APPENDIX A: ACRONYMS

APPENDIX A. ACRONYMS

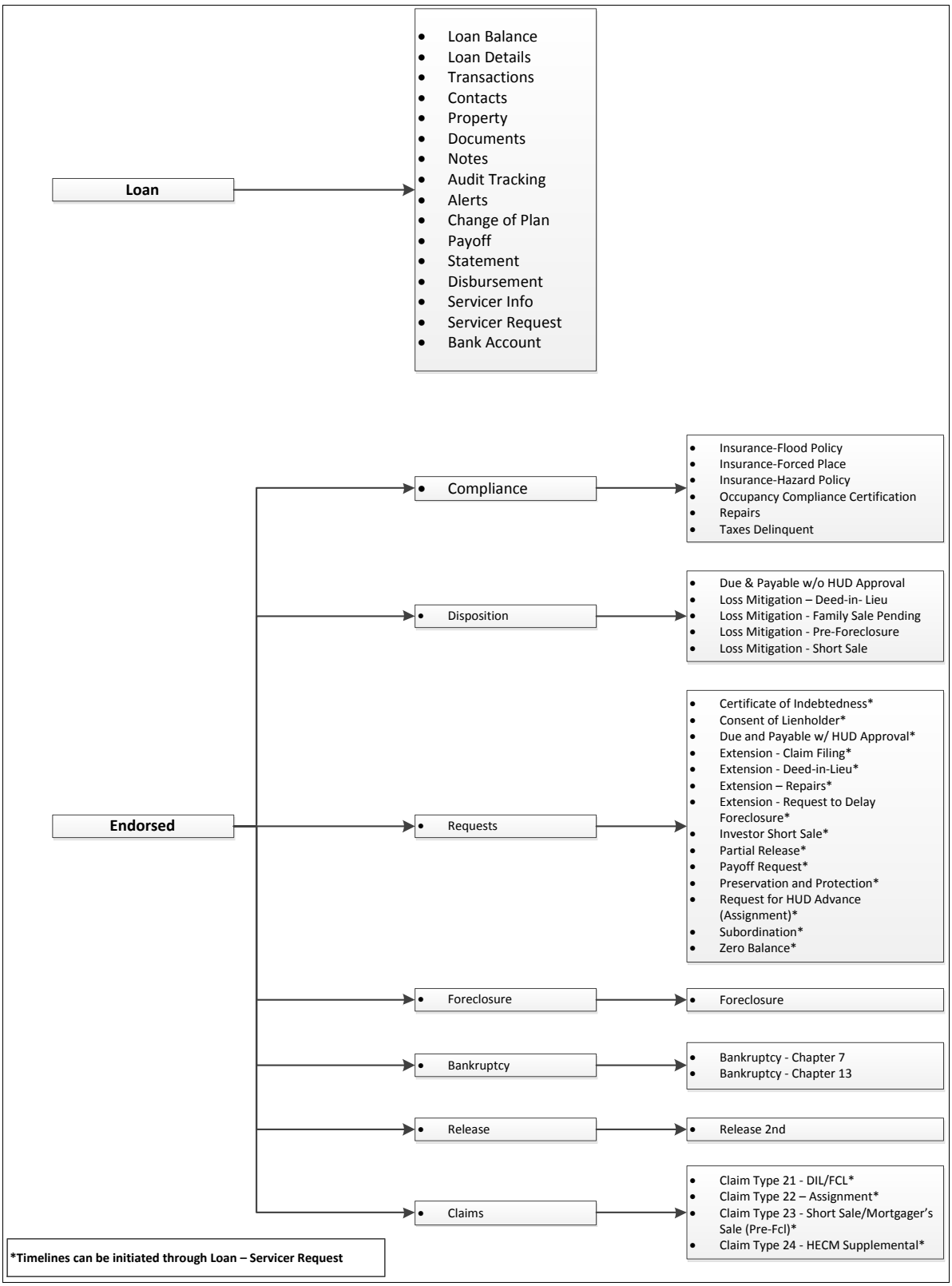
Acronym	Description
AAR	Applicant Access Request.
ABA	American Bankers Association.
ACH	Automated Clearing House.
ADJ	Adjustment.
ADP	Automatic Data Processing.
ARM	Adjustable Rate Mortgage.
BANKO	Bankruptcy and Deceased Information.
B2G	Business To Government.
BPS	Basis Points.
BSP	Business Service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

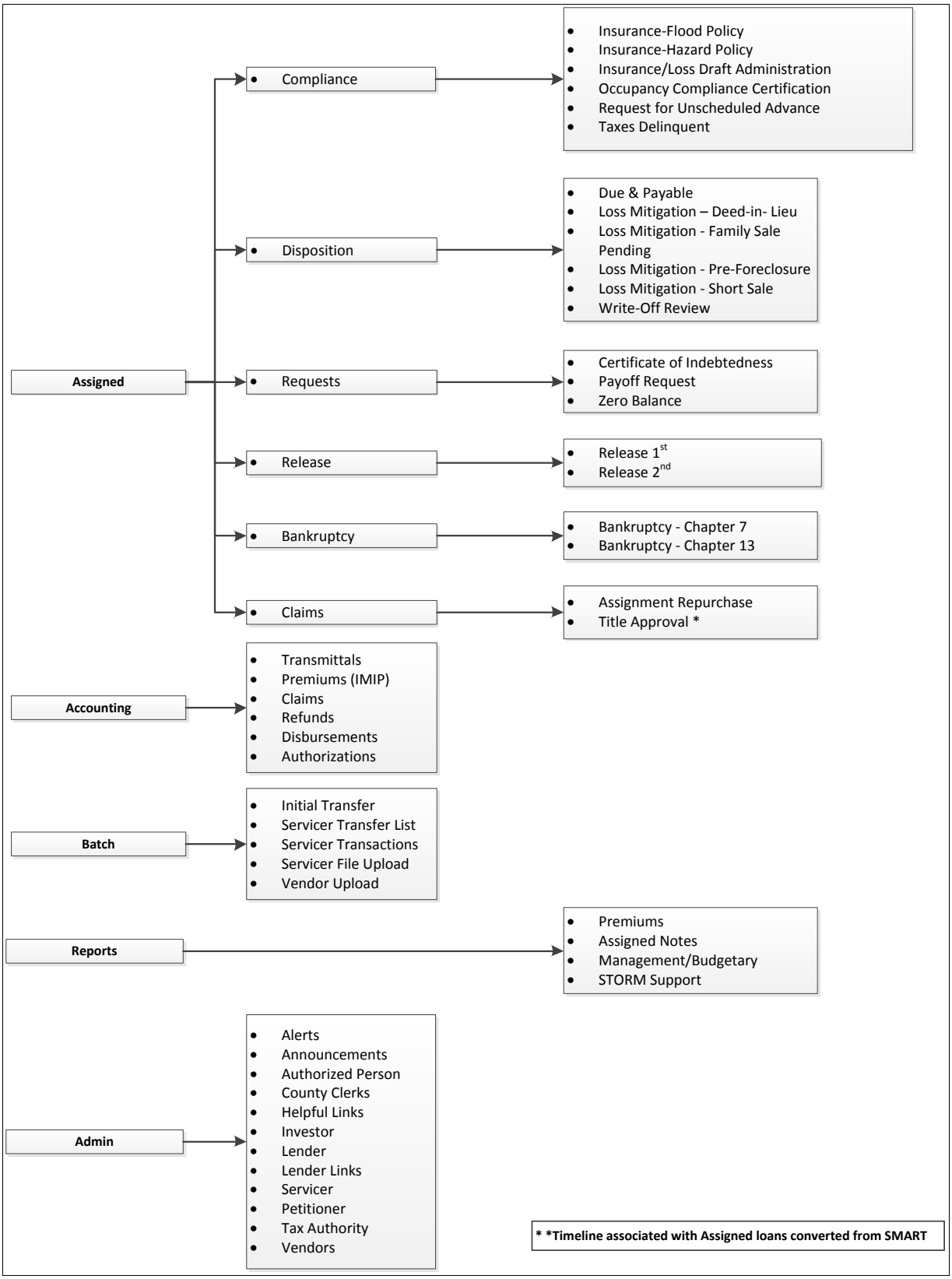
Acronym	Description
GLD	General Ledger Division.
GTM	Government Technical Monitor.
HECM	Home Equity Conversion Mortgage.
HECM SP	Home Equity Conversion Mortgage Service Provider.
HERMIT	Home Equity Reverse Mortgage Information Technology.
HITS	HUD Information Technology Service.
HOA	Homeowner's Association.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

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

APPENDIX B: SERVICING MODULE MENU MAP

APPENDIX B.SERVICING MODULE MENU MAP




Assigned
Compliance
Insurance-Flood Policy
Insurance-Hazard Policy
Insurance/Loss Draft Administration
Occupancy Compliance Certification
Request for Unscheduled Advance
Taxes Delinquent
Disposition
Due & Payable
Loss Mitigation – Deed-in- Lieu
Loss Mitigation - Family Sale Pending
Loss Mitigation - Pre-Foreclosure
Loss Mitigation - Short Sale
Write-Off Review
Requests
Certificate of Indebtedness
Payoff Request
Zero Balance
Release
Release 1st
Release 2nd
Bankruptcy
Bankruptcy - Chapter 7
Bankruptcy - Chapter 13
Claims
Assignment Repurchase
Title Approval *
Accounting
Transmittals
Premiums (IMIP)
Claims
Refunds
Disbursements
Authorizations
Batch
Initial Transfer
Servicer Transfer List
Servicer Transactions
Servicer File Upload
Vendor Upload
Reports
Premiums
Assigned Notes
Management/Budgetary
STORM Support
Admin
Alerts
Announcements
Authorized Person
County Clerks
Helpful Links
Investor
Lender
Lender Links
Servicer
Petitioner
Tax Authority
Vendors
* *Timeline associated with Assigned loans converted from SMART

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

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

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

Item No.	Description
27.	Added new Section 6.6.8 Editing a Non Borrowing Spouse Contact
28.	Updated Fig 6-77 View Monthly Statement Screen to display the LESA fields added to the Monthly Statement Details
29.	Added New Section 6.15.8 Performing a Life Expectancy Set Aside Disbursement
30.	Added New Section 6.19.2.5 Reprint Void Check
31.	Added Fig 6-101 Reprint Check(s) Message
32.	Added Fig 6-102 Printer Paper Message
33.	Updated Fig 7-36 Timelines Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
34.	Updated Fig 7-40 Edit Servicing Management-Endorsed Due and Payable w/o HUD Approval to display the new sequence of timeline steps.
35.	Updated Fig 7-41 Timeline Steps-Endorsed Due and Payable w/o HUD Approval to display the sequence of timeline steps.
36.	Updated Section 7.2.2.5 Loss Mitigation Pre Foreclosure Step 8 and Step 10 to include renamed step "Servicer Prepares Foreclosure Document
37.	Updated Fig-7-58 Timeline Steps-Endorsed Pre-Foreclosure to display the sequence of timeline steps
38.	Updated Fig-7-59 Edit-Step to Endorsed Pre-Foreclosure to display the step “Servicer Prepares Fcl Checklist/HUD Form renamed as "Servicer Prepares Foreclosure Documents"
39.	Updated Fig 7-65 Edit Servicing Management -Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
40.	Updated Fig-66 Timeline Steps-Endorsed Foreclosure to display renamed step "Sale/Refer to REO to "Foreclosure Sale Date" and display the new sequence of timeline steps.
41.	Updated Fig 7-87 Edit Servicing Management Screen- Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
42.	Updated Fig-7-88 Timeline Steps -Endorsed Due and Payable w/HUD Approval to display the new sequence of timeline steps.
43.	Updated Fig- 7-92 Edit Servicing Management Screen -Endorsed Claim Filing -Steps were arranged as per calendar days
44.	Updated Fig- 7-93 Timeline Steps -Endorsed Claim Filing -Steps were arranged as per calendar days
45.	Added New Section 7.3.1.14 Extension-Late Notification of Death
46.	Added Fig-7-146 Setup Search-Endorsed-Late Notification of Death
47.	Added Fig-7-147 Edit Servicing Management Screen-Endorsed Late Notification of Death
48.	Added Fig-7-148 Timeline Steps-Endorsed Late Notification of Death
49.	Added Fig-7-149 Edit Step Window-Endorsed Late Notification of Death
50.	Added Fig-7-150 Edit Step- Endorsed Late Notification of Death
51.	Added Fig-7-151 New Step-Endorsed Late Notification of Death
52.	Added New Section 7.3.1.15 Extension-Hardest Hit Fund

Item No.	Description
53.	Added Fig-7-152 Setup Search-Endorsed-Hardest Hit Fund
54.	Added Fig-7-153 Edit Servicing Management Screen-Endorsed Hardest Hit Fund
55.	Added Fig-7-154 Timeline Steps-Endorsed Hardest Hit Fund
56.	Added Fig-7-155 Edit Step Window-Endorsed Hardest Hit Fund
57.	Added Fig-7-156 Edit Step- Endorsed Hardest Hit Fund
58.	Added Fig-7-157 New Step-Endorsed Hardest Hit Fund
59.	Added New Section 7.3.1.16 Extension-Property Charge Loss Mitigation
60.	Added Fig-7-158 Setup Search-Endorsed-Property Charge Loss Mitigation
61.	Added Fig-7-159 Edit Servicing Management Screen-Endorsed Property Charge Loss Mitigation
62.	Added Fig-7-160 Timeline Steps-Endorsed Property Charge Loss Mitigation
63.	Added Fig-7-161 Edit Step Window-Endorsed Property Charge Loss Mitigation
64.	Added Fig-7-162 Edit Step- Endorsed Property Charge Loss Mitigation
65.	Added Fig-7-163 New Step-Endorsed Property Charge Loss Mitigation
66.	Added New Section 7.3.1.17 Extension-Appraisal
67.	Added Fig-7-164 Setup Search-Endorsed-Appraisal
68.	Added Fig-7-165 Edit Servicing Management Screen-Endorsed Appraisal
69.	Added Fig-7-166 Timeline Steps-Endorsed Appraisal
70.	Added Fig-7-167 Edit Step Window-Endorsed Appraisal
71.	Added Fig-7-168 Edit Step- Endorsed Appraisal
72.	Added Fig-7-169 New Step-Endorsed Appraisal
73.	Added New Section 7.3.1.18 Extension-Other
74.	Added Fig-7-170 Setup Search-Endorsed-Other
75.	Added Fig-7-171 Edit Servicing Management Screen-Endorsed Other
76.	Added Fig-7-172 Timeline Steps-Endorsed Other
77.	Added Fig-7-173 Edit Step Window-Endorsed Other
78.	Added Fig-7-174 Edit Step- Endorsed Other
79.	Added Fig-7-175 New Step-Endorsed Other
80.	Added a Note to section 8.3.7.2
81.	Added additional steps for Assignment Denied- No Funds Due HUD Section 8.3.7.2