

**Home Equity Reverse Mortgage Information  
Technology  
(HERMIT)**

**HERMIT Claims Mapping Document  
for Claim Types 21, 22, 23 and 24**

**Published Date: 12/01/2014**

## Claim Type 21 – Foreclosure or DIL Mapping

Item #	Description	Mapping
<b>Part A</b>	<b>Part A</b>	<b>Part A</b>
Item 8	Due Date of Last Complete Installment Paid	Auto-populated with the last day of the month on Item 29 date and allows edit.
Item 9	Date of Possession and Acquisition of Marketable Title	If DIL: Auto-populated with 11b date.  If Foreclosure: Property Vacant after Foreclosure Sale = Yes, then auto-populated with Marketable Title Date from the Disposition data section. Property Vacant after Foreclosure Sale = No, then auto-populated with Eviction Completed Date from the Disposition data section.
Item 10	Date Deed or Assignment Filed for Record or Date of Closing or Appraisal	If Sale Based Claim: Auto-populated with Sale Closing Date from the Disposition data section. If Appraisal Based Claim: Auto-populated with Item 9 + 6 months.
Item 11	Date of Foreclosure Proceedings (a) Instituted or (b) Date of Deed-in-Lieu	If Foreclosure: Auto-populated with the Date First Legal to Commence Foreclosure from the Disposition data section. If DIL: Auto-populated with the DIL completed date from the Disposition data section.
Item 14	Mortgagee's Reference Number (max 15 digits)	Auto-populated with Lender Loan # on the Loan Details screen within Loan Module.
Item 17	Unpaid Loan Balance as of Date in Item 8	Auto-populated with Unpaid balance as of the date in block 8
Item 19	Expiration Date of Extension to Foreclose/Assign	Auto-populated with the Expiration date of the Approved extension to either take first legal to commence Foreclosure or obtain Deed In Lieu from the Disposition data section.
Item 20	Date of Notice/Extension to Convey	Auto-populated with the Extension Expiration date on the Extension-Claim Filing timeline.
Item 21	Date of Release of Bankruptcy	Auto-populated with complete date of 'Bankruptcy - Chapter 7 (Endorsed)' or 'Bankruptcy - Chapter 13 (Endorsed)' Step = "Discharged" on Bankruptcy Timeline.
Item 24	Is Property Conveyed Damaged? Yes or No	Auto-populated from Property Info screen within Loan Module  Note: The Servicer to accept receipt of hazard insurance proceeds on the claim form CT21 by entering "yes" in the Property Information screen and the information will be auto-populated in Item 24. The user would then enter the date of the loss in the "Date of HUD Approval/Certificate" date field in Item 25. The user would also enter the amount of the Recovery or Estimate of Damage in the Property Information screen would then auto-populate Item 27. <b><u>(Note Added 9/2/2014)</u></b>
Item 26	Type of Damage	Auto-populated from Property Info screen within Loan Module.
Item 27	Recovery or Estimate of Damage	Auto-populated from Property Info screen within Loan Module
Item 29	Deficiency Judgment Code	Auto-populated with Due and Payable Notification Date.
Item 30	Authorized Bid Amount	Auto-populated with Appraisal Amount (obtained 15 days prior to Foreclosure Sale) from the Disposition data section.
Item 34	Brief Legal Description of the Property	Auto-populated with Legal Description from Property Info screen within Loan Module.
Item 40	If Bankruptcy Filed, Enter Date Filed	Auto-populated only if Item 21 is populated. Populated with complete date of Bankruptcy - Chapter 7 (Endorsed) timeline step = "BNK Filed - Chapter 7" or Bankruptcy - Chapter 13 (Endorsed) timeline step = "BNK Filed - Chapter 13" on Bankruptcy Timeline

## Claim Type 21 – Foreclosure or DIL Mapping

Item #	Description	Mapping
Item 41	If Conveyed/Assigned Damaged, Date Damage Occurred	Auto-populated with Date of Damage on Property Info screen from Loan Module.
<b>Part B</b>	<b>Part B</b>	<b>Part B</b>
Item 108	Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance)	If Sale Based: Auto-populated with Sale Price from the Disposition data section.  If Appraisal Based: Auto-populated with Appraisal Amount (15 days prior to 6-month marketing period) from the Disposition data section. <b>Note:</b> Item 108 will be adjusted if does not comply with Sale Price check.
<b>Part C</b>	<b>Part C</b>	<b>Part C</b>
Item 206 - 261	Disbursements for Protection & Preservation	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation. <b>Note:</b> Expense must be incurred within HUD established timeframes.
<b>Part D</b>	<b>Part D</b>	<b>Part D</b>
Item 305	Disbursements for HIP, Taxes, Ground Rents and Water Rates, Eviction Costs and Other Disbursements not Shown Elsewhere. (Do not include penalties for late payment). Only Costs incurred between the dates in Items 8 and 10 of Part A are allowed. Enter on Line 111, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.  Service Fee is auto-populated.
Item 306	Attorney/Trustee Fees - Enter on Line 112, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 307	Foreclosure, Acquisition, Conveyance, and other Costs - Enter on Line 113, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 308	Taxes on Deed - Enter on Line 117, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements.  <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 309	Special Assessments - Enter on Line 120, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 310	Bankruptcy - Enter on Line 114, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 310 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 311	Mortgage Insurance Premiums - Enter on Line 122, Part B	Auto-populated from Loan Transaction screen – Transaction Category Monthly MIP accruals with Effective Date of month > month of Item 8 and <= month of Item 10.
<b>Part E</b>	<b>Part E</b>	<b>Part E</b>
Item 406	Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 127, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower.
Item 407	Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 128, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Owed to Borrower.

## Claim Type 21 – Foreclosure or DIL Mapping

Item #	Description	Mapping
Item 408	Additional Closing Costs at Settlement (Enter on Line 129, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional.
Item 409	Appraisal Fee (Enter on Line 130, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.

## Claim Type 22 – Optional Assignment

<b>Item #</b>	<b>Description</b>	<b>Mapping</b>
<b>Part A</b>	<b>Part A</b>	<b>Part A</b>
Item 8	Due Date of Last Complete Installment Paid	Auto-populated with same date as Item 10
Item 10	Date Deed or Assignment Filed for Record or Date of Closing or Appraisal	Auto-populated with Complete Date of Step: 'Claim Type 22 - Assignment (Endorsed)' Step = "Assignment to HUD sent for recording/Servicer Files Claim Type 22 - Form 27011" on CT 22 timeline.
Item 14	Mortgagee's Reference Number (max 15 digits)	Auto-populated with Lender Loan # on the Loan Details screen within Loan Module.
Item 17	Unpaid Loan Balance as of Date in Item 10	Auto-populated with "Total Payoff Amount" as of the date in Item 10
Item 20	Date of Notice/Extension to Convey	Auto-populated with Complete Date of Step: 'Claim Type 22 - Assignment (Endorsed)' Step = "Submit Assignment Request to HUD" on CT 22 timeline.
Item 34	Brief Legal Description of the Property	Auto-populated with Legal Description from Property Info screen within Loan Module.
<b>Part C</b>	<b>Part C</b>	<b>Part C</b>
N/A	N/A	N/A
<b>Part D</b>	<b>Part D</b>	<b>Part D</b>
N/A	N/A	N/A
<b>Part E</b>	<b>Part E</b>	<b>Part E</b>
N/A	N/A	N/A

### Claim Type 23 – Mortgagor’s Sale Mapping

Item #	Description	Mapping
<b>Part A</b>	<b>Part A</b>	<b>Part A</b>
Item 8	Due Date of Last Complete Installment Paid	If Due and Payable, then auto-populated with the Due and Payable date.  Else, auto-populated with date on Item 10.
Item 10	Date Deed or Assignment Filed for Record or Date of Closing or Appraisal	Auto-populated with the sale closing date of the Mortgagor’s short sale from the Disposition data section.
Item 11	Date of Foreclosure Proceedings (a) Instituted or (b) Date of Deed-in-Lieu	Servicer will enter this date if Foreclosure was instituted prior to Mortgagor’s Short Sale. Editable on the Claims Worksheet screen.
Item 14	Mortgagee's Reference Number (max 15 digits)	Auto-populated with Lender Loan # on the Loan Details screen within Loan Module.
Item 17	Unpaid Loan Balance as of Date in Item 8	Auto-populated with Unpaid balance as of the date in block 8
Item 24	Is Property Conveyed Damaged? Yes or No	Auto-populated from Property Info screen within Loan Module  Note: The Servicer to accept receipt of hazard insurance proceeds on the claim form CT23 by entering “yes” in the Property Information screen and the information will be auto-populated in Item 24. The user would then enter the date of the loss in the “Date of HUD Approval/Certificate” date field in Item 25. The user would also enter the amount of the Recovery or Estimate of Damage in the Property Information screen would then auto-populate Item 27. <b><u>(Note Added 9/2/2014)</u></b>
Item 26	Type of Damage	Auto-populated from Property Info screen within Loan Module
Item 27	Recovery or Estimate of Damage	Auto-populated from Property Info screen within Loan Module
Item 30	Authorized Bid Amount	Auto-populated with the Appraisal Amount from the Disposition data section.
Item 34	Brief Legal Description of the Property	Auto-populated with Legal Description from Property Info screen within Loan Module.
Item 41	If Conveyed/Assigned Damaged, Date Damage Occurred	Auto-populated with Date of Damage on Property Info screen from Loan Module.
<b>Part B</b>	<b>Part B</b>	<b>Part B</b>
Item 108	Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance)	Pre-fill with Sale Price of the Mortgagor’s Short Sale from the Disposition data section.  <b>Note:</b> Item 108 will be adjusted if does not comply with Sale Price check.
<b>Part C</b>	<b>Part C</b>	<b>Part C</b>
Item 206 - 261	Disbursements for Protection & Preservation	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation.  <b>Note:</b> Expense must be incurred within HUD

## Claim Type 23 – Mortgagor’s Sale Mapping

Item #	Description	Mapping
		established timeframes.
<b>Part D</b>	<b>Part D</b>	<b>Part D</b>
Item 305	Disbursements for HIP, Taxes, Ground Rents and Water Rates, Eviction Costs and Other Disbursements not Shown Elsewhere. (Do not include penalties for late payment). Only Costs incurred between the dates in Items 8 and 10 of Part A are allowed.	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes. Service Fee is auto-populated.
Item 306	Attorney/Trustee Fees	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 307	Foreclosure, Acquisition, Conveyance, and other Costs	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 308	Taxes on Deed	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements.  <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 309	Special Assessments	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 310	Bankruptcy	N/A
Item 311	Mortgage Insurance Premiums	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category Monthly MIP accruals with Effective Date of month > month of Item 8 and <= month of Item 10.
<b>Part E</b>	<b>Part E</b>	<b>Part E</b>
Item 406	Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 127, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower.
Item 407	Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 128, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Owed to Borrower.
Item 408	Additional Closing Costs at Settlement (Enter on Line 129, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional.
Item 409	Appraisal Fee (Enter on Line 130, Part B)	If Due and Payable: Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.

## Claim Type 24 - Supplemental

Item #	Description	Mapping
<b>Part A</b>	<b>Part A</b>	<b>Part A</b>
Item 6	Date Form Prepared	System Date, tied to step where 27011 is submitted to HUD.  System shall display a validation error message if Servicer exceeds the 45 day limit to re submit the claim. Note: The latest complete date for the timeline step "HUD Decision -Pending Additional Info" must be used to validate the 45 day limit for Servicer for claim resubmission.
Item 17	Unpaid Loan Balance as of Date in Item 8	Editable field to allow entry of difference amount from the original filed claim CT 21/23. Amount entered cannot be negative.
Item 19	Expiration Date of Extension to Foreclose/Assign	If original claim is CT21, this field is editable. If original claim is CT23, this field is NOT editable.
Mortgagee's Comments	Mortgagee's Comments, if any	This field is autopopulated from Original claim the Borrower and Co-Borrowers Date of Death (if populated), and explanation (if Item 4 Default Reason Code = 15-Other).  Also editable on the Claims Worksheet screen for Mortgagee.
HUD's Comments	HUD's Comments, if any	This field is autopopulated from Original claim.  Editable by HUD on the Claims Worksheet screen.
<b>Part B</b>	<b>Part B</b>	<b>Part B</b>
Item 108	Sale/Bid or Appraisal Value (for Coinsurance or Non conveyance)	Editable field to allow entry of difference amount from the original filed claim CT 21/23. Amount entered cannot be negative.
<b>Part C</b>	<b>Part C</b>	<b>Part C</b>
Item 206 - 261	Disbursements for Protection & Preservation	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section Property Preservation. <b>Note:</b> Expense must be incurred within HUD established timeframes and must not be part of original claim.
<b>Part D</b>	<b>Part D</b>	<b>Part D</b>
Item 305	Disbursements for HIP, Taxes, Ground Rents and Water Rates, Eviction Costs and Other Disbursements not Shown Elsewhere. (Do not include penalties for late payment). Only Costs incurred between the dates in Items 8 and 10 of Part A are allowed.	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 305 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes and must not be part of original claim.
Item 306	Attorney/Trustee Fees - Enter on Line 112, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 306 Disbursements. Note: Expense must be incurred within HUD established timeframes and must not be part of original claim.
Item 307	Foreclosure, Acquisition, Conveyance, and other Costs - Enter on Line 113, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 307 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes and must not be part of original claim.
Item 308	Taxes on Deed - Enter on Line 117, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 308 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes and must not be part of original claim.

## Claim Type 24 - Supplemental

Item #	Description	Mapping
Item 309	Special Assessments - Enter on Line 120, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 309 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes and must not be part of original claim.
Item 310	Bankruptcy - Enter on Line 114, Part B	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 310 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes.
Item 311	Mortgage Insurance Premiums - Enter on Line 122, Part B	Auto-populated from Loan Transaction screen – Transaction Category Monthly MIP accruals with Effective Date of month > month of Item 8 and <= month of Item 10.
<b>Part E</b>	<b>Part E</b>	<b>Part E</b>
Item 406	Amounts due from buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 127, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Due from Borrower that are not part of Original Claim.
Item 407	Amounts owed to buyer at closing or at appraisal notice date for: Taxes, Water Rates, Special Assessments (Enter on Line 128, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Owed to Borrower that are not part of Original claim.
Item 408	Additional Closing Costs at Settlement (Enter on Line 129, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of HUD 1 Closing Costs Additional that are not part of Original Claim. <b>Note (Updated 12/01/2014):</b> Enter other claim adjustments here such as MIP Refund, Debenture Interest Difference and Sales Price Difference. The description field/label can be changed, for example, to MIP Refund, Debenture Interest Difference or Sale Price Difference.
Item 409	Appraisal Fee (Enter on Line 130, Part B)	Auto-populated from Loan Transaction screen – Transaction Category of Corp Advance Section 409 Disbursements. <b>Note:</b> Expense must be incurred within HUD established timeframes and not part of Original claim.

### **An Additional Note on Requesting MIP Refund After Submission of the Original Claim (S408) (Added 12/01/2014)**

If the mortgagee needs to collect additional MIP after submission of the original claim, a Mortgagee can add the additional MIP Refund amount in a Supplemental Claim on the HERMIT loan transactions screen using the 'Closing – S408 – Other' transaction type. Select and enter:

- Transaction Category = HUD 1 Closing Costs – Additional
- Transaction Type = Closing S408 – Other
- Effective Date = Date the Supplemental claim is being filed
- Transaction Amount = Additional MIP Refund amount calculated by the Servicer

The Mortgagee will need to calculate the additional MIP Refund amount to be entered.

Once the transaction is auto-populated on the supplemental claim, edit the 'Closing – S408 Other' label as 'MIP Refund' on the CT 24 form.

Mortgagees must provide a clear and detailed explanation of the additional MIP Refund along with supporting documentation using the Notes and/or Documents section in HERMIT.

### **An Additional Note on Correcting Debenture Interest (S408) (Added 10/10/2014)**

If an incorrect debenture interest amount has been submitted in Part C of the original claim for expenses in HERMIT, a Mortgagee can add the debenture interest expense difference amount in a Supplemental Claim on the HERMIT loan transactions screen using the 'Closing – S408 – Other' transaction type. Select and enter:

- Transaction Category = HUD 1 Closing Costs – Additional
- Transaction Type = Closing S408 – Other
- Effective Date = Date the Supplemental claim is being filed
- Transaction Amount = Debenture Interest Difference amount from the original claim

The Mortgagee will need to calculate the debenture interest difference for the original claim by excluding debenture interest on any new expenses that may be submitted with the supplemental claim. (HERMIT will automatically calculate debenture interest on any new expenses in the usual way.)

Once the transaction is auto-populated on the supplemental claim, edit the 'Closing – S408 Other' label as 'Debenture Interest Difference' on the CT 24 form.

Mortgagees must provide a clear and detailed explanation of the debenture interest difference along with supporting documentation using the Notes and/or Documents section in HERMIT.