# CHAPTER 2: GETTING STARTED

# 2. GETTING STARTED

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

- **Getting Help**
- **Requesting Access to HERMIT**
- **Logging in to HERMIT**
- **Navigating HERMIT**

## 2.1 Getting Help

### 2.1.1 Contacting the HERMIT Help Desk

The HERMIT Help Desk is the user's 'single point of contact' for any issues related to the application during the normal working hours from 6am to 8pm Eastern Time (Monday to Friday). They can be contacted via email or phone. The Help Desk follows the Federal Holiday calendar.

To reach the HERMIT Help Desk directly, please send an email to support@hecmsp.com or call the HUD Information Technology Service (HITS) number at 561-899-2610. The caller will receive automated voice commands to speak with a live HERMIT agent. The emails will go directly to the Help Desk and will be responded as per the established protocols. Please provide specific information about the issue to help expedite the resolution. Along with it, please provide the details below:

- First and last name
- Email address and contact number
- Specific details of the problem including the loan skey or FHA case #, and the user role

The Help Desk will log the user's issue and provide a ticket number for future reference. The ticket will be closed when the issue is resolved to a user's satisfaction. The HERMIT Help Desk will log issues for the Servicing and the Accounting Modules. Discussed in detail below are the instructions on requesting access to the HERMIT system, logging in, and ways to navigate the application.

## 2.2 Requesting Access to HERMIT

New users must request access to HERMIT by completing the Applicant Access Request (AAR) form and submitting it to the Help Desk via email. It is used to collect information about the user to determine which functions they need to access in the system. One form is for HUD staff and contractors, and the other form is for HUD Business partners. One of the following forms is required to be submitted, per user:

- FHA Staff and Contractor P271 HERMIT AAR Form
- FHA Business Partners P271 HERMIT AAR Form (Lenders, Servicers and Investors)

The forms will be provided by HUD. Please follow the process below to obtain access to the HERMIT Servicing Module:

User instructions to submit the AAR form:

Step 1. Obtain P271 AAR form from HUD.

Step 2. **Non HUD Requestor:** Please complete and sign the form, get supervisor signature and email the P271 AAR form to support@hecmsp.com.

Step 3. **HUD Requestor:** Please complete and sign the form, submit the form to your supervisor, if approved, your supervisor will email the P271 AAR form to support@hecmsp.com.

Step 4. A ticket will be opened and sent to the Non HUD requestor by Help Desk.

Step 5. The ticket will be sent by the Help Desk to the HUD Government Technical Monitor (GTM) responsible for the business area of the HUD requestor (via an approved list).

Step 6. The HUD GTM will review the access request and send the approval or denial. They can request for additional information from the HERMIT Help Desk.

Step 7. The Help Desk will notify the requestor (both cases) if the request was approved or denied, or if additional information is needed.

Step 8. If the AAR form is approved, requestor will receive a user ID and password through two separate emails.

Step 9. If the AAR is denied, requestor will receive notification about the reason for denial.

Step 10. If the AAR needs additional information to be added, requestor will be notified to submit a new AAR form. You will then need to follow instructions starting from step two or three.

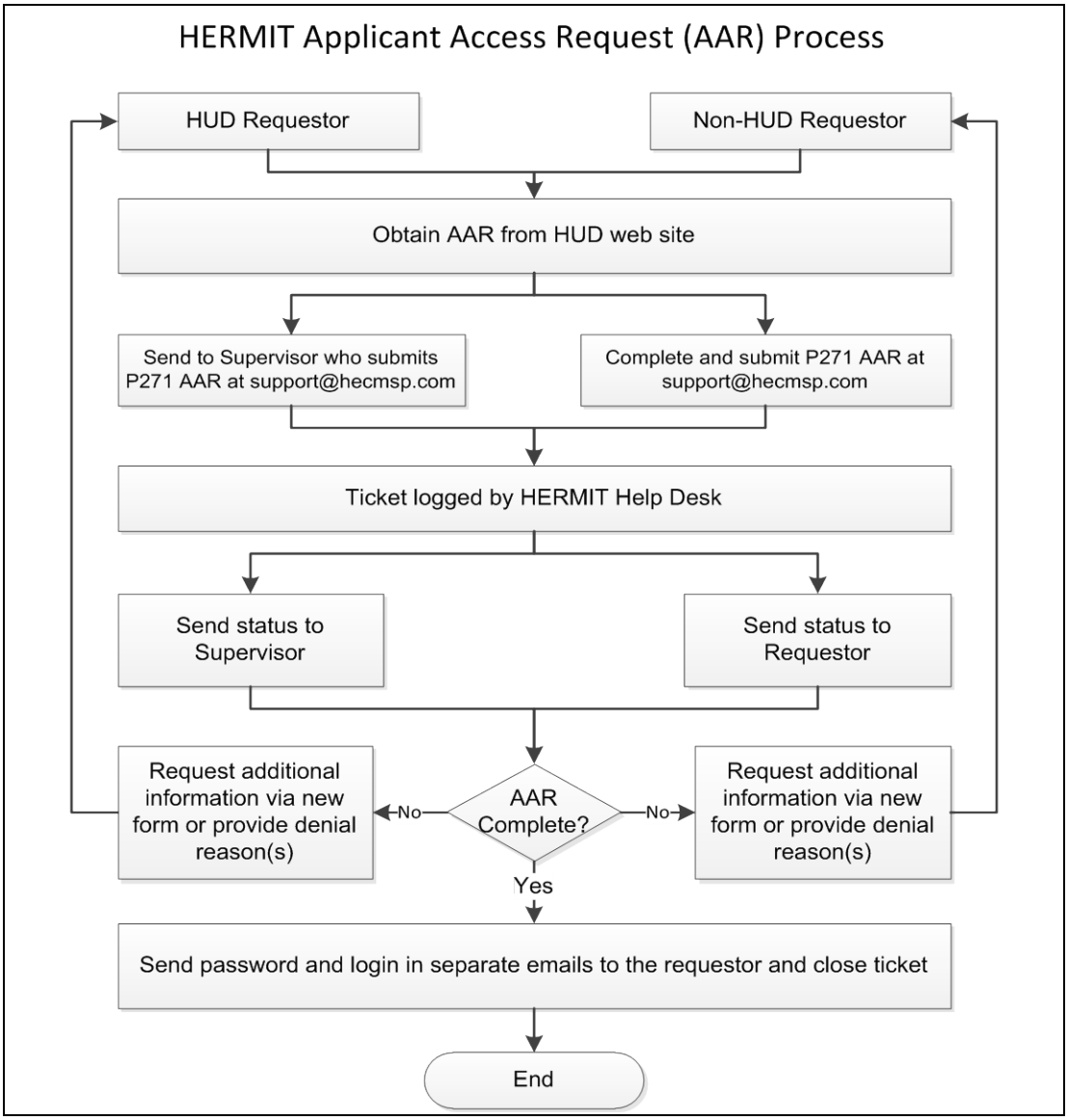


**Figure 2-1: Process for Requesting Access to HERMIT**

## 2.3 Log in to HERMIT

Upon receipt of login and password information from the Help Desk, please follow the instructions below to log into HERMIT:

Step 1. In the address bar of your browser, enter www.hecmsp.com.

Step 2. The HERMIT Servicing Module **login** screen is displayed. On the **login** screen, type your user name and password.

**Figure 2-2: Login Screen**

Step 3. Click **Login**. The HERMIT Servicing Module **Home** screen is displayed.

## 2.4 Navigating HERMIT

### 2.4.1 Home Screen

After you have logged in, the user will be on the default home screen as shown below.

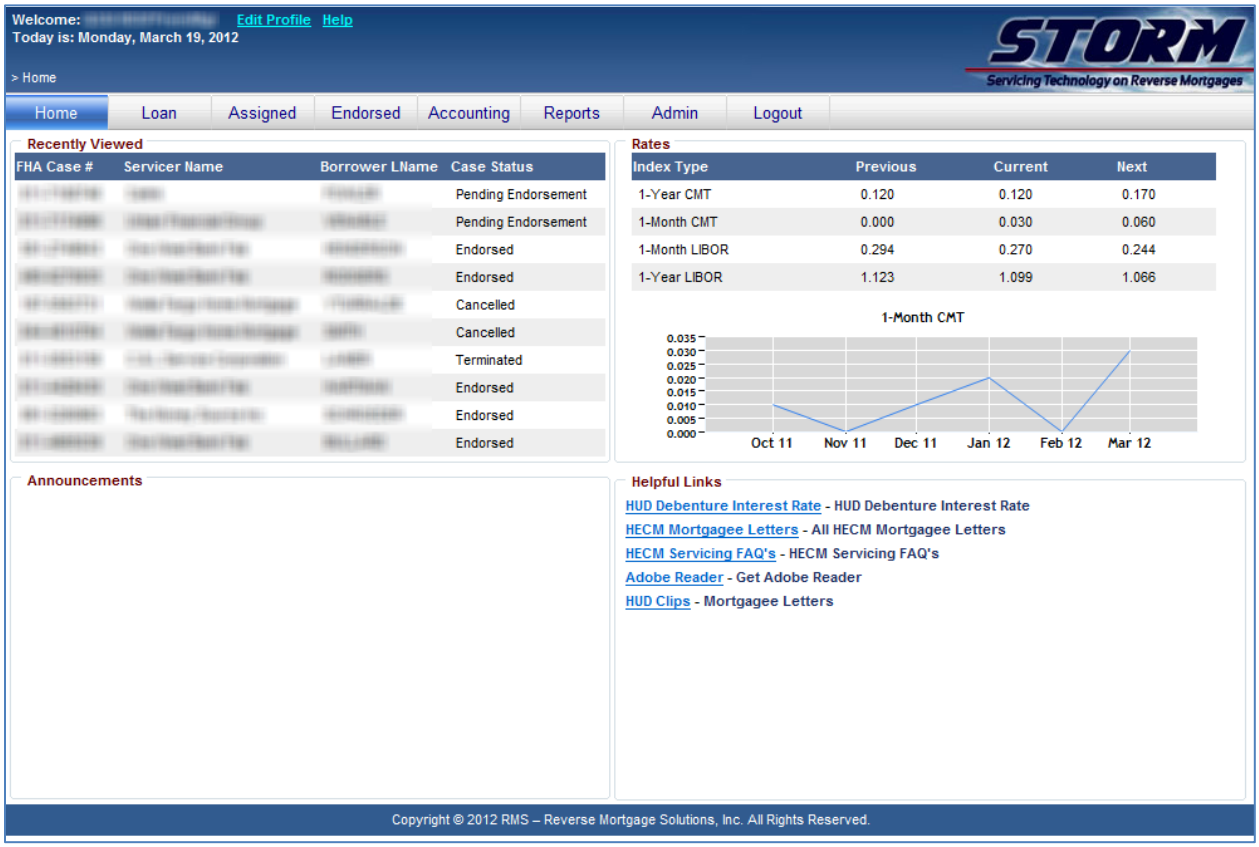


**Figure 2-3: The Home Screen**

On the home screen, there are several features which are explained in the table below. The screen is divided into sections which provide a quick overview of the most used functionalities.

| Home Screen Section | Description |
|---|---|
| **Recently viewed (Top left)** | A list of the last 10 FHA Cases that have been viewed by the user including servicer name, borrower name and the status of the loan. |
| **Rates (Top right)** | Lists previous, current, and next rates for certain index types along with a graph to show the trend. |
| **Announcements (Bottom left)** | Information about the HECM program or the application about key events. |
| **Helpful Links (Bottom right)** | Internal or external links to HUD policy and related information helpful to the user. Once a user clicks on a link, the site will be opened in a new browser. |

**Table 2-1: Description of the Home Screen Sections**

### 2.4.2 Constructing a Basic Search

Servicing Module users can query, review, and edit information at a detailed level for loans later in this user guide, instructions are provided on how to search for and setup specific types of loans in the application. This section provides tips to search for an individual loan and navigate Loan Search results.

When the search screen is first displayed, several fields will display "ALL" to allow the user to search for 'All Loans'. The user can enter or select different criteria to narrow the search results. Once a search is completed the results are displayed in the Search Results screen.

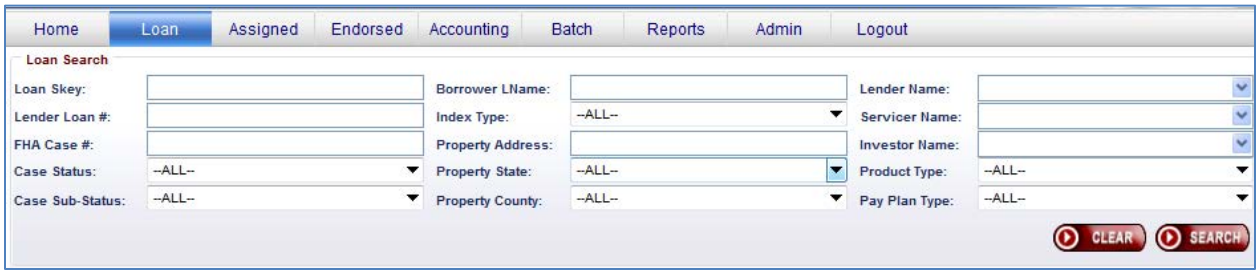


**Figure 2-4: Loan Search Screen**

#### 2.4.2.1 Search Criteria

To retrieve loans, the user can setup a search using different combinations. In general:

- Entering additional search criteria will retrieve more specific search results, but fewer loan records and vice versa.
- For single record user can search via full or partial numbers. Partial will provide numerous records.
    - Lender Loan #
    - FHA case #
    - Loan Skey
- Search can be done via partial entry to return results (no need to enter a *):
    - Borrower LName
    - Property address

Basic search criteria on the Loan Search screen are Lender Loan #, FHA Case # and/or Case Status.

### 2.4.3 Searching for a Loan

User can build a search using the criteria below.

#### 2.4.3.1 Loan Search Criteria

| Field | Description |
|---|---|
| **Loan Skey** | The Servicing Module system identification number unique to each loan. |
| **Lender Loan #** | Recorded identification number for each loan property (Enter a partial loan number, if the complete number is not known). |
| **FHA Case #** | FHA case number of the loan (Enter a partial FHA Case #, if the complete number is not known). |
| **Case Status** | Current high-level status of the loan, either suspense, pending IMIP payment, pending endorsement, endorsed, assigned, cancelled, or terminated. |

| Field | Description |
|---|---|
| **Case Sub-Status** | Detailed case sub-status of the loan. |
| **Borrower LName** | Last name of the borrower (Enter a partial name if the complete name is not known). |
| **Index Type** | Organization and type of interest rate based on the interest rates at which banks borrow unsecured funds from other, either 1 month-CMT, 1 month – LIBOR, 1 Yr CMT, 1 Yr LIBOR, No Index. |
| **Property Address** | Address of the loan property (Enter a partial address, if the complete address is not known). |
| **Property State** | State where the loan property is located. |
| **Property County** | The county where the mortgaged property is located. |
| **Lender Name** | Name of the company of record servicing the loan record. |
| **Servicer Name** | Name of the company of record servicing the loan record. |
| **Investor Name** | Name of the mortgage lender that owns/finances the loan record name. |
| **Product type** | HECM, HECM for Purchase, HECM – Refinance, HECM Standard, HECM Standard for Purchase, HECM Standard – Refinance, HECM Saver, HECM Saver for Purchase, HECM Saver – Refinance. |
| **Pay plan type** | The payment plan type chosen by the borrower, either line of credit, modified tenure, modified term, tenure, or term. |

**Table 2-2: Loan Search Criteria**

### 2.4.3.2 Writing Search Criteria

To search for a loan:

Step 1. Select the loan tab on the **Home** screen.

Step 2. On the **loan search** screen, enter single or multiple search criteria, typically by selecting the criteria from various dropdown boxes. In general, the more criteria the user selects, the fewer results will be returned from the query. In the example below, we have selected a Case Status of '**Suspense**', a property state of Alabama and a pay plan type of Line of Credit (LOC). This will narrow the search to only the loans that match the criteria.

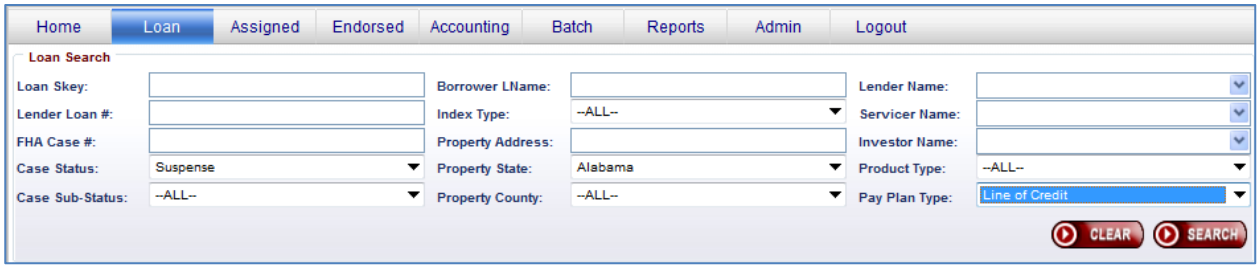


**Figure 2-5: Building a Search**

Step 3. Click **Search** and the results will be displayed.

Step 4. Click the **Clear** button to remove the previously entered search criteria and re-enter the new search criteria, if needed.

### 2.4.4 Navigating Search Results

In the search results table, each loan that meets the criteria of the search is displayed in a single row (called a table record), and there are 10 of these rows – or records – per page. The total number of records is shown in the bottom right of the screen (405). When the user clicks on a loan, the **Loan Balance** screen will be displayed for all loans except **Suspense** loans. For **Suspense** loans, the **Loan Setup** screen will be displayed. Only one loan can be selected at a time.

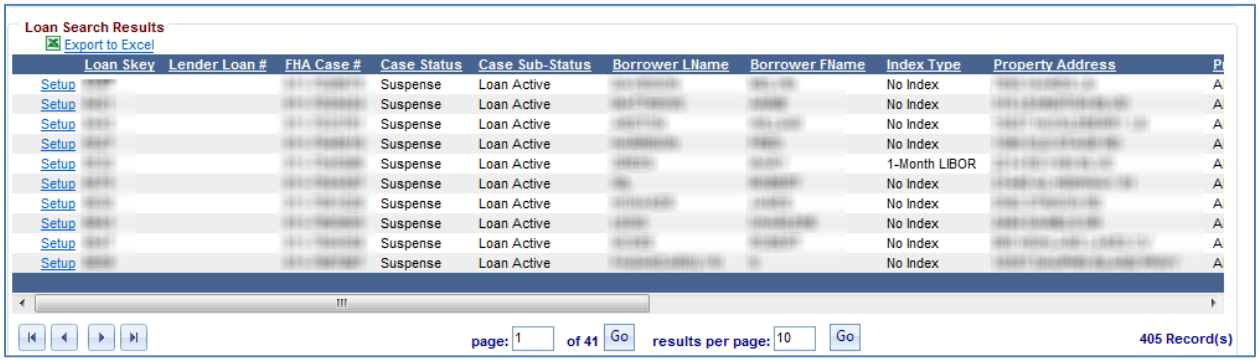


**Figure 2-6: Navigating Search Results**

Most likely, any general search performed will return more records than the user can view at one time. Likewise, for a single record, the user will not be able to view all the columns displayed in the loan search results table, unless the user uses the scroll bar at the bottom of the screen.

A suite of navigation tools is located at the bottom of the loan search results screen to help the user to navigate the table and the individual rows.

#### 2.4.4.1 Sorting Records

By default, the records in the search results table are sorted by Loan Skey number but the user can re-sort them by clicking on any column header. This will sort it in alpha or numeric order depending on the column. If the user clicks the header again, it will sort the opposite way. Some of the column headers that can be sorted by are Loan Skey, Lender Loan #, FHA Case #, Case Status, Borrower LName and Borrower FName.

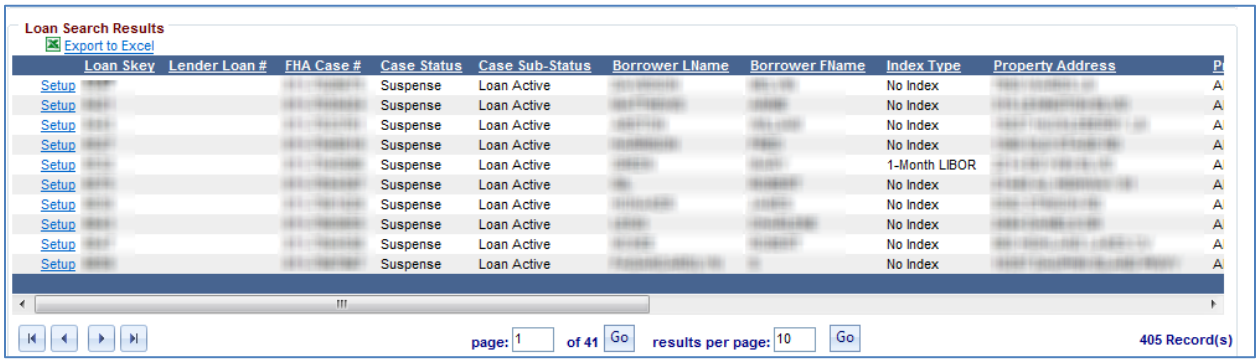


**Figure 2-7: Sorting Search Results**

#### 2.4.4.2 To See all the Columns in the Table

To see the remaining columns displayed in the **Loan Search Results** section, click and drag the horizontal scroll bar to the right.

**Figure 2-8: Navigating Search Results – Horizontal Bar**

#### 2.4.4.3 Scrolling by Page

To scroll down page by page, or to the very last or first page in the table, click the arrow buttons in the bottom left of the screen. Clicking the arrow to the far right will take the user to the last page. Clicking the arrow to the far left will take the user back to the first page. The arrows in the middle will take the user to the previous or subsequent page.

**Figure 2-9: Scrolling by Page**

#### 2.4.4.4 Navigating by Specific Page Number

To go to a specific page, enter the value beside the field page and click **Go**. To select the results per page, enter the value (max of 300) beside the field **results per page** and click **Go**.

**Figure 2-10: Navigating by Specific Page Number**

#### 2.4.4.5 Viewing the Number of Records Returned in a Query

View the total record count in the lower right corner at the bottom of the **Search Results** section.

**Figure 2-11: Viewing the Number of Records Returned**

### 2.4.5 Exporting Loan Search Results to Excel

The **Export to Excel** link will allow the user to export their **Loan Search** results to excel (Max of 10,000).

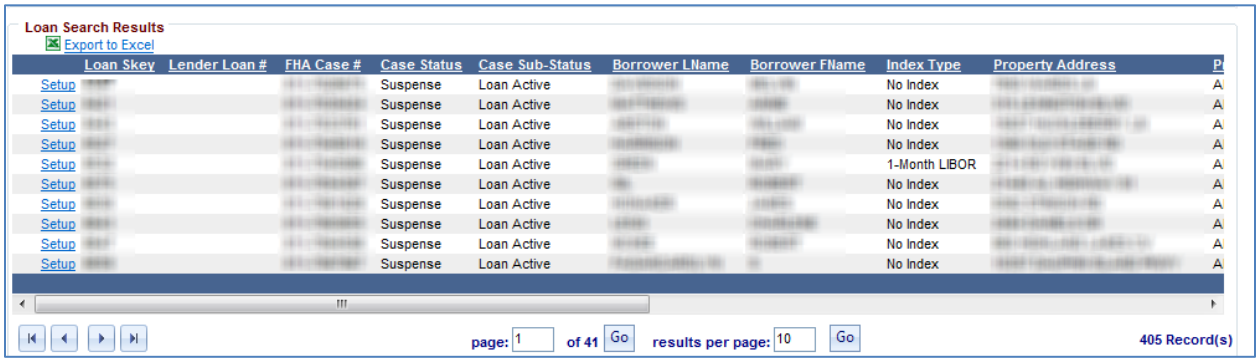


**Figure 2-12: Exporting Loan Search Results to Excel**

To export the Search Results table to Excel:

Step 1. Click the **Export to Excel** link at the top left of the list of the **Search** results

Step 2. On the File Download dialog box, click **Open** to export the search results to Excel.

Step 3. View or modify the search results when Excel opens a file.

Step 4. Click **Save** option to save the file to the desired location**.**

### 2.4.6 Top Menu Bar and Loan Balance Screen

From the **Home** screen, click on a recently viewed loan to display the **Loan Balance** screen. User can also click on any loan to take them to the **Loan Balance** screen.

- Top Menu Bar (Arrow- 1):
  - There are up to nine Servicing Module tabs available for selection, depending on the user's security permissions. Users with specific user permissions will be able to see specific tabs.
- Go to loan search link (Arrow- 2):
  - The loan balance screen shows a Go to Loan Search link in the upper left corner under the words "product type" which will take the user back to the original loan search.
- Print loan details (Arrow- 3):
  - It shows a print loan details link which allows user to print the loan details.
- Pie Chart and Bar Graph (Arrow- 4):
  - On the loan balance screen, there is pie chart and bar graph for the loan balance information. The pie chart will show what percentage of the loan balance is MIP, Interest, Principal, and Service Fee Set Aside. The bar graph will show the loan balance and max claim amount.
- Audit Information (Arrow- 5):
  - At the bottom of the screen, there is an audit information box. The box will show the last time the information on the screen was changed. The box displays the create date, created by, change date, and changed by fields.

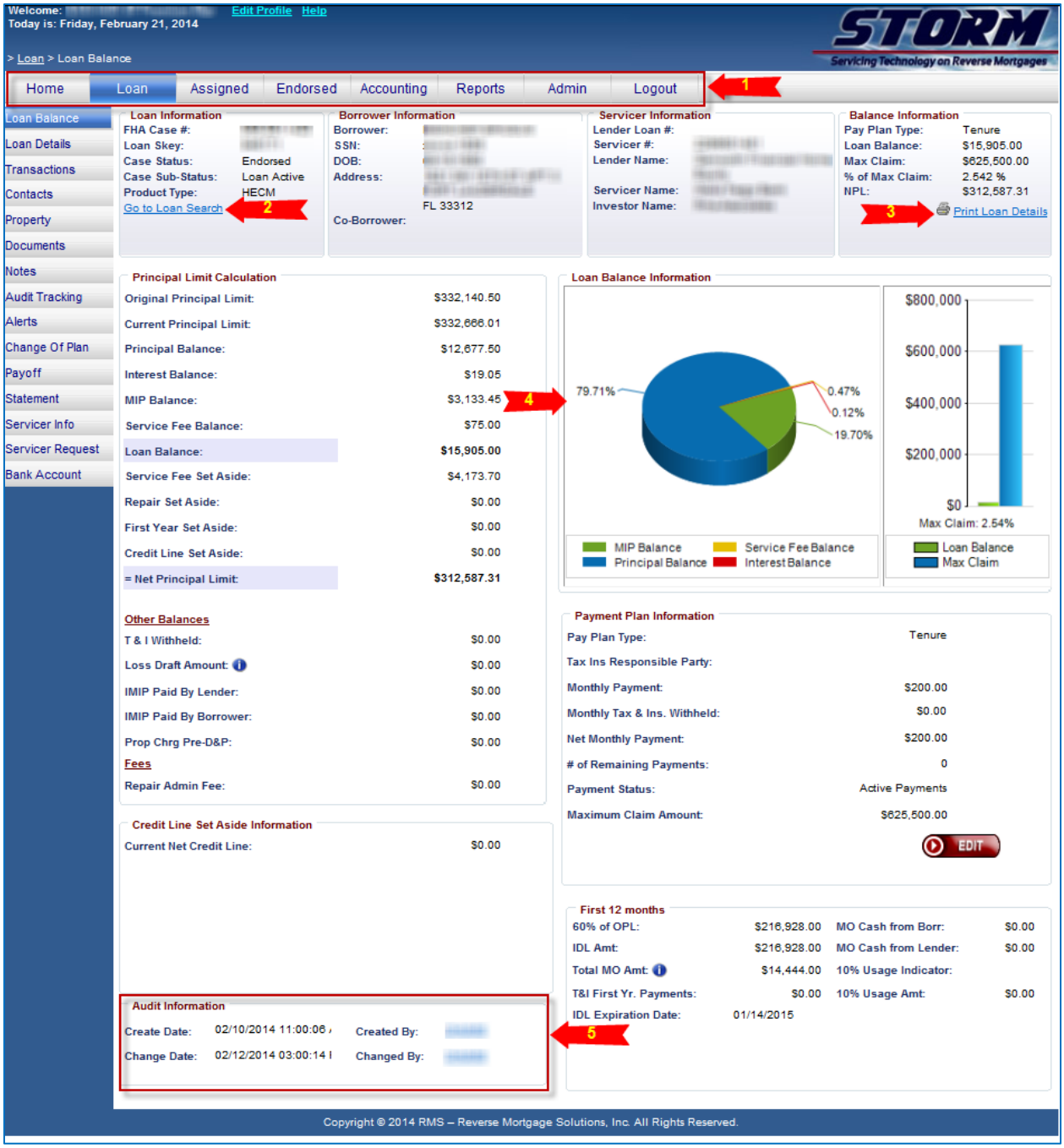


**Figure 2-13: Example of the Top Menu Bar**

Table 2-4 describes the menu bar tabs at the top of the screen in more detail.

| Top Menu bar | Description |
|---|---|
| **Home** | • Lists the loans that were recently viewed, their FHA case #, Servicer Name, Borrower Name, and Case Status.<br>• Lists previous, current, and next rates for certain index types.<br>• Lists helpful links that can be added by certain user roles.<br>• Lists announcements that can be added by certain user roles. |

| Top Menu bar | Description |
|---|---|
| **Loan** | This tab will enable the user to initiate a loan search using various search criteria. |
| **Assigned** | Click this tab to setup or search for servicing timelines on assigned loans: Compliance, Disposition, Requests, Foreclosures, Bankruptcy, Release, Claims and REO (These are available according to the user role). |
| **Endorsed** | Click this tab to setup or search for servicing timelines on endorsed loans: Compliance, Disposition, Requests, Foreclosures, Bankruptcy, Release, and Claims (These are available according to the user role). |
| **Accounting** | Click this tab to work with transmittals, premiums, claims, refunds, disbursements, and authorizations (These are available according to the user role). |
| **Batch** | Click this tab to initiate batch uploads for loan setup, transactions, servicer transfers. This tab also enables the user to transfer loans to other servicers. |
| **Reports** | Click this tab to generate daily and monthly reports. |
| **Admin** | Click this tab to perform several Admin activities such as denoting a Servicer as "Do Not Pay". This tab has very limited access and is provided to select HUD Staff. |
| **Logout** | Exit the application. |

**Table 2-3: Description of the Servicing Module Top Menu Bar**

### 2.4.7 Side Menu Bar

The side menu bar appears on the left side of the application from top to bottom when the user clicks on a loan in the search results screen on the loan tab. There can be up to sixteen tabs available for selection, depending on the user's security permissions. Not all users will be able to see all tabs.

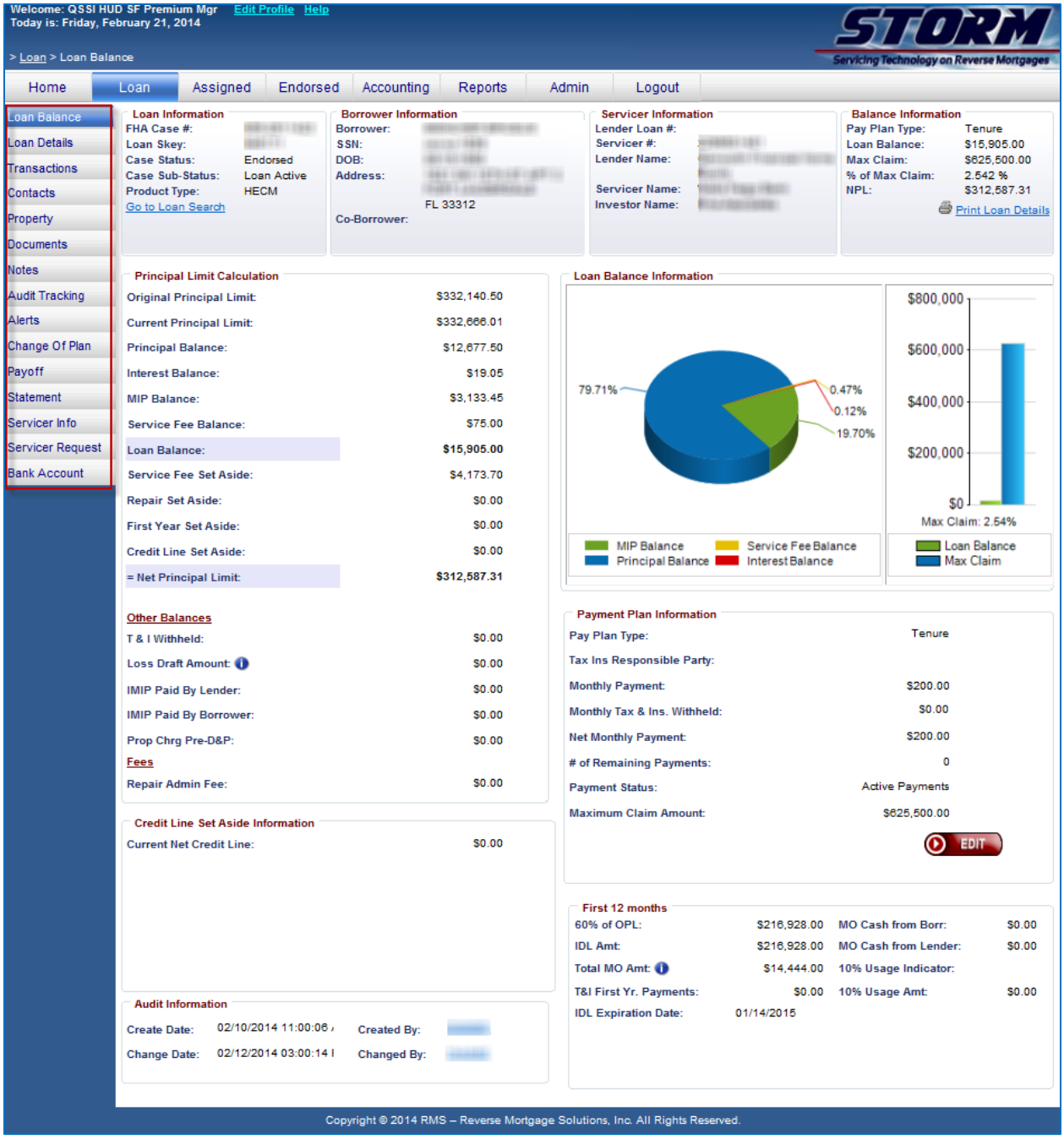


**Figure 2-14: Example of the Side Menu Bar**

The menu bar on the left side of the screen consists of these values from top to bottom:

| Side Menu bar | Description |
|---|---|
| **Loan Balance** | Allows the user to view the Loan balance details and payment plan information for the loan that has been queried. |
| **Loan Details** | Allows the user to view the loan details to include the loan rates, loan dates and the 1st and 2nd mortgage information. |
| **Transactions** | Allows the user to create, view and edit transactions in the system depending on the user's permissions. |

| Side Menu bar | Description |
|---|---|
| **Contacts** | Allows the user to create, view and edit the borrower, co-borrower and additional contacts for the loan depending on their permissions. They can also be deleted except for borrower and co-borrower. |
| **Property** | Allows the user to edit property details, and upload or delete a property photo depending on their permissions. |
| **Documents** | Allows the user to upload (PDF only), delete and view documents for the loan depending on their permissions. |
| **Notes** | Allows the user to view, delete and create notes depending on their permissions. The notes tab displays notes that have been added by the user and system generated notes. |
| **Audit tracking** | Allows the user to view events that have occurred in the Servicing Module during the life of the loan. |
| **Alerts** | Allows the user to view alerts for critical events that occur on the loan. New alerts can also be added in the system that can be viewed here. |
| **Change of plan** | Allows the user to change a loan's payment plan if a borrower elects to do so. This screen will only allow user with the authorized permissions to change the pay plan. Payment plans can be changed for endorsed and assigned loans. |
| **Payoff** | Allows the user to view and print the payoff information for the loan. |
| **Statement** | This tab displays the monthly statement amount details as of the selected reporting period. Only authorized users have access to the Statement screen. |
| **Disbursement** | This screen displays the Notes disbursement transactions. The screen also allows the user to create disbursement transactions. |
| **Servicer Info** | This screen allows a user with the appropriate permissions to transfer and servicer or investor and also to update bank account information. |
| **Servicer request** | Allows the user to create an endorsed or assigned timeline depending on their permissions. |
| **Bank Account** | This screen allows authorized users with the ability to edit the Payment Method and Borrower's Bank Account information. |

**Table 2-4: Description of the Servicing Module Side Menu Bar**

#### 2.4.7.1 Information Help Feature

On various screens there is a feature to help the user obtain relevant information. This feature is designated on various screens by a circle with an "i" in the middle of it as shown below. Hovering over the information button will display a short description of the field.

**Figure 2-15: Information Help Feature**

## 2.4.8 About your HERMIT Password

### 2.4.8.1 Unsuccessful Login Attempts or Forgotten Passwords

**Figure 2-16: Resetting Password**

If a user makes three unsuccessful login attempts, the account will be locked. When this happens, the user can have their password reset with the help of the Help Desk.

On the login screen, enter the email address associated with the user access account. The request will be emailed to the HERMIT Help Desk, the password will be reset, and the user will be notified through the users email on record.

### 2.4.8.2 Changing Your Password

When the user is granted access to HERMIT, the login credentials and passwords are sent via two separate emails. We recommend you change the password when you login for the first time. All

passwords in the HERMIT system must have at least eight (8) characters. All passwords must also contain alphabetic and non-alphabetic characters. Non-alphabetic characters include numbers (0-9) and punctuation. We recommend that you do not write down or share your password.

To change the password:

Step 1. Once you've logged in, at the top of the screen, click the **Edit Profile** link.

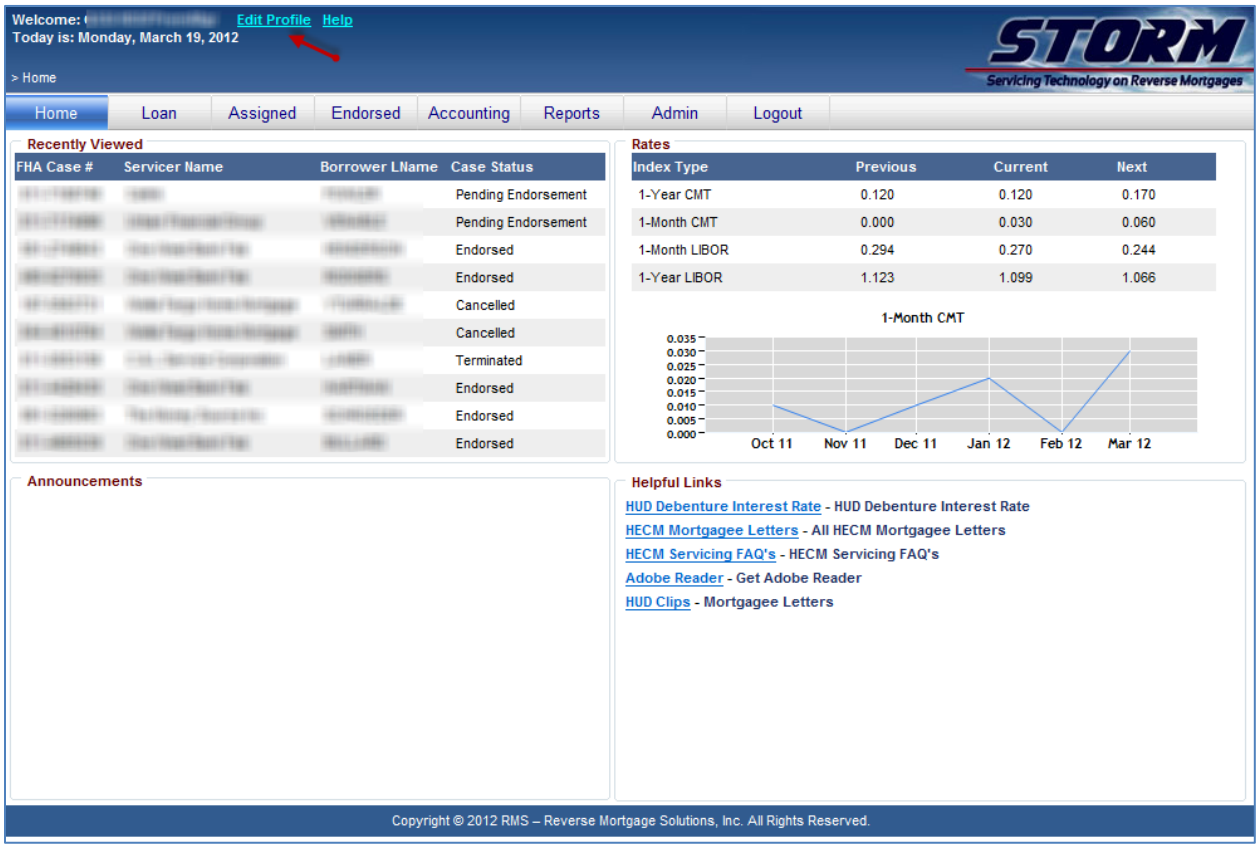


**Figure 2-17: Edit Profile on Home Screen**

Step 2. Click the **Password** tab.

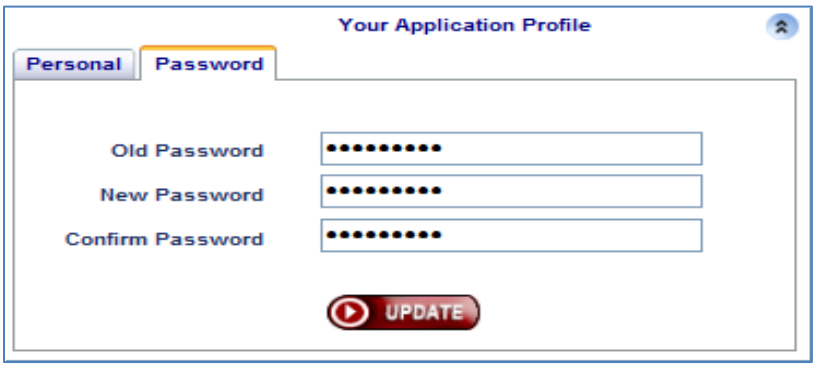


**Figure 2-18: Password Tab**

Step 3. Type in your old password and new password, and confirm the new password.

Step 4. Click **Update** and you can continue working on the system. Next time the user will have to log in using the new password.