

# Single Family Delinquent Loans

Lenders are required to report single family FHA-insured mortgages for which one full installment is due and unpaid (30 days delinquent) and must continue to report the loan's status until the delinquency is resolved (e.g., loan paid in full, property conveyed to HUD, etc.). Delinquency information must be reported by the fifth business day of the next month. For example, delinquency information for the month of July must be reported by the fifth business day of August.

HUD uses the reported information to track the status of FHA-insured mortgages and trends in the industry. The Social Security Numbers of delinquent borrowers are given to HUD's Credit Alert Interactive Voice Response System (CAIVRS), which is used for screening borrowers for FHA-insured mortgages.

The FHA Connection can be used by lenders for reporting purposes. However, lenders with large portfolios are advised to use electronic data interchange (EDI) and limit the use of the FHA Connection for exception reporting or for validating information previously submitted via EDI.

The FHA Connection's **Delinquent Loans** menu provides options for reporting delinquent FHA-insured loans, including:

- **Delinquent Loan Reporting Registration** allows lenders to register with HUD's Single Family Default Monitoring System (SFDMS). Registration must be completed before reporting delinquent loans via the FHA Connection. Registered lenders receive monthly mailings of HUD's *Monthly Delinquent Loan Report* (TS 824).
- **Delinquent Loan Reporting** allows registered users to report and update information on cases with loans that are 30 or more days delinquent. After a loan delinquency is initially reported for a case, the information can be retrieved later for viewing and/or updating. Cases with reported delinquent loans appear in the *Monthly Delinquent Loan Report*.
- **Delinquent Loan Status** allows registered users to view a list of loan delinquency reports (transactions) processed for an FHA case. Transactions include the initial reporting of the loan delinquency, monthly updates, and any corrections. The 100 most recent transactions for the case are displayed.
- **Active Default Case Query** allows registered users to view a list of cases in a lender's portfolio currently in default, according to HUD's records. For each case, links to **Delinquent Loan Reporting** and **Delinquent Loan Status** are provided.

This **FHA Connection Guide** module includes:

- **Accessing the Delinquent Loans Menu**
- **Registering for Delinquent Loan Reporting**
- **Reporting a Delinquent Loan**
  - **Monthly Delinquent Loan Updates**
  - **Corrections to Information Reported**
- **Getting the Status of a Delinquent Loan**
- **Getting a List of Loans Currently in Default**

## Accessing the Delinquent Loans Menu

After signing on to the FHA Connection, follow this menu path to access the **Single Family Insurance Delinquent Loans** menu (Figure 1): **Single Family FHA > Single Family Servicing > Delinquent Loans**.

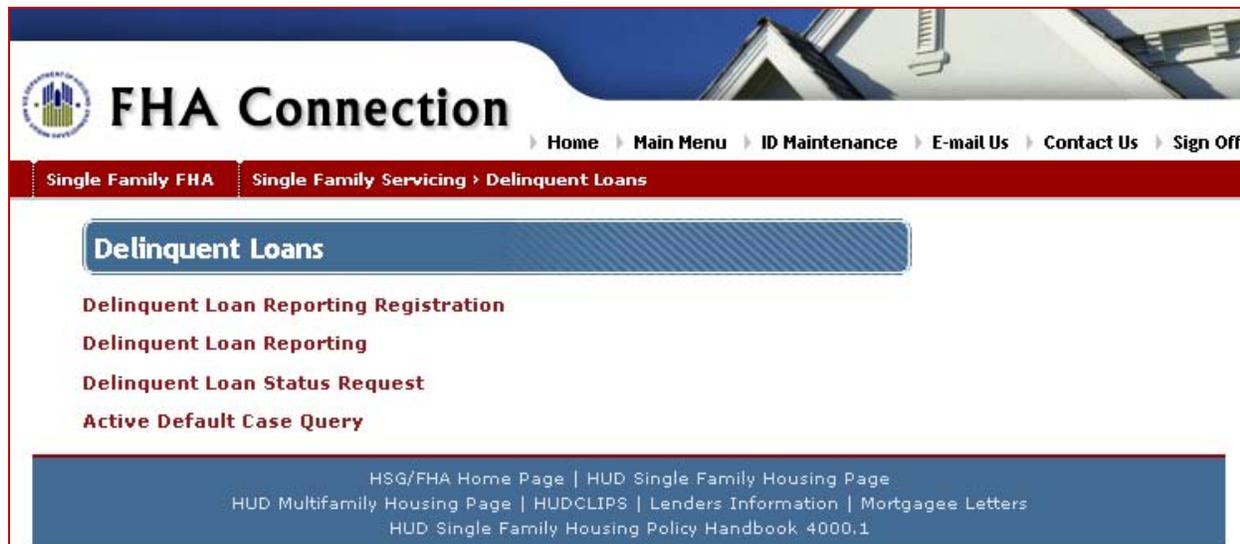


Figure 1: Delinquent Loans menu

## Registering for Delinquent Loan Reporting

Before delinquent FHA-insured loans can be reported or viewed, the lender must use **Delinquent Loan Reporting Registration** to register with HUD's Single Family Default Monitoring System (SFDMS).

1. On the **Delinquent Loans** menu (Figure 1), click **Delinquent Loan Reporting Registration**. The **Delinquent Loan Reporting Registration** page appears with the 10-digit ID issued to the lender by the FHA.
2. Click  **Send**. If the lender is not registered, the **Delinquent Loan Reporting Registration Results** page appears (Figure 2).

-or-

If the lender is registered, the **Delinquent Loan Reporting Registration Update** page appears with the lender's information.

3. Enter the required information or correct existing information. Information must be entered in all fields except **Extension**.
4. Click  **Send**. The **Delinquent Loan Reporting Registration Results** page appears with a message stating the information was successfully added or updated.

Delinquent Loan Reporting Registration Results - F42DLRO

Help Links ?


Message: REPORTING LENDER INFO NOT ON FILE, PLEASE ENTER DATA BELOW

Servicer ID	9999999999	Total Number of FHA Title II Mortgage Cases:	<input style="width: 90%;" type="text" value="100"/>
Servicer Name	<input style="width: 95%;" type="text" value="Servicing Mortgages Co"/>		
Address:	<input style="width: 95%;" type="text" value="123 Lending Street"/>		
City:	<input style="width: 150px;" type="text" value="Norwalk"/>	State:	<input style="width: 100px;" type="text" value="Connecticut"/>
		Zip Code:	<input style="width: 100px;" type="text" value="06851"/>
Contact Name:	<input style="width: 80px;" type="text" value="Kahn"/>	<input style="width: 80px;" type="text" value="Takt"/>	
Phone Number:	<input style="width: 40px;" type="text" value="800"/>	<input style="width: 40px;" type="text" value="555"/>	<input style="width: 40px;" type="text" value="1234"/>
		Extension:	<input style="width: 60px;" type="text" value="2922"/>
Email Address:	<input style="width: 240px;" type="text" value="emailme@ServMort.com"/>		

▶ Send

Reset

Figure 2: Delinquent Loan Reporting Registration Results page for entering the initial lender registration information

## Reporting a Delinquent Loan

To report a delinquent loan for the first time, do the following:

1. On the **Delinquent Loans** menu (Figure 1), click **Delinquent Loan Reporting**. The Delinquent Loan Reporting page appears.
2. Type the first 9 digits of the 10-digit number the FHA assigned to the loan in the **FHA Case Number** field and click . The Delinquent Loan Reporting Update page appears with the information HUD has for the case (Figure 3). *Reporting New Delinquency* is displayed as the **Transmission Type** and the **Current Transaction sequence number is 000**.
3. Enter the information required in all fields.
4. Click . The **Delinquent Loan Reporting Results** page appears with a message stating the information was successfully completed.

Note: Online help is available by clicking .

## Monthly Delinquent Loan Updates

Continuous monthly reporting of the status of the loan is required until reporting requirements are fulfilled (e.g., conveyance, pre-foreclosure sale, etc.). The **Delinquent Loan Reporting** function is used to report monthly updates. On the Delinquent Loan Reporting Update page (Figure 3), a number of 001 or greater is displayed in the **Current Transaction sequence number is** field. In the **Transmission Type** field, *Updating Existing Delinquency* is selected. Then, information is updated as necessary and processed (e.g., changes to **Default Status**, **Unpaid Balance**, or **Occupancy Status**).

### Corrections to Information Reported

If there is an error in the loan delinquency information reported, the **Delinquent Loan Reporting** function is used to make the correction. On the Delinquent Loan Reporting Update page (**Figure 3**), select *Correcting Existing Delinquency* in the **Transmission Type** field. Then, make the correction and process.

Delinquent Loan Reporting Update - F42DLRI

Help Links ?

Message: SENDER'S INFORMATION RETRIEVED SUCCESSFULLY

Last Cycle Date Updated: **##/##/####**

Current Cycle Date is **06/30/2009**. Current Transaction sequence number is **000**

FHA Case Number

ADP Code  Mortgage Loan No.

Transmission Type

Reporting New Delinquency

Reporting New Delinquency

Correcting Existing Delinquency

Updating Existing Delinquency

Data Values in these fields are Pre-filled either from the HUD Single Family Insurance System (for New default reports) or from the Single Family Default Monitoring System (for Updates and Corrections to Open Default Episodes). Values may be updated in the Default Monitoring System (only), at this time, by the Reporting Servicer.

Borrower Name	Borrower SSN	Co-Borrower Name	Co-Borrower SSN
<input type="text" value="FAWLT, DEE"/>	<input type="text" value="111"/> <input type="text" value="22"/> <input type="text" value="3333"/>	<input type="text"/>	<input type="text"/>
Street	City	State	Zip Code
<input type="text" value="22 JUNIPER STREET"/>	<input type="text" value="STERLING"/>	<input style="width: 100%;" type="text" value="Virginia"/>	<input type="text" value="20164"/>
First Payment to Principal & Interest		<input type="text" value="02"/> <input type="text" value="01"/> <input type="text" value="2008"/>	(mm/01/yyyy)

All Date fields below will be Entered in (mm/dd/yyyy) date format

**Oldest Unpaid Installment**

**Unpaid Balance**

\$

**Default Status**

**Occupancy Status**

**Reason for Default**

**Default Status Date**

**Occupancy Status Date**

Send

Reset

Figure 3: Delinquent Loan Reporting Update page

## Getting the Status of a Delinquent Loan

To get the status of a reported loan delinquency for an FHA case, do the following:

1. On the **Delinquent Loans** menu (Figure 1), click **Delinquent Loan Status Request**. The Delinquent Loan Status Request page appears.
2. Type the first 9 digits of the 10-digit number the FHA assigned to the loan in the **FHA Case Number** field.
3. Click . The Delinquent Loan Status Results page appears (Figure 4).
4. Click a number in the **Transactions** field to display the Delinquent Loan Reporting Update page (Figure 3) with the details of the transaction.

Delinquent Loan Status Results - F42DLSRO
Help Links ?

### U.S. Department of Housing and Urban Development

#### Single Family Default Monitoring System (SFDMS)

[Case Transaction Historical View](#)

**Property Address** Street: 215 WEST JORDAN RD

**FHA Case Number:** 523-658584 **City:** WEST JORDAN

**Loan Number:** 2005302407 **State:** UT **Zip:** 84088

Cases selected for Servicer ID **99999** as of 08/04/2009  
(6 records were selected, 6 records displayed.)

[New Request](#) [Prior Page](#)

**Click the transaction number to display the transaction details**

Transactions (Click Seq Num to view details)	Servicer ID	Trans Type	Trans Date	Cycle Date	Oldest Unpaid Date	Months Delinq	Default Status Code	Default Status Date	Unpaid Balance	1st Payment Date	Reason for Default	Occup Status	Occup Status Date
<a href="#">1</a>	99999	N	02/02/2009	01/31/2009	01/01/2009	1	42	01/30/2009	80244	05/01/2008	015	5	
<a href="#">2</a>	99999	U	03/02/2009	02/28/2009	01/01/2009	2	42	01/31/2009	80244	05/01/2008	015	5	
<a href="#">3</a>	99999	U	04/02/2009	03/31/2009	01/01/2009	3	42	01/31/2009	80244	05/01/2008	015	5	
<a href="#">4</a>	99999	U	05/04/2009	04/30/2009	01/01/2009	4	42	01/31/2009	80244	05/01/2008	015	5	
<a href="#">5</a>	99999	U	06/05/2009	05/31/2009	01/01/2009	5	42	01/31/2009	80244	05/01/2008	015	5	
<a href="#">6</a>	99999	U	07/07/2009	06/30/2009	01/01/2009	6	42	01/31/2009	80244	05/01/2008	015	5	

Figure 4: Delinquent Loan Status Results page (partially displayed) with a history of a case's loan delinquency transactions

In **Figure 4**, the codes that may be displayed in the **Transaction Type** field are:

- **N**: Case (loan) was reported as a new delinquency
- **U**: Monthly update of the reported delinquency
- **E**: Correction of an error

## Getting a List of Loans Currently in Default

To get a list of loans that were reported to HUD as delinquent, do the following:

1. On the **Delinquent Loans** menu (Figure 1), click **Active Default Case Query**. The Active Default Case Query page appears (Figure 5).

Figure 5: Active Default Case Query page

2. Enter the search criteria. The first five digits of the 10-digit FHA ID issued to the lender are entered in the **Servicer ID** field. All other search criteria are optional. If the **Reporting Cycle Date** field is left blank, the current reporting cycle is used. To get delinquencies for an earlier reporting cycle, enter the last day of a previous month.
3. Click . The Active Default Case Query Results page appears (Figure 6 and Figure 7).
  - Clicking a number in the **Case Number** field displays the Delinquent Loan Reporting Update page with details on the latest delinquency transaction processed for the case (Figure 3).
  - Clicking a number in the **Transactions** field displays the Delinquent Loan Status Results page with a list of all delinquency transactions processed for the case (Figure 4).

**Active Default Case Query Results - F42ADCQO** Help Links ?

✓ Message: **DEFAULT QUERY REQUEST SUCCESSFULLY COMPLETED**

Click a case number for details on the latest transaction

Cases selected for Sevicer ID **99999** as of 08/04/2009 (4 records were selected, 4 records displayed.)

Click a number for a list of all transactions processed for the case

New Request Prior Page

Case Number (Click to view Details)	Trans Num (Click to view History)	Cycle Date	Loan Number	Borrower Name	Case Last Updated:	Default Status	Default Status Date	Rsn for Default
<a href="#">055-206118</a>	<a href="#">9</a>	06/30/2009	1896020678	KELLER AUDREY	07/27/2009	42	04/30/2009	015
<a href="#">055-206340</a>	<a href="#">7</a>	06/30/2009	3631000452	STEIN JACOB	07/27/2009	42	01/31/2009	006
<a href="#">164-318606</a>	<a href="#">1</a>	06/30/2009	1278394837	HICKS ROBERTA	07/30/2009	42	06/30/2009	016
<a href="#">523-658584</a>	<a href="#">5</a>	06/30/2009	2005302407	ROGERS BURT	07/27/2009	42	01/31/2009	015

Search criteria:

Sevicer ID: **99999** Sorted by: **Case Number**

ADP Code: Cycle Date: **06/30/2009**

Months Delinquent: Default Status:

Reason for Default: Occupancy Status:

Bankruptcy Status:

Search criteria that was entered on the Active Default Case Query page (Figure 5)

Figure 6: Active Default Case Query Results page (left side)

Occup Status	Occup Status Date	Oldest Unpaid Date	Unpaid Balance	Bankrpt Status	Bankrpt Date
1		04/01/2009	179900		
2		01/01/2009	121415		
1	07/01/2008	05/01/2009	125000		
5		01/01/2009	80244		

Figure 7: Active Default Case Query Results page (right side)