associated with the record

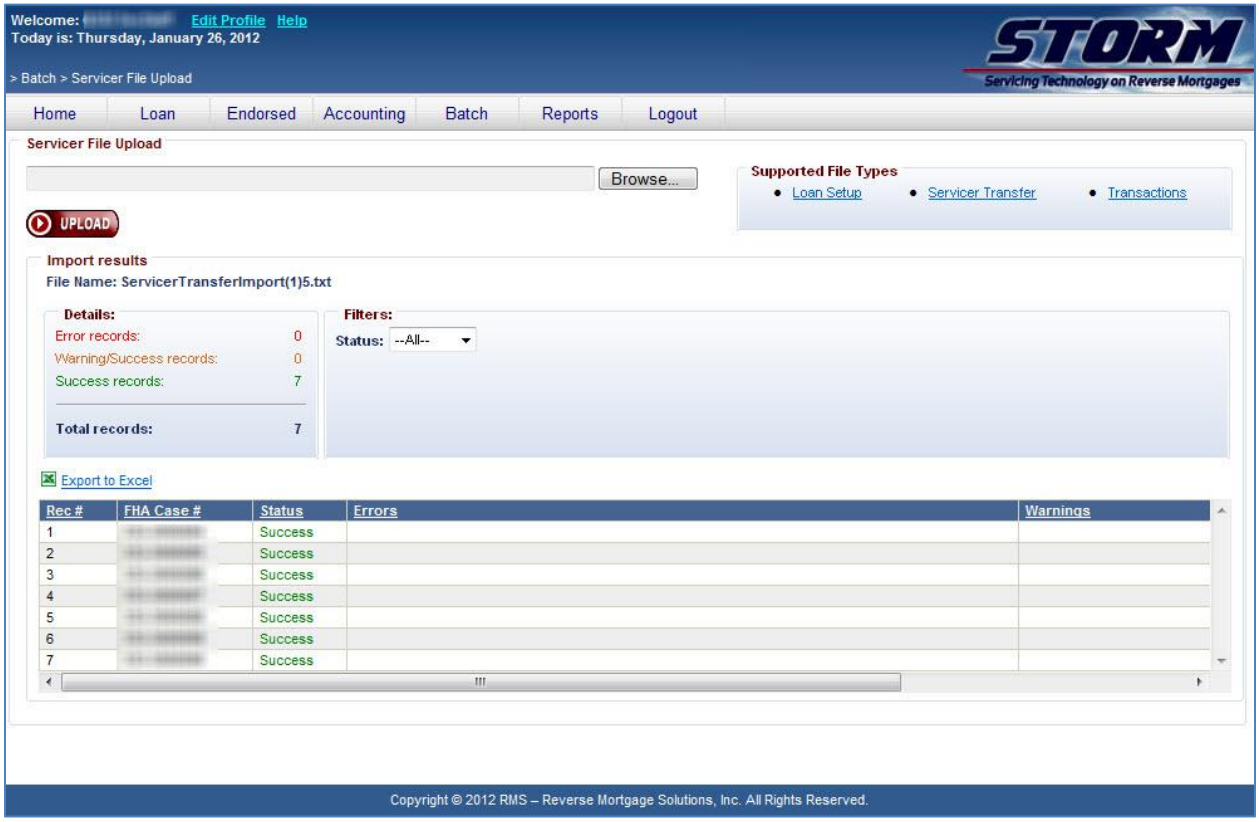

Figure 5-88: Servicer Transfer Import Results

5.19.4.5 Preparing Transactions Import File

To prepare Transactions Import file:

Step 1. From the Batch tab, select Servicer File Upload.

Step 2. Select **Transactions**.

Step 3. On the **File Download** screen, click **Open;** this action opens an Excel template.

Step 4. Enter valid values for each column. For each of the field a comment is displayed when user points on the column name. The comment provides the user with the following information:

- whether the field is required, optional or conditionally required
- format/valid values for each field

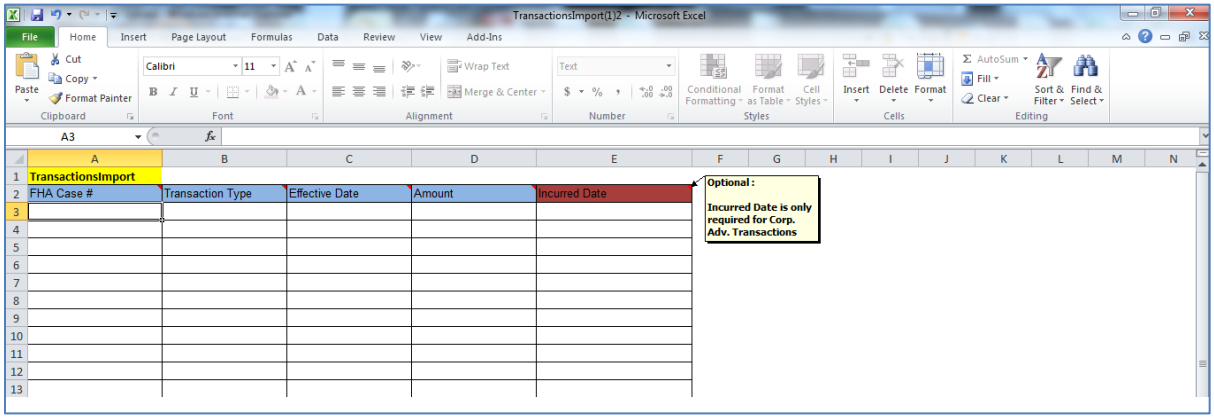

Figure 5-89: Sample Excel Template for B2G Transactions Import

5.19.4.6 Saving Transactions Import File

To save Transactions Import file:

Step 1. Once all required fields are entered in the B2G transactions import file and the file ready for upload, the file should be saved in a text (tab-delimited) file format.

Step 2. Click **File > Save** in the Transactions Import file.

Step 3. Select the folder in which to save the Excel file.

Step 4. Rename the file if desired.

Step 5. Click **File > Save As** and save the file as text (tab-delimited).

Step 6. Click **Save.**

5.19.4.7 Uploading Transactions Import File

To upload Transactions Import file:

Step 1. Click **Browse** on the **Servicer File Upload** screen to attach the previously saved transactions import file.

Step 2. Click **Upload.** The Import Results section displays the details of the upload results.

Step 3. The system will process the file and validate the records within the transactions import file:
- If all the critical validations pass for the record, the record is uploaded
- If any of the critical validations fail, the record is not uploaded in the Servicing Module

Step 4. Upon completion of the file processing, the system displays the processing status of each record within the file.

5.19.4.8 Viewing Status of Transactions Import File

The Import Results section displays the details of the processed B2G Transactions Import file. It allows user to view:

- **Error Records:** Count of records within the file that failed critical validations
- **Warning/Success Records:** Count of records that generated a warning but were successfully uploaded in the Servicing Module

- **Success Records:** Count of records that were successfully uploaded without generating a warning or error
- **Filters:** This section allows the user to filter the import results by status and error message
- **Export to Excel:** This link allows the user to export the file upload results to an Excel file

The processing status of each record within the file is displayed:

- **Rec#:** The record number of the case within the file
- **FHA Case#:** The case number associated with the record
- **Status:** The status of the uploaded record (Success, error or warning)
- **Errors:** Description of the errors associated with the record (for example: FHA Case# is invalid)
- **Warnings:** Description of the warnings associated with the record

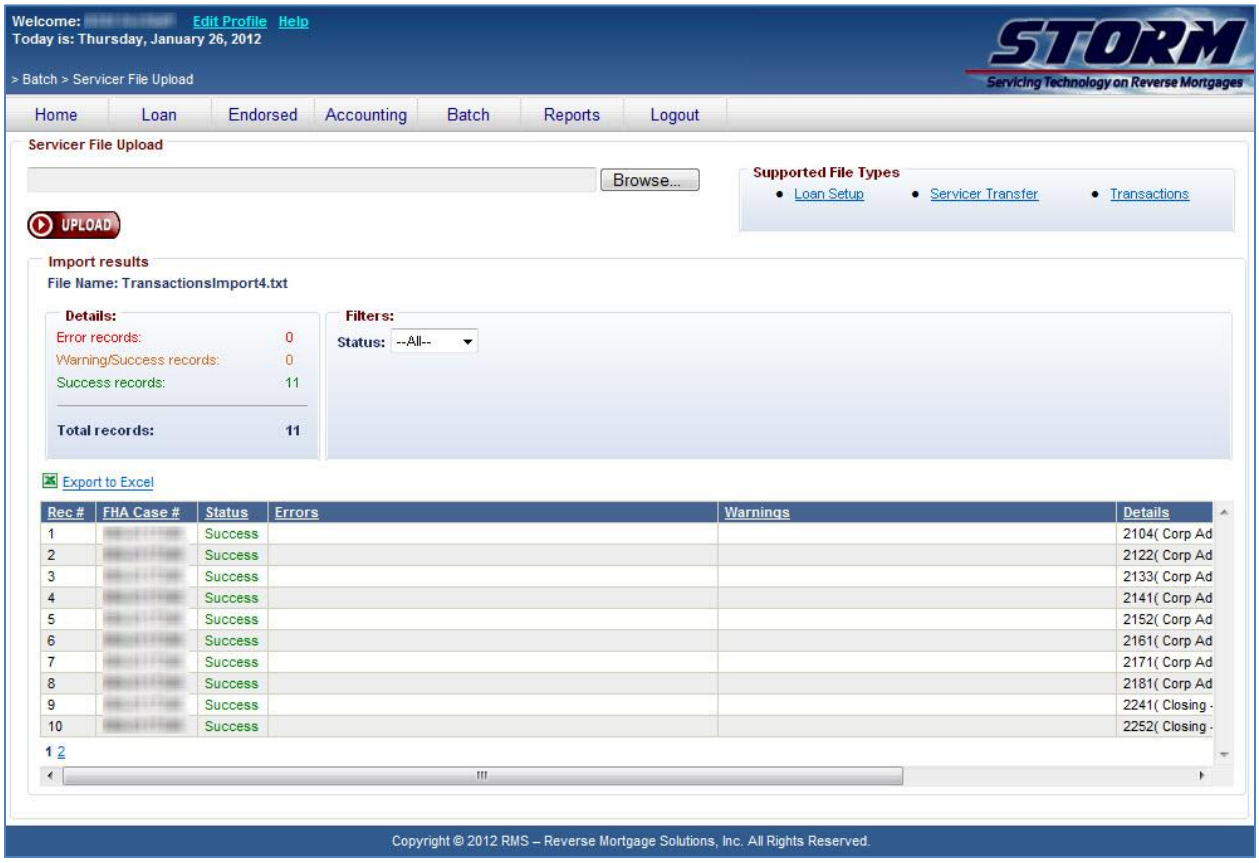

Figure 5-90: Transactions Import Results

5.19.4.9 Preparing OPL/CPL File

To prepare OPL/CPL Import file:

Step 1. From the Batch tab, select Servicer File Upload.

Step 2. Select **OPL/CPL**.

Step 3. On the **File Download** screen, click **Open;** this action opens an Excel template.

Step 4. Enter valid values for each column. For each of the field a comment is displayed when user points on the column name. The comment provides the user with the following information:
- whether the field is required, optional or conditionally required
- format/valid values for each field

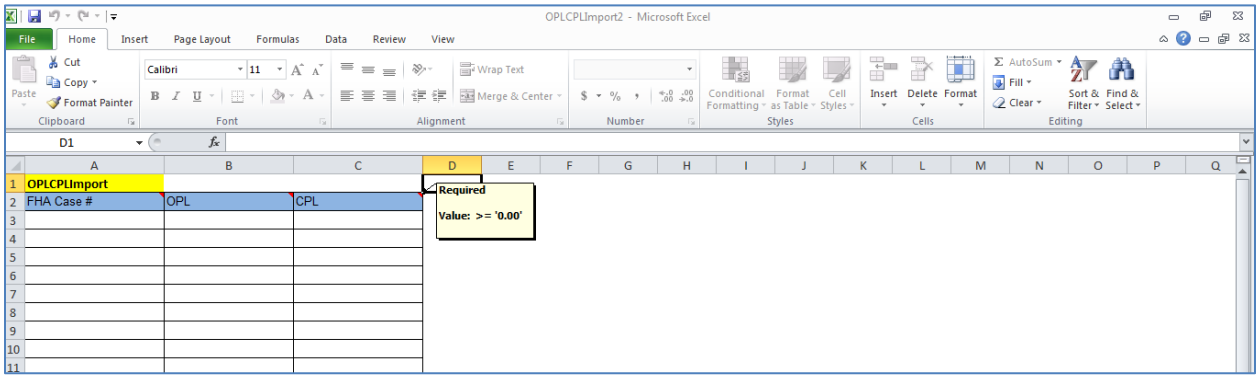

Figure 5-91: Sample Excel Template for B2G OPL/CPL Import

5.19.4.10 Saving OPL/CPL File

To save the OPL/CPL Import file:

Step 1. Once all required fields are entered in the B2G OPL/CPL and the file is ready for upload, the file should be saved in a text (tab-delimited) file format.

Step 2. Click **File > Save** in the OPL/CPL file.

Step 3. Select the folder in which to save the Excel file.

Step 4. Rename the file if desired.

Step 5. Click **File > Save As** and save the file as text (tab-delimited).

Step 6. Click **Save.**

5.19.4.11 Uploading OPL/CPL Import File

To upload the OPL/CPL Import file:

Step 1. Click **Browse** on the **Servicer File Upload** screen to attach the previously saved OPL/CPL import file.

Step 2. Click **Upload.** The **Import Results** section displays the details of the upload results.

Step 3. The system will process the file and validate the records within OPL/CPL import file:
- If all the critical validations pass for the record, the record is uploaded
- If any of the critical validations fail, the record is not uploaded in the Servicing Module

Step 4. Upon completion of the file processing, the system displays the processing status of each record within the file.

Note: Update to OPL/CPL values take place ONLY after the scheduled nightly job runs in Servicing Module.

5.19.4.12 Viewing Status of OPL/CPL Import File

The Import Results section displays the details of the processed B2G OPL/CPL file. It allows user to view:

- **Error Records:** count of records within the file that failed critical validations
- **Warning/Success Records:** count of records that generated a warning but were successfully uploaded in the Servicing Module
- **Success Records:** count of records that were successfully uploaded without generating a warning or error
- **Filters:** This section allows the user to filter the import results by status and error message
- **Export to Excel:** This link allows the user to export the file upload results to an Excel file

The processing status of each record within the file is displayed:

- **Rec#:** The record number of the case within the file
- **FHA Case#:** The case number associated with the record
- **Status:** The status of the uploaded record (Success, error or warning)
- **Errors:** Description of the errors associated with the record. For example: FHA Case# is invalid
- **Warnings:** Description of the warnings associated with the record

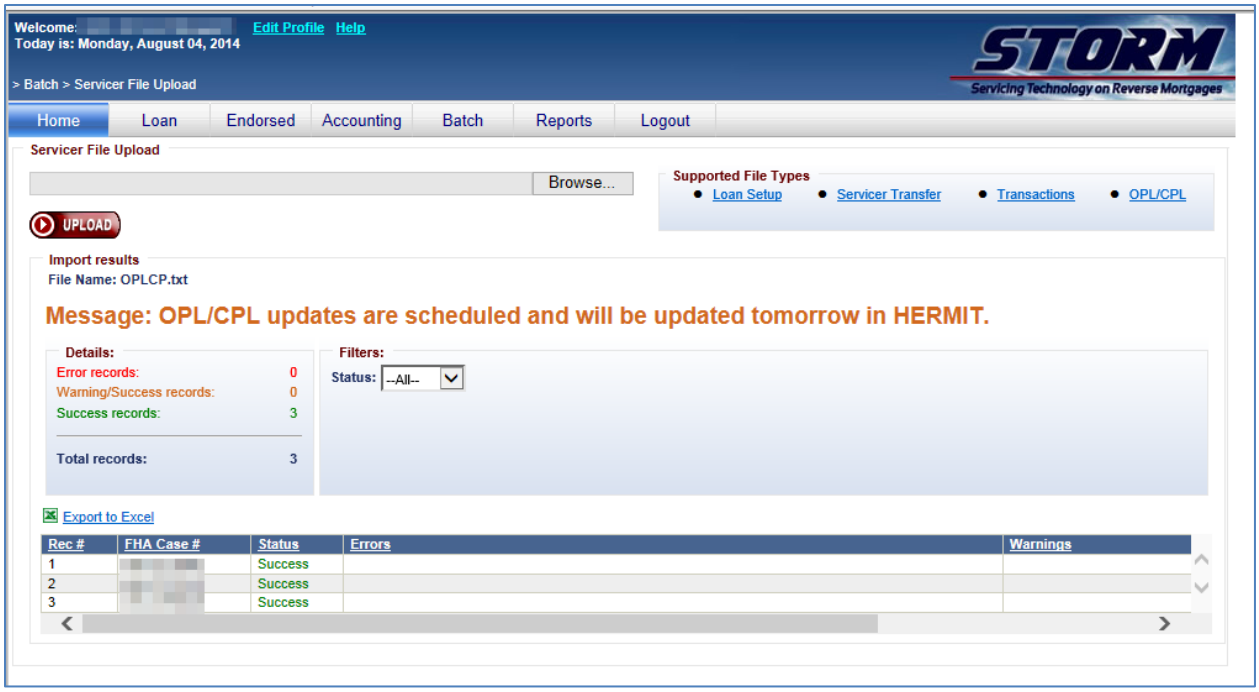

Figure 5-92: OPL/CPL Import Results