

Upfront Premium Payments and Refunds

The **Upfront Premium Collection** menu options on the FHA Connection (**Figure 1**) are used to pay, monitor, and reconcile upfront mortgage insurance premium (MIP or UFMIP) payments for Title II forward mortgages. In addition, the **Message Board for Upfront Premium Collection** option provides notices of system changes.

This **FHA Connection Guide** module focuses on upfront MIP transactions listed in the **Pay Upfront Premium** section of the **Upfront Premium Collection** menu and includes the following:

- **Overview of Upfront MIP**
- **Upfront MIP Payment Options**
- **Tools for Researching Payment-related Information**
- **Processing Upfront MIP Payments**
- **Viewing Payment History**
- **Requesting a Refund**

Note: **FHA Connection Guide** modules for other **Upfront Premium Collection** menu options are as follows:

- **Upfront Premium Case Information** provides instructions on viewing upfront MIP information for a specific case
- **Upfront Premium Reports** provides guidelines for retrieving institution level and/or branch level information through various reports

Upfront Premium Collection

Message Board for Upfront Premium Collection

Pay Upfront Premium

- Pay Premium
- Pay Penalties Only
- Payment History
- Request a Refund

Upfront Premium Case Information

- Case Corrections
- Case History
- Case Master Summary
- Payment Details
- Refund Details

Upfront Premium Reports

- Penalties Due
- Refinance Exceptions
- Refunds Disbursed
- Unendorsed Cases
- Suspended Payments

Payment and refund options covered in this FHA Connection Guide module

Case level options discussed in the Upfront Premium Case Information module

Report options discussed in the Upfront Premium Reports module

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Figure 1: Upfront Premium Collection menu

Overview of Upfront MIP

The upfront MIP rate for a case varies, based on the loan characteristics and the date an FHA case number was assigned to the loan. Changes in upfront MIP are announced in mortgagee letters issued by HUD. A list of the pertinent mortgagee letters is available on the HUD.GOV website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/ufpli.

MIP Calculator on the FHA Connection's **Case Processing** menu can be used to determine the upfront MIP.

Mortgagees must remit upfront MIP within 10 calendar days of the mortgage closing or disbursement date, whichever is later. Penalties are assessed on late upfront premium payments as follows:

- **Late:** A one-time late charge of four percent (4%) is assessed on an upfront MIP payment received more than 10 calendar days after the mortgage closing or disbursement date.
- **Interest:** A one-time interest charge is assessed on an upfront MIP payment received more than 30 calendar days after the mortgage closing or disbursement date. The interest rate is the U.S. Treasury Current Value of Funds Rate in effect when the upfront MIP payment is received.

A case cannot be endorsed for FHA insurance if insufficient upfront MIP was sent and/or there are unpaid late and/or interest charges (penalties). To determine the case information on record at the time of endorsement (e.g., closing/disbursement date, upfront MIP paid/due, and any penalties due), see **Tools for Researching Payment-related Information** later in this document.

Upfront MIP Payment Options

All upfront MIP payments are sent electronically either through the FHA Connection or CPU to CPU batch file transmissions. To process payments, HUD uses an automated collection service managed by the Bureau of the Fiscal Service of the U.S. Department of the Treasury. This collection service processes a payment electronically (electronic funds transfer or EFT) through the Automated Clearing House (ACH) using a business checking account or general ledger account debit. The Federal Reserve Bank of Cleveland, the ACH agent for the U.S. Department of the Treasury, is used for the ACH debit.

Note: If the lender's account has *insufficient funds* at the time of payment, the payment is given a failed status. **HUD does not re-present the payment for collection the next day.**

In order to use HUD's automated collection service for making payments, the lender must first set up an active cash flow account for *Single Family Upfront Premiums* to be used by the collection service for withdrawing funds. This is done through HUD's **Lender Electronic Assessment Portal (LEAP)**. See the **Lender Electronic Assessment Portal (LEAP)** module of the **FHA Connection Guide** for an introduction.

The options in the **Pay Upfront Premium** section of the **Upfront Premium Collection** menu (**Figure 1**) enable authorized users to make upfront MIP payments online via the FHA Connection. Payments can be submitted on business days between the hours of 7:00 a.m. to 9:00 p.m. ET. However, only payments submitted before 8:00 p.m. ET are processed the same day. Payments received after 8:00 p.m. ET have a "received date" of the next business day. (The Federal Reserve holiday calendar is observed.) Interest and late charges (penalties) are assessed based on the "received date". More than one payment can be submitted per day.

Note: These upfront MIP payment options are only for Title II forward mortgage cases. Premium payments for Home Equity Conversion Mortgage (HECM) cases are submitted through HUD's Equity Reverse Mortgage Information Technology (HERMIT) system.

The **Pay Upfront Premium** section of the **Upfront Premium Collection** menu includes the following options:

- **Pay Premium:**
 - Pay upfront MIP for purchase cases.
 - Pay upfront MIP for conventional refinance cases (prior mortgage was not FHA insured).
 - Pay upfront MIP for FHA-to-FHA refinance cases (prior mortgage was FHA insured).

Any late and/or interest charges are automatically calculated and added to the upfront MIP payment. Each payment can include up to 15 cases. See **Processing Upfront MIP Payments** later in this document.

- **Pay Penalties Only:** Pay late and/or interest charges only. Each payment can include up to 15 cases. See **Processing Upfront MIP Payments** later in this document.
- **Payment History:** View or download the details of a payment and reprint the payment summary. See **Viewing Payment History** later in this document.
- **Request a Refund:** Request a refund of a case payment. The refund request is limited to one case at a time. See **Requesting a Refund** later in this document.

Online help is available by clicking **Help Links**  in the upper right portion of any of the **Upfront Premium Collection** pages (e.g., **Figure 2**). Select the desired topic for detailed information.

For information on batch file transmissions, see the **Upfront Mortgage Insurance Premium Batch Payment Processing Instructions for CPU to CPU Transmissions** page located on the HUD.GOV website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfbchinu.

Tools for Researching Payment-related Information

Before making an upfront MIP payment, research on the FHA Connection may be required to verify case information, determine the upfront MIP required for a case, and determine whether upfront MIP was already paid. The FHA Connection provides these tools for research:

- **Case Query** on the **Case Processing** menu can be used to verify case information in HUD's Computerized Homes Underwriting Management System (CHUMS). (CHUMS is the system that processes mortgage insurance applications.) Use **Case Query** to view and verify:
 - Upfront MIP due or received
 - Originator or sponsor/agent of the loan (case) is your lending institution. (Use **Case Transfer** on the **Case Processing** menu if the loan was transferred.)
 - Case type (e.g., purchase or refinance)
 - Closing or disbursement date
 (See the **Case Processing Support Functions** module of the **FHA Connection Guide**.)
- **MIP Not Paid by Mortgagee Report** is a CHUMS report that provides a list of cases for which upfront MIP is required and has not been paid (note that HECM cases may be included in the report). Use **Origination Reports Request** and **Origination Reports Retrieval** on the **Origination Reports** menu to request and retrieve the report. (See the **Origination Reports** module of the **FHA Connection Guide**.)
- **Payment History** can be used to follow up on payments submitted online via the FHA Connection or through CPU to CPU batch file transmissions. See **Viewing Payment History** later in this document.
- The **Upfront Premium Case Information** section of the **Upfront Premium Collection** menu (**Figure 1**) has these options:
 - **Case Master Summary** provides case information submitted with a payment, upfront MIP payments received, upfront MIP available for endorsement, late and/or interest charges assessed, adjusted late and/or interest charges, and refunds.
 - **Payment Details** displays payment information for a specific case, including any unpaid late and/or interest charges. The reason a payment was suspended is also provided. (**Note:** A payment is suspended when case information submitted with a payment is invalid or incorrect or is inconsistent with a previous case payment.)
 - **Case History** lists all of the upfront MIP transactions for a case.
 (See the **Upfront Premium Case Information** module of the **FHA Connection Guide**.)
- The **Upfront Premium Reports** section of the **Upfront Premium Collection** menu (**Figure 1**) provides the following reports for cases with assessed late and/or interest charges:
 - **Penalties Due** lists cases in your institution's portfolio with unpaid late and/or interest charges.

- **Unendorsed Cases** report list cases that have not yet been endorsed for FHA insurance and includes unpaid late and/or interest charges that were assessed for a late payment.

(See the **Upfront Premium Reports** module of the **FHA Connection Guide**.)

Processing Upfront MIP Payments

There are five basic steps for processing an upfront MIP payment transaction (**all five steps are required**). The current step is indicated in bold text near the top of the **Upfront Premium Collection** page on which you are working. The five steps are:

1. Add Cases (**Figure 3**)
2. Verify Cases (**Figure 4**)
3. Payment Summary (**Figure 5**)
4. Send Payment
5. Payment Results (**Figure 6**)

The instructions that follow illustrate how to submit an upfront MIP payment for a purchase case. They serve as basic instructions for submitting any type of upfront payment (as previously listed) to HUD via the FHA Connection.

1. After signing on to the FHA Connection, follow this menu path: **Single Family FHA > Single Family Origination > Upfront Premium Collection**.

Note: The FHA Connection menu path appears as a “breadcrumb trail” in the red banner at the top of each function page and can be used for navigation.

2. On the **Upfront Premium Collection** menu (**Figure 1**), click **Pay Premium**. The Pay Upfront Premium page appears (**Figure 2**).

FHA Connection | Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off
Welcome SUSAN KING

Single Family FHA > Single Family Origination > Upfront Premium Collection > Pay Upfront Premium

Pay Upfront Premium | Help Links ?

Mortgagee ID (10-digit): 5555509990

Pay Premium for a New Purchase Loan
This is a new loan that is not a refinance of a prior loan

Pay Premium for Conventional Refinance
This loan is being refinanced from a non-FHA conventional loan to an FHA loan

Pay Premium for an FHA-to-FHA Refinance
This loan is being refinanced from an existing FHA loan to a new FHA loan

Send | Reset

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Figure 2: Pay Upfront Premium page

- On the Pay Upfront Premium page (**Figure 2**), type the last five digits of the FHA-assigned mortgagee identification number in the **Mortgagee ID (10-digit)** field. It must be the branch ID associated with the correct cash flow account.
- Select the type of case for which a payment is being made and click **Send**. The Upfront Payment List – Purchase/Conventional Refinance page appears (**Figure 3**).

Bold step indicates where you are in the payment process

FHA Connection Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Single Family FHA Single Family Origination > Upfront Premium Collection > Pay Upfront Premium

Upfront Payment List - Purchase/Conventional Refinance Help links ?

1. Add Cases >> 2. Verify Cases >> 3. Payment Summary >> 4. Send Payment >> 5. Payment Results

Mortgagee ID: 555509990 XYZ MORTGAGES INC, NEW YORK, NY

Item No.	FHA Case Number	Closing or Disbursement Date	Premium
1.	371 -7654321	09 /28 /2015	1234.56
2.			
14.			
15.			

Send Reset New Request

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Figure 3: Upfront Payment List – Purchase/Conventional Refinance page

Note: Purchase and conventional refinance cases can be included in the same payment. Therefore, selecting either **Pay Premium for a New Purchase Loan** or **Pay Premium for a Conventional Refinance** on the Pay Upfront Premium page (**Figure 2**) displays the Upfront Payment List – Purchase/Conventional Refinance page.

- For each case payment, type the 10-digit FHA case number for the new mortgage being insured, the closing (or disbursement) date, and the upfront MIP payment amount in the appropriate fields. Then, click . The Upfront Verification – Purchase/Conventional Refinance page appears (Figure 4).



FHA Connection

Home > Main Menu > ID Maintenance > E-mail Us > Contact Us > Sign Off

Single Family FHA > Single Family Origination > Upfront Premium Collection > Pay Upfront Premium

Upfront Verification - Purchase/Conventional Refinance [Help Links ?](#)

1. Add Cases >> 2. **Verify Cases** >> 3. Payment Summary >> 4. Send Payment >> 5. Payment Results

To continue the payment process, you must click Send below. (Payment is not yet submitted.)

Mortgagee ID: 555509990 XYZ MORTGAGES INC, NEW YORK, NY

Item No.	FHA Case Number	Closing or Disbursement Date	Premium	Late	Interest	Total
1.	371-7654321	09/28/2015	\$1,234.56	\$0.00	\$0.00	\$1,234.56

Total Payment Amount: \$1,234.56
Total Case Count: 1

Note: If the payment is not accepted before 8:00 p.m. ET, additional late and interest charges may be due.

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Next step in the payment process

Figure 4: Upfront Verification – Purchase/Conventional Refinance page

- Verify the entered information. Note that the system automatically calculates any late and/or interest charges and adds these to the payment total. If corrections are necessary, click  and update the information. If the information is correct, continue to step 7.

7. When the payment information is correct, click . The Upfront Summary – Purchase/Conventional Refinance page appears (**Figure 5**).

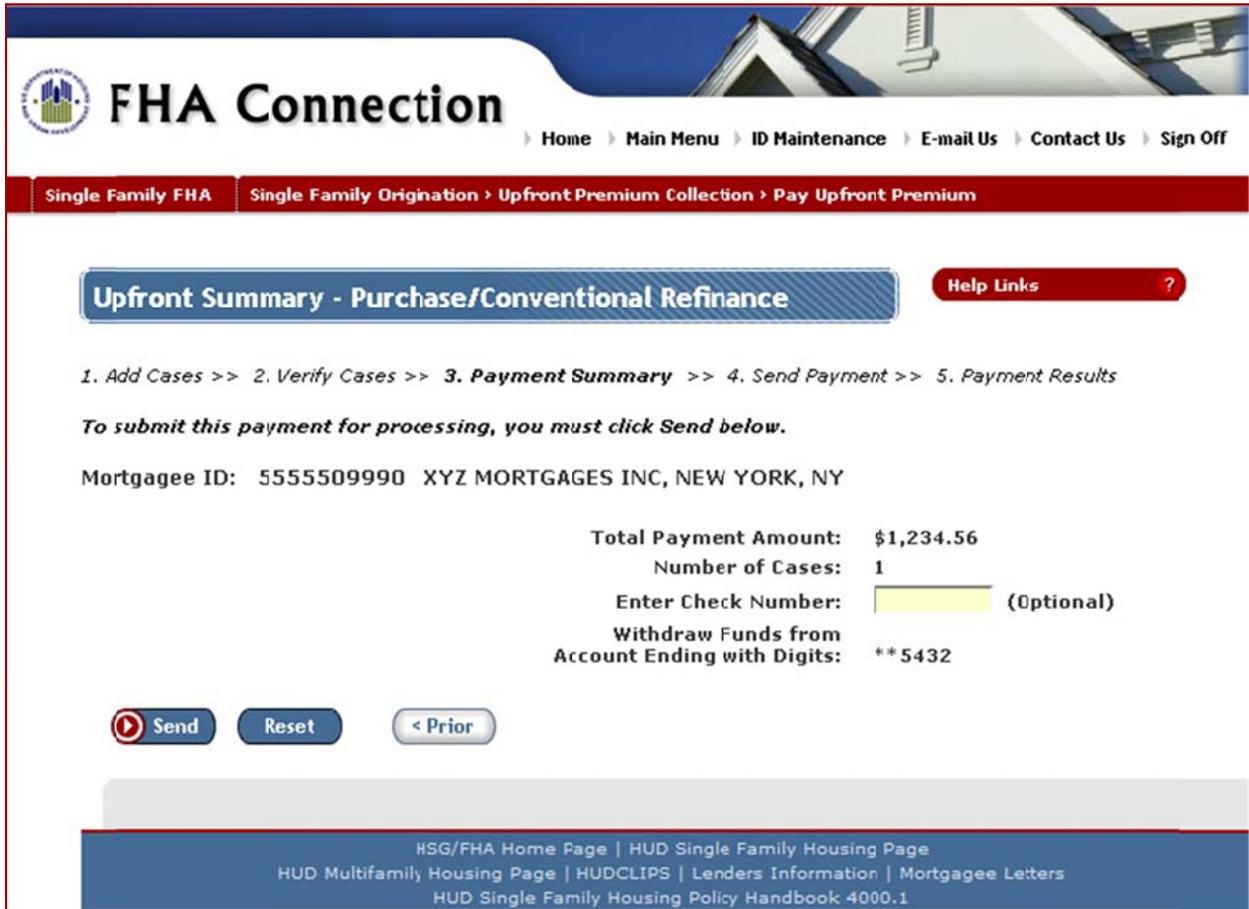


Figure 5: Upfront Summary – Purchase/Conventional Refinance page

8. Review the payment summary information, especially noting the **Account Ending with Digits** field. Optionally, enter a check number. If payment information is correct, click  to submit the payment.

9. A page briefly appears stating the payment is being submitted. When submission of the payment information is complete, the Upfront Results – Purchase/Conventional Refinance page appears (Figure 6).

FHA Connection

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Single Family FHA Single Family Origination > Upfront Premium Collection > Pay Upfront Premium

Upfront Results - Purchase/Conventional Refinance Help Links ?

1. Add Cases >> 2. Verify Cases >> 3. Payment Summary >> 4. Send Payment >> 5. **Payment Results**

Mortgagee ID: 5555509990 XYZ MORTGAGES INC, NEW YORK, NY

Thank you for your payment. Payment is being processed.

Please allow 24 to 48 hours for the displayed payment and balance information to be updated.

Payment Information	
HUD Upfront Tracking ID:	U1527100014
Total Payment Amount:	\$1,234.56
Number of Cases:	1
Payment Acceptance Date:	09/28/2015
Payment Acceptance Time:	08:37:25 AM
Payment Received Date:	09/28/2015
Payment Effective Date:	09/29/2015
Check Number:	
Funds Withdrawn from Account Ending with Digits:	**5432

Please print this page for your reference.

New Request Print

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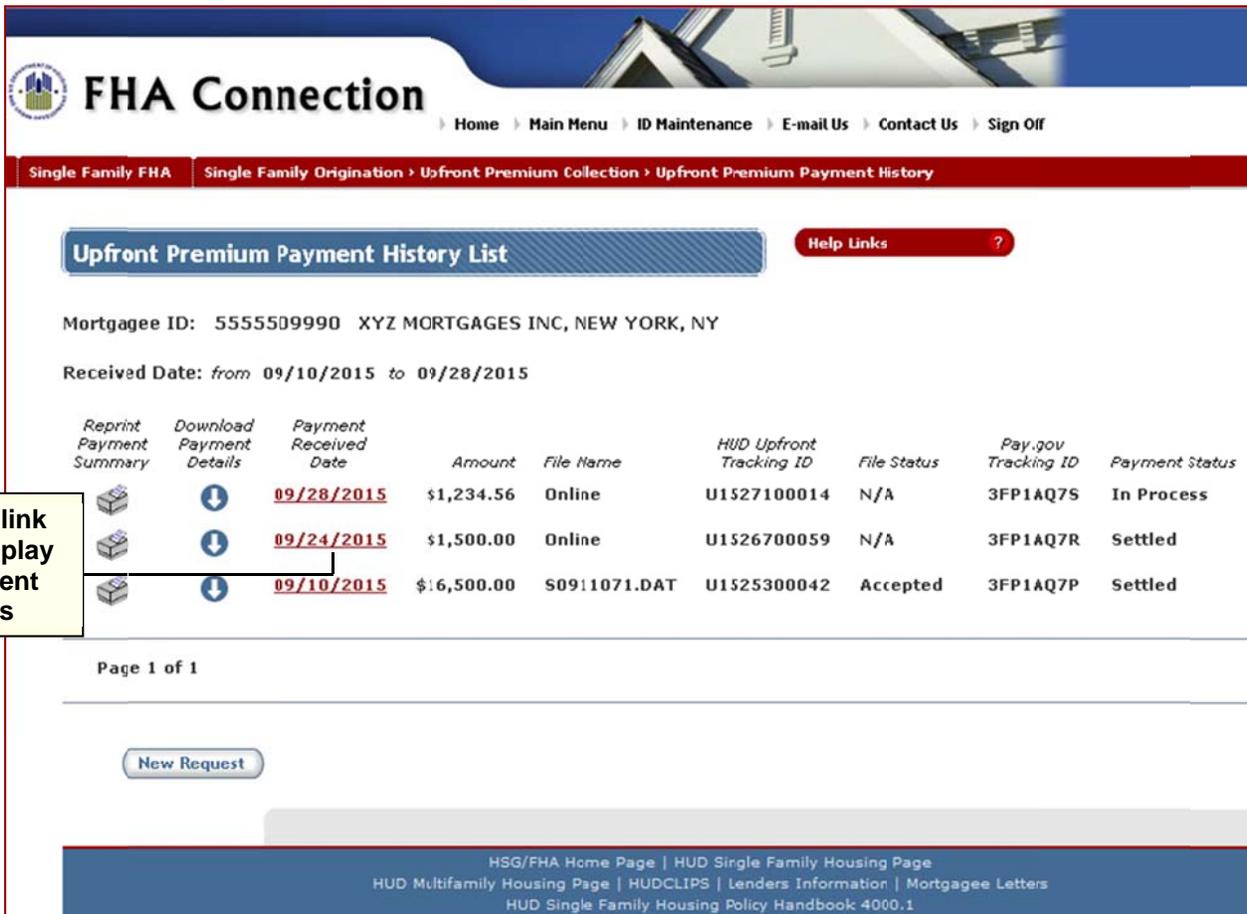
Figure 6: Upfront Results – Purchase/Conventional Refinance page

10. Review and print the Upfront Results – Purchase/Conventional Refinance page for use as a reference. The **HUD Upfront Tracking ID** identifies the payment transaction.

Viewing Payment History

Use **Upfront Premium Payment History** to view and check the status of upfront MIP payments made by your lending institution/branch. Online payments made via the FHA Connection can be viewed directly after submission. Batch file transmission results are typically available within one to two hours after file submission. Access upfront payment history as follows:

1. On the **Upfront Premium Collection** menu page (Figure 1), click **Payment History**. The Upfront Premium Payment History - Query page appears.
2. Type the last five digits of your FHA-assigned branch/mortgagee identification number in the **Mortgagee ID (10-digit)** field.
3. Optionally, revise the dates in the **Payment Received Date (mm/dd/yyyy): from** and **to** fields.
4. Click . The Upfront Premium Payment History List page appears (Figure 7).



Upfront Premium Payment History List [Help Links ?](#)

Mortgagee ID: 5555509990 XYZ MORTGAGES INC, NEW YORK, NY

Received Date: from 09/10/2015 to 09/28/2015

Reprint Payment Summary	Download Payment Details	Payment Received Date	Amount	File Name	HUD Upfront Tracking ID	File Status	Pay.gov Tracking ID	Payment Status
		09/28/2015	\$1,234.56	Online	U1527100014	N/A	3FP1AQ7S	In Process
		09/24/2015	\$1,500.00	Online	U1526700059	N/A	3FP1AQ7R	Settled
		09/10/2015	\$6,500.00	S0911071.DAT	U1525300042	Accepted	3FP1AQ7P	Settled

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[New Request](#)

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Figure 7: Upfront Premium Payment History List page

Payment history lists all upfront MIP payments submitted online via the FHA Connection and through CPU to CPU batch file transmissions. Besides the payment amount and received date, the Upfront Premium Payment History List page includes the following:

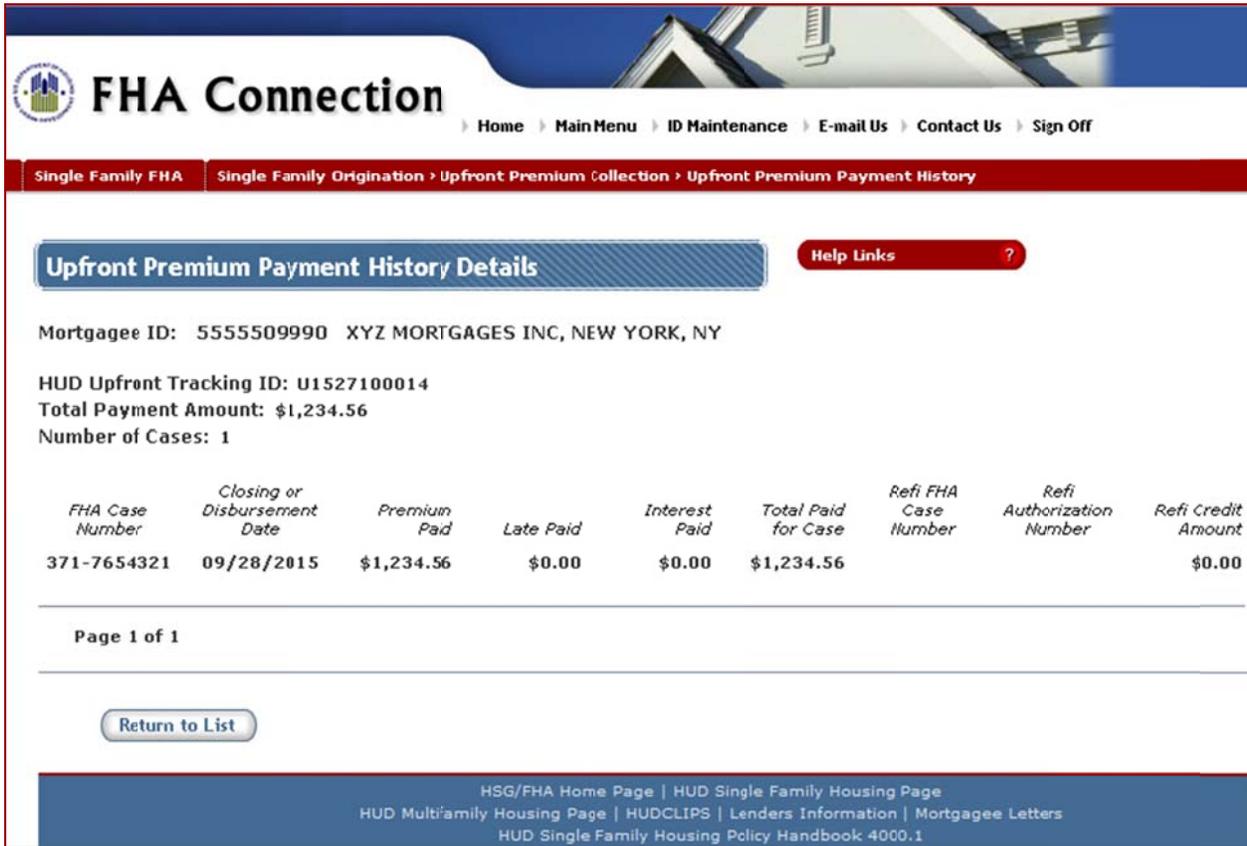
- **File Name** displays the payment method: *Online* for an online payment made via the FHA Connection or *[filename].DAT* for a batch file payment transmission.
- **HUD Upfront Tracking ID** is HUD's unique identifier for the payment transaction.
- **File Status** field displays the status of *Accepted* or *Rejected* for a batch file payment transmission and *N/A* for an online FHA Connection payment (it is not applicable to the latter payment method).
- **Pay.gov Tracking ID** is the collection service's unique identifier for the payment transaction.

- **Payment Status** indicates whether the payment transaction was successfully completed by the collection service:
 - *Failed*: Payment transaction failed processing (e.g., failed due to insufficient funds).
 - *In Process*: Payment transaction is currently being processed.
 - *Processing error; contact SF Admin Help Desk*: An internal processing error occurred. Contact the Single Family FHA Help Desk (sfadmin@hud.gov).
 - *Settled*: Payment transaction was successfully completed.

Payment Status information is available within 24-48 hours after the payment is transmitted (online or via batch file).

5. For additional payment information, you may:

- View the details of a payment by clicking the **Payment Received Date** link for the desired payment (**Figure 7**); the Upfront Premium Payment History Details page appears (**Figure 8**).
- Reprint the payment summary by clicking the printer icon  beside the corresponding payment (**Figure 7**); the Upfront Premium Payment History Reprint page appears (**Figure 9**).
- Download the payment details to a Microsoft® Excel® spreadsheet file by clicking the download icon  beside the corresponding payment (**Figure 7**).



FHA Connection

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Single Family FHA > Single Family Origination > Upfront Premium Collection > Upfront Premium Payment History

Upfront Premium Payment History Details Help Links ?

Mortgagee ID: 5555509990 XYZ MORTGAGES INC, NEW YORK, NY

HUD Upfront Tracking ID: U1527100014
 Total Payment Amount: \$1,234.56
 Number of Cases: 1

FHA Case Number	Closing or Disbursement Date	Premium Paid	Late Paid	Interest Paid	Total Paid for Case	Refi FHA Case Number	Refi Authorization Number	Refi Credit Amount
371-7654321	09/28/2015	\$1,234.56	\$0.00	\$0.00	\$1,234.56			\$0.00

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Figure 8: Upfront Premium Payment History Details page

The screenshot shows the FHA Connection website interface. At the top, there is a navigation bar with the FHA logo and the text 'FHA Connection'. Below this, a secondary navigation bar contains links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. A red breadcrumb trail reads: Single Family FHA > Single Family Origination > Upfront Premium Collection > Upfront Premium Payment History. The main content area features a blue button labeled 'Upfront Premium Payment History Reprint' and a red button labeled 'Help Links' with a question mark. Below these buttons, the mortgagee information is displayed: 'Mortgagee ID: 5555509990 XYZ MORTGAGES INC, NEW YORK, NY'. A box titled 'Payment Information' contains the following details: HUD Upfront Tracking ID: U1527100014, Total Payment Amount: \$1,234.56, Number of Cases: 1, Payment Acceptance Date: 09/28/2015, Payment Acceptance Time: 08:37:25 AM, Payment Received Date: 09/28/2015, Payment Effective Date: 09/29/2015, and Check Number: (blank). Below the box, a message states 'Please print this page for your reference.' At the bottom of the content area, there are two buttons: 'Print' and 'Return to List'. The footer contains a list of links: HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, Mortgagee Letters, and HUD Single Family Housing Policy Handbook 4000.1.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Single Family FHA Single Family Origination > Upfront Premium Collection > Upfront Premium Payment History

Upfront Premium Payment History Reprint Help Links ?

Mortgagee ID: 5555509990 XYZ MORTGAGES INC, NEW YORK, NY

Payment Information	
HUD Upfront Tracking ID:	U1527100014
Total Payment Amount:	\$1,234.56
Number of Cases:	1
Payment Acceptance Date:	09/28/2015
Payment Acceptance Time:	08:37:25 AM
Payment Received Date:	09/28/2015
Payment Effective Date:	09/29/2015
Check Number:	

Please print this page for your reference.

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Figure 9: Upfront Premium Payment History Reprint page

Requesting a Refund

Use **Request a Refund** to request a refund of paid upfront MIP and/or penalties. Some of the reasons a refund can be requested include the following:

- Overpayment
- Payment was remitted for the wrong case
- Duplicate payment
- Case was canceled (not endorsed for FHA mortgage insurance)
- Mortgagee determined the case was ineligible for FHA insurance
- Payment was made on a non-Upfront case (i.e., HECM or Title I case)
- Other reasons approved by HUD

Refund requests are processed by HUD's Single Family Insurance Operations Division (SFIOD). If approved, the refund check is sent to the Endorsement address specified in the Lender Electronic Assessment Portal (LEAP) for the lending institution (corporate level). Confirmation of the refund request is sent to the e-mail address associated with the FHA Connection user ID of the user that made the request.

Note: Most upfront MIP refunds are *automatically* sent, i.e., a request is not necessary. For instance, when money remains on a case after endorsement, a case is canceled, or if money is received on an invalid/unknown case number. For information about automatic refunds, refer to [Help Links](#)  , *Business Background*.

To create an online request for a refund, authorized users complete the following:

1. On the **Upfront Premiums Collection** menu, click **Request a Refund** in the Pay Upfront Premium section. The Upfront Refund Request page (**Figure 10**) appears.
2. On the Upfront Refund Request page, type the 10-digit number assigned to the mortgage in the **FHA Case Number** field.
3. Type the amount of the refund for the case in the **Amount \$** field.
4. Select the reason for the refund from the drop-down list in the **Reason Code** field.

If *Other - Comment is required* is selected as the **Reason Code**, type an explanation for the refund request in the **Comments** field (up to 50 characters). Otherwise, information in this field is optional.

Upfront Refund Request

Help Links ?

This page may be used to request a refund of any previously remitted Single Family Premium Collection Subsystem - Upfront (SFPCS-U) payment. All requests are reviewed by the HUD Single Family Insurance Operations Division (SFIOD) and may take up to 60 days for review and approval. If a refund is approved, you will receive email notification and please allow 7-14 business days to receive the refund.

Mortgagee ID: 5432100000 - LENDING INSTITUTION CO

* FHA Case Number	* Amount \$	* Reason Code	Comments
111 - 2222222	253.00	Other - Comment is required	Refi credit from old case caused overpayment
Total: \$ 253.00			

***Required Field**

- Mortgagee determined ineligible for endorsement
- Mortgagee determined partial refund due
- Other - Comment is required
- Duplicate Payment
- Payment remitted for wrong case
- Case cancelled by mortgagee; Not to be endorsed
- Premium paid on non-Upfront case

Prior to submission of your request, please ensure that your account information is accurate. A copy of this request will be delivered to wu@lic.com. Email corrections can be made on the [FHA ID Administration](#) screen. If you do not have access to this function, please contact your FHA Connection Coordinator for further assistance.

Requested refunds will be delivered to 562 8TH ST NW ROOM 3339, WASHINGTON, DC 20011, which is the Premium Address registered within the LEAP system for your institution. Premium Address corrections may be made from the [Lender Electronic Assessment Portal \(LEAP\)](#) application found under the Lender Functions on the FHA Connection. If you do not have access to this function, please contact your FHA Connection Coordinator for further assistance.

Send
Reset

Figure 10: Upfront Refund Request page

Note: Near the bottom of the Upfront Refund Request page, review the e-mail address to which a confirmation of the refund request is sent and the address to which an approved refund is mailed.

- When everything is in order, click Send. The Upfront Refund Request Results page appears when processing is successful. An e-mail message confirming receipt of the request by HUD's Single Family Insurance Operations Division (SFIOD) is sent to the user that requested the refund (Figure 11).

From: LendersRefunds@hud.gov
Sent:
To: Username
Subject: Upfront Refund Request from LENDING INSTITUTION CO

The following refunds were requested by **userid M00001** on behalf of LENDING INSTITUTION CO

System: Upfront
 Lender ID: 54321
 Lender Name: LENDING INSTITUTION CO
 Date Requested: 9/29/15 04:47 PM

FHA Case Nbr	Amount	Reason Code	Comments
1234567890	120.00	Overpayment	

Total Refund Requested Amount: \$120.00

Requested refunds will be delivered to 333 9TH ST NW ROOM 3339, WASHINGTON, DC 20011, which is the Premium Address registered within the LEAP system for your institution. Premium Address corrections may be made from the Lender Electronic Assessment Portal (LEAP) application found under the Lender Functions on the FHA Connection. If you do not have access to this function, please contact your FHA Connection Coordinator for further assistance.

If you have any questions regarding this request, please contact the Call Center at 1-800-697-6967.

Figure 11: E-mail message confirming receipt of an upfront premium refund request

Note: Use **Refund Details** on the **Upfront Premium Collection** menu to determine the status of the refund for a case. Use **Refunds Disbursed** to view a list of refunds that were issued to the lender within a given date range (see the **Upfront Premium Reports** module of the **FHA Connection Guide**).