Monthly Premium Reports

Lenders and authorized service bureaus use the FHA Connection **Monthly Premiums** menu options (**Figure 1**) to pay, monitor and reconcile periodic (monthly) mortgage insurance premium payments. *Pay Periodic (Monthly) Premium* options include: viewing a history of monthly premium payments, viewing and updating case payment information, submitting case payments, and requesting a refund. *Monthly Premium Report Files* options generate electronic report files that help determine the lender's portfolio of FHA cases on record, monthly mortgage insurance premiums due, and any discrepancies in the billing-payment process, as well as related case transactions.

This ***FHA Connection Guide*** module introduces the types of report files available through **Monthly Premiums** and provides instructions on how to request and retrieve them. Sections include:

- **Overview of Monthly Premium Report Files**
- **Accessing Monthly Premiums**
- **Retrieving a Pregenerated File**
- **Requesting a File**

Notes: For information on **Case Detail**, see the ***Case Detail for Monthly Premiums*** module of the ***FHA Connection Guide***. Also, the ***FHA Connection Guide***, ***Monthly Premium Payments*** module provides training for paying and tracking monthly premium payments.

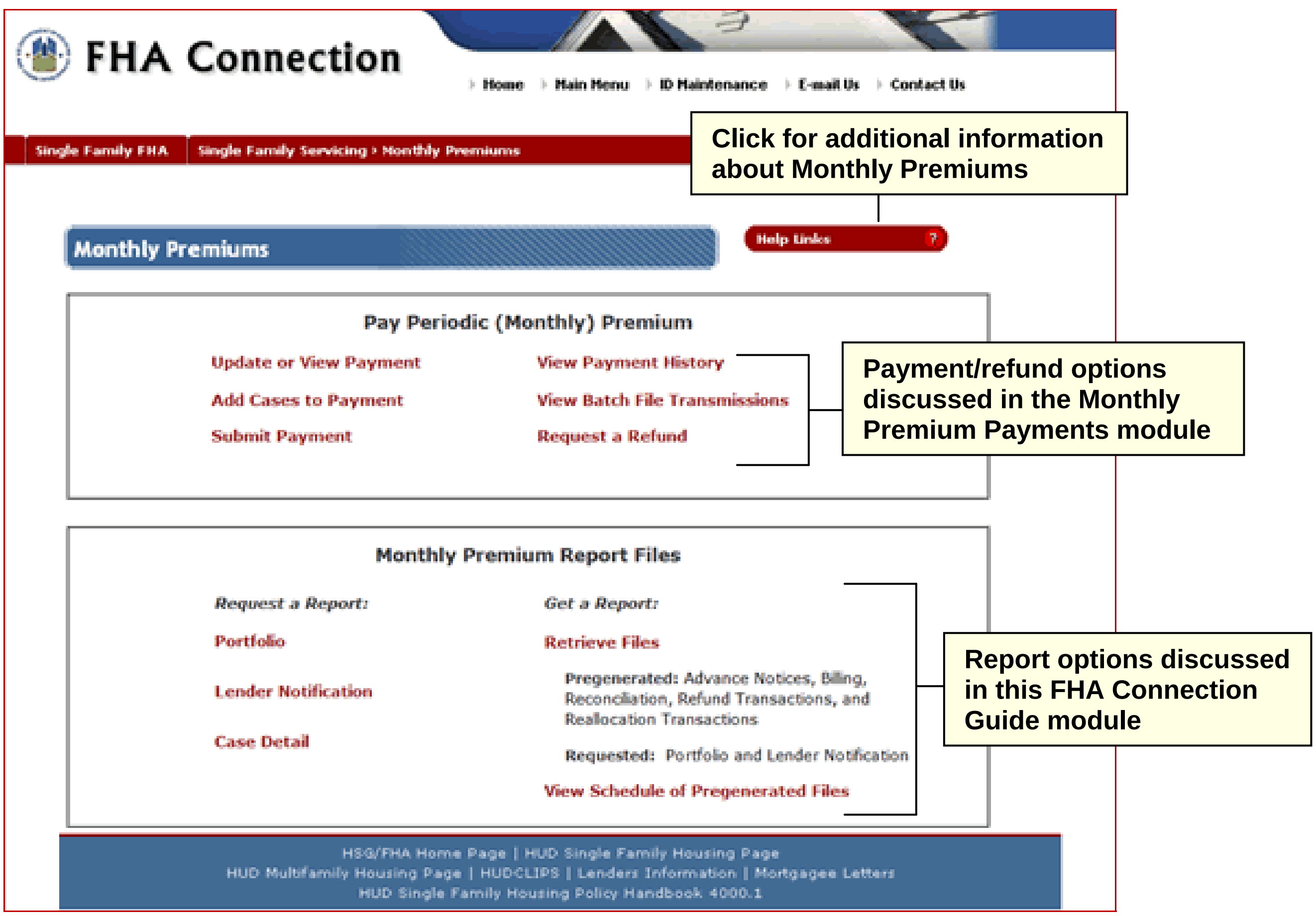

Figure 1: Monthly Premiums page

General information about **Monthly Premiums** and assistance in retrieving information is also available by clicking **Help Links ?** in the upper right portion of the Monthly Premiums page (**Figure 1**). Select the desired topic for detailed information.

Overview of Monthly Premium Report Files

The **Monthly Premiums** function provides two types of report files:

- ***Pregenerated*** (system-generated) files are automatically produced by HUD's monthly mortgage insurance premium collection system at a scheduled time each month, and
- ***User-requested*** files are available upon request.

These report files can be viewed online from the FHA Connection or copied (downloaded) to a local computer. Report files viewed online can be printed using the print capability of your Internet browser. Downloaded files are compressed or "zipped" and must be expanded (unzipped) before use. After a file is unzipped, it can be incorporated into in-house software and databases or formatted for use in software packages such as Microsoft Excel®, Microsoft Access®, or dBase®. See **Monthly Premiums Help** (***Downloading and Uncompressing a Report File***).

Pregenerated (System-generated) Files

The following **Monthly Premiums** report files are automatically generated by the system monthly:

- **Advance Notices** - includes premium changes for cases by anniversary date as well as cases that were endorsed the month before the file was generated, cases that were transferred to the lender's portfolio the month before the file was generated, and cases that will no longer be billed for monthly MIP.
- **Billing** - provides the amount of premium, late charges, and interest that is owed on each case serviced by the lender.
- **Reallocation Transactions** - provides information about funds that were reallocated to and/or from a lender's case.
- **Reconciliation** - provides information about cases that are unreconciled from the prior billing period.
- **Refund Transactions** - includes refunds that were created or had a change in status during the current month.

To learn more about system-generated files and how they are retrieved, see the section **Retrieving a Pregenerated File**.

User-requested Files

The following **Monthly Premiums** report files are requested on an as-needed basis:

- **Lender Notification** - provides information about unexpected payments on cases serviced by the lender. Lenders are encouraged to check their notifications three to five business days after remitting a payment and again after the reconciliation file has been generated.
- **Portfolio** - provides information about the cases currently on record in HUD's system of record for endorsed cases as serviced by the lender.

To learn more about requesting Lender Notification and Portfolio files, see the section **Requesting a File**.

Though not a file, **Case Detail** displays current detailed case information, as needed, for an endorsed or nonendorsed case. Results include details such as case status, endorsement date, bill type, current servicer, previous servicer and transfer effective date, and all case transactions with respect to the collection of monthly premiums. **Case Detail** is viewed online and printed using the print capability of your Internet browser. Lenders have the ability to access **Case Detail** information for cases that are not in their portfolio of cases. To learn more about **Case Detail** and how to obtain this information, see the ***Case Detail for Monthly Premiums*** module of the ***FHA Connection Guide***.

Accessing Monthly Premiums

Authorized employees of an FHA-approved lender can access and use **Monthly Premiums**. After sign on to the FHA Connection, use the menu path: **Single Family FHA > Single Family Servicing > Monthly Premiums**. The **Monthly Premiums** page appears (**Figure 1**).

Note: The FHA Connection menu path appears as a "breadcrumb" trail at the top of each function page (just like the one illustrated at the top of each page of this guide).

Retrieving a Pregenerated File

Five **Monthly Premiums** files are automatically generated each month. The files remain available for three months to view or download. The oldest file is replaced when a new file is generated. Each month the new files are available per the following schedule:

- **Advance Notices** – by the 10th of the month
- **Billing** – by the 17th of the month
- **Reallocation Transactions** – updated every Monday with the final monthly file available on the second day of the following month
- **Reconciliation** – by the 17th of the month
- **Refund Transactions** – updated every Monday with the final monthly file available on the second day of the following month

A schedule is provided online that lists the dates of the most recent file and the next available file for each type. To view the schedule of the most recent and next available file for each type, select **View Schedule of Pregenerated Files** (see **Figure 1**).

These files can be retrieved for a single case or multiple cases. To learn more about how to obtain these files, see the **Requesting a Single Case Pregenerated File** section or **Retrieving a Multiple Case Pregenerated File** section.

Retrieving a Single Case Pregenerated File

The instructions that follow illustrate how to retrieve a specific pregenerated case file. These steps serve as instructions to access any of the case-level **Monthly Premiums** files listed above:

1. Access **Monthly Premiums**, as outlined in the previous section.
2. Click **Retrieve Files**. The Retrieve Files page appears (**Figure 2**).

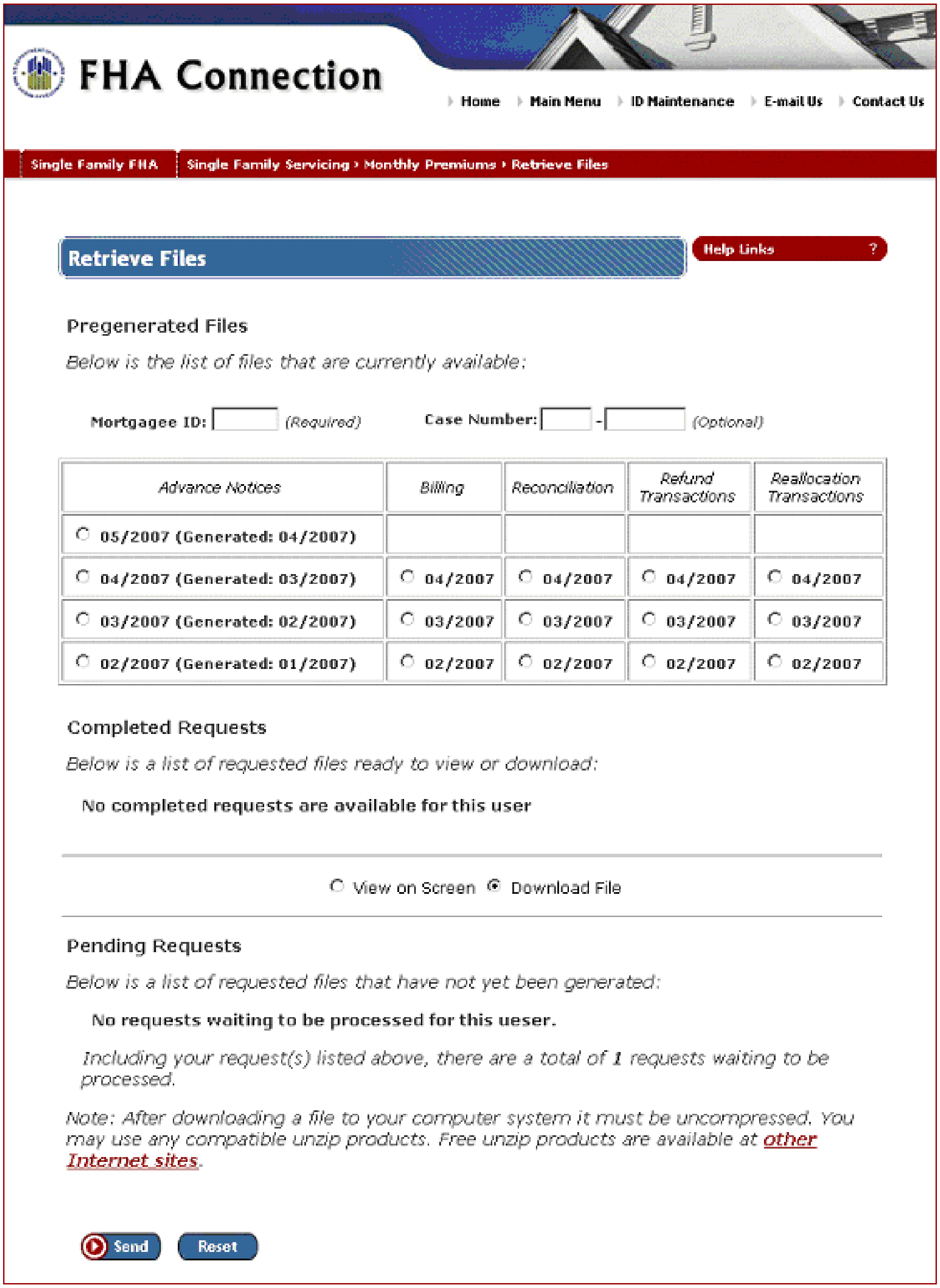

Figure 2: Retrieve Files page listing files available and user options

3. Enter the **Case Number**. Service bureaus and HUD users must also enter the servicing lender's **Mortgagee ID**.
4. Select the desired file, e.g., **Advance Notices 04/2007 (Generated: 03/2007)** or **Billing 04/2007**.
5. Select **View on Screen** or **Download File**.
6. Click **Send**. If **View on Screen** was selected, a page with the single case report information appears (**Figure 3**).

   Note: Use your browser's print feature to print the **Monthly Premiums** report file.

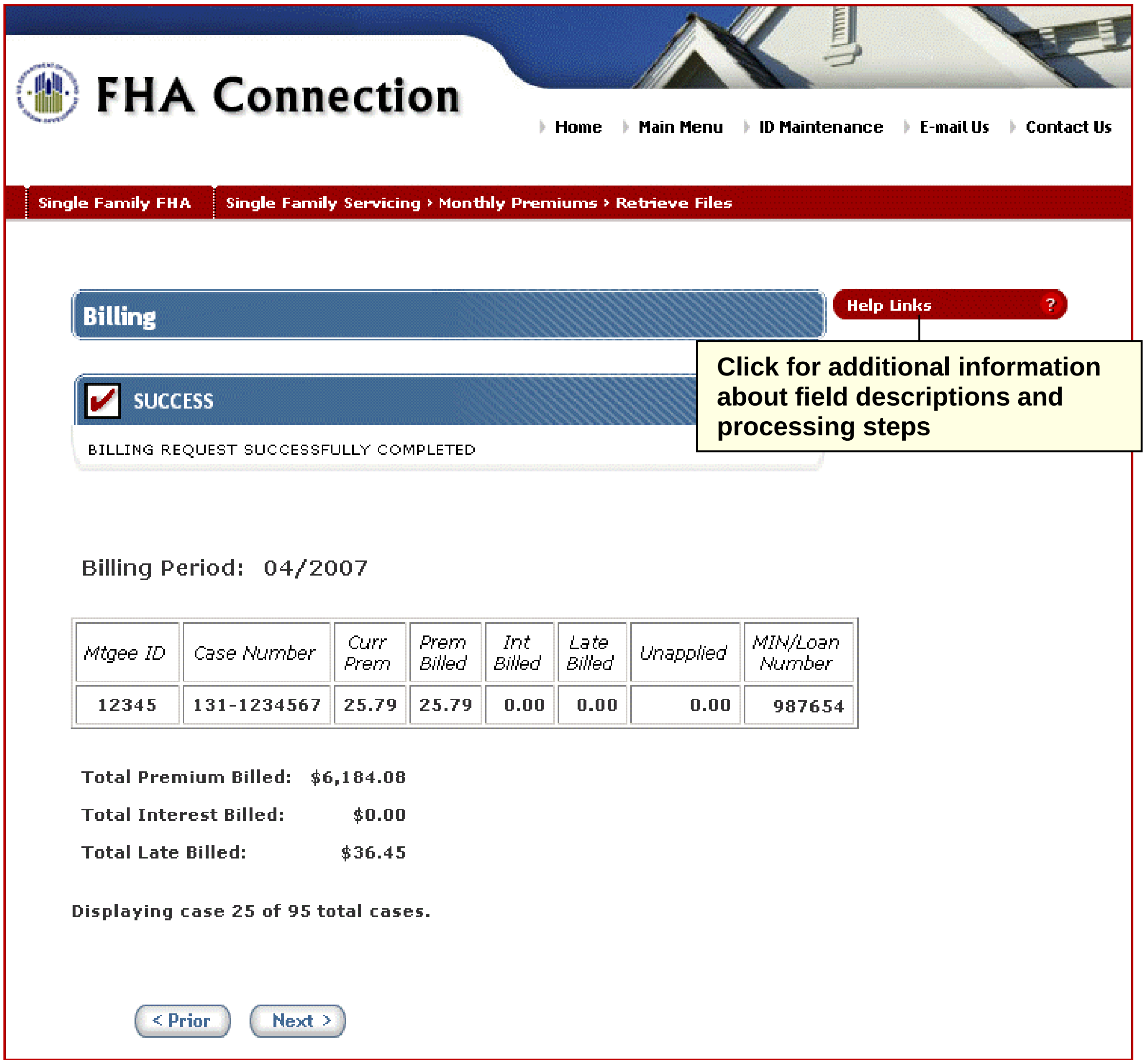

Figure 3: Billing report file for a single case

Retrieving a Multiple Case Pregenerated File

1. Access the Monthly Premiums page (**Figure 1**) (see **Accessing Monthly Premiums**).
2. Click **Retrieve Files**. See **Figure 2** for a sample Retrieve Files page.
3. Service bureaus and HUD users can retrieve the report file for a specific lender by entering the **Mortgagee ID**. This field does not appear for lenders.
4. Select the desired file, e.g., **Advance Notices 05/2005 (Generated: 04/2005)** or **Billing 04/2005**.
5. Select **View on Screen** or **Download File**.
6. Click Send. If **View on Screen** was selected, a page appears with the report information (see **Figure 4**).

   Note: If you need assistance downloading the file, click Help Links.

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Billing

Help Links

SUCCESS

BILLING REQUEST SUCCESSFULLY COMPLETED

Billing Period: 04/2007

Mtgee ID	*Case Number*	*Curr Prem*	*Prem Billed*	*Int Billed*	*Late Billed*	*Unapplied*	*MIN/Loan Number*
12345	031-1111111	26.57	26.57	0.00	0.00	0.00	770930
12345	046-2222222	6.49	12.98	0.00	0.26	0.00	238649
12345	046-8888888	3.70	3.70	0.00	0.00	0.00	238507
12345	048-3333333	4.76	304.02	0.00	1.14	0.00	770863
12345	092-7777777	36.14	36.14	0.00	0.00	0.00	238689
12345	291-5555555	15.60	15.60	0.00	0.00	0.00	770843
12345	291-6666666	25.22	88.66	0.00	1.01	0.00	756245
12345	371-1111111	18.33	18.33	0.00	0.00	0.00	374533
12345	548-2222222	12.24	26.93	0.00	.49	0.00	255201
12345	581-8888888	39.00	39.00	0.00	0.00	0.00	694087

Total Premium Billed: $571.93

Total Interest Billed: $0.00

Total Late Billed: $2.90

Displaying cases 1 - 10 of 10 total cases.

Figure 4: Billing report for multiple cases

Requesting a File

The **Portfolio** and **Lender Notification** files can be requested for single or multiple cases. Requests are processed between the hours of 8 a.m. and 8 p.m. Eastern Time (ET) Monday through Friday, excluding holidays.

The instructions that follow illustrate how to request either a **Lender Notification** or **Portfolio** file.

Requesting a Single Case Portfolio or Lender Notification File

1. Access the Monthly Premiums page (**Figure 1**) (see **Accessing Monthly Premiums**).
2. Select **Portfolio** or **Lender Notification**. The corresponding request page appears (**Figure 5**).

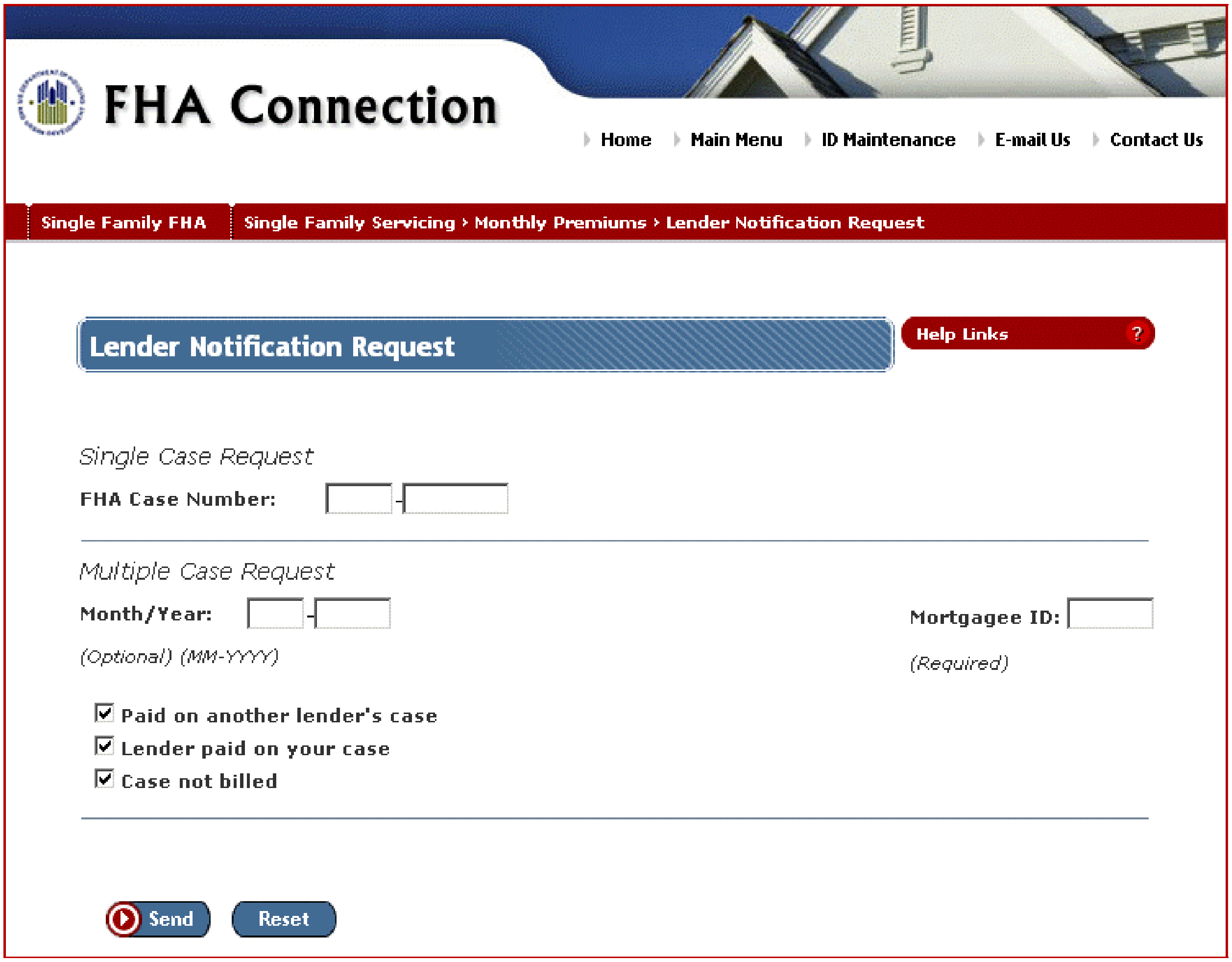
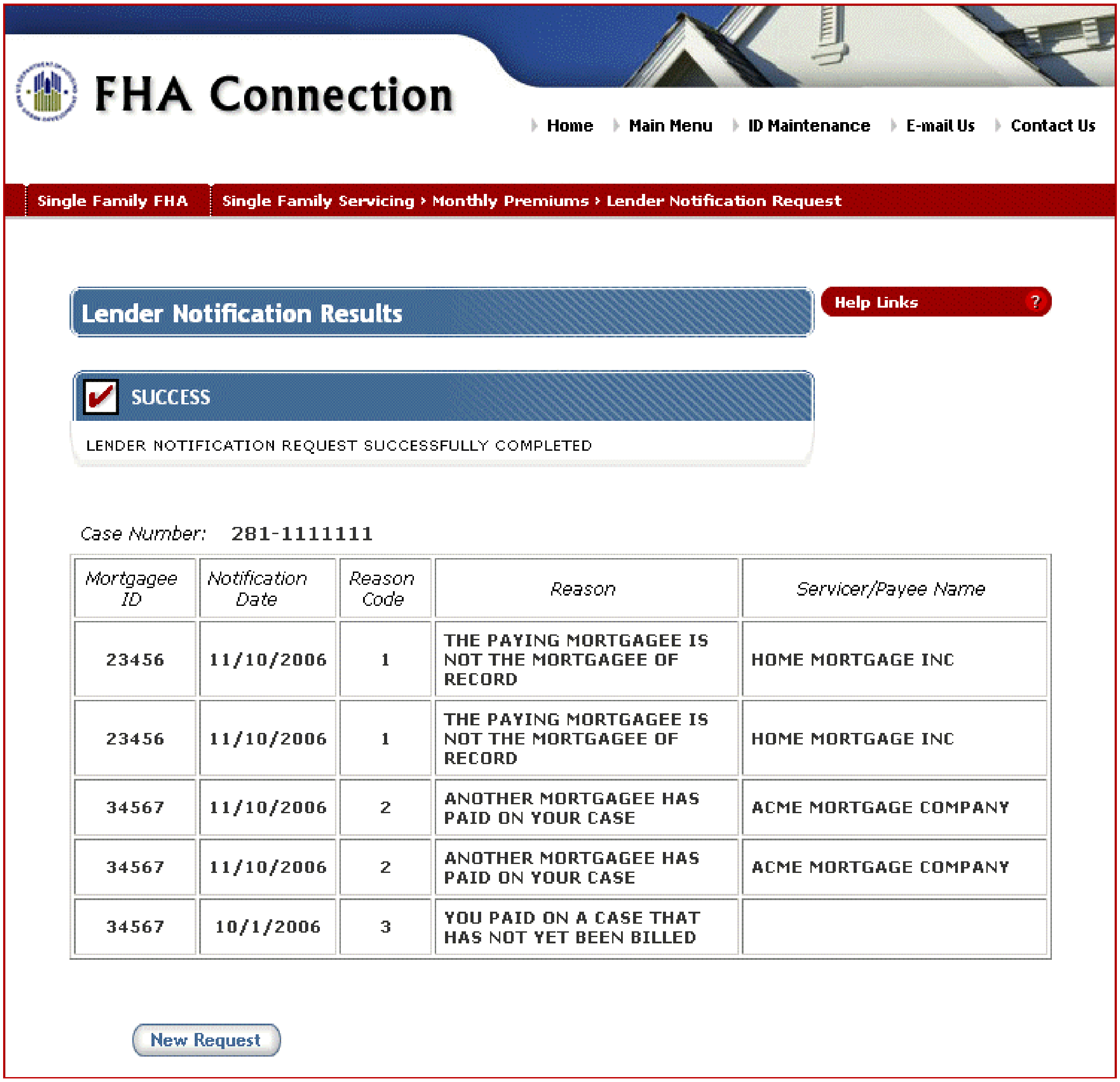


Figure 5: Lender Notification Request page

3. Enter the desired **Case Number** and click 

. The results appear immediately. If no information is available, a message appears.

   A sample single case **Lender Notification** file is shown in **Figure 6**.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Lender Notification Results

Help Links

SUCCESS

LENDER NOTIFICATION REQUEST SUCCESSFULLY COMPLETED

Case Number: 281-1111111

Mortgagee ID	Notification Date	Reason Code	Reason	Servicer/Payee Name
23456	11/10/2006	1	THE PAYING MORTGAGEE IS NOT THE MORTGAGEE OF RECORD	HOME MORTGAGE INC
23456	11/10/2006	1	THE PAYING MORTGAGEE IS NOT THE MORTGAGEE OF RECORD	HOME MORTGAGE INC
34567	11/10/2006	2	ANOTHER MORTGAGEE HAS PAID ON YOUR CASE	ACME MORTGAGE COMPANY
34567	11/10/2006	2	ANOTHER MORTGAGEE HAS PAID ON YOUR CASE	ACME MORTGAGE COMPANY
34567	10/1/2006	3	YOU PAID ON A CASE THAT HAS NOT YET BEEN BILLED	

New Request

Figure 6: Lender Notification Results for a single case

Requesting a Multiple Case Portfolio or Lender Notification File

1. Access the **Monthly Premiums** page (**Figure 1**) (see **Accessing Monthly Premiums**).
2. Select **Portfolio** or **Lender Notification**. The corresponding request page appears (e.g., **Figure 5**).
3. Enter or modify the request information under **Multiple Case Request** and click **Send**.

   A Successful Request page appears if no problems exist with your request. You will be informed of the approximate time it will take to generate the file. A sample page is shown in **Figure 7**.

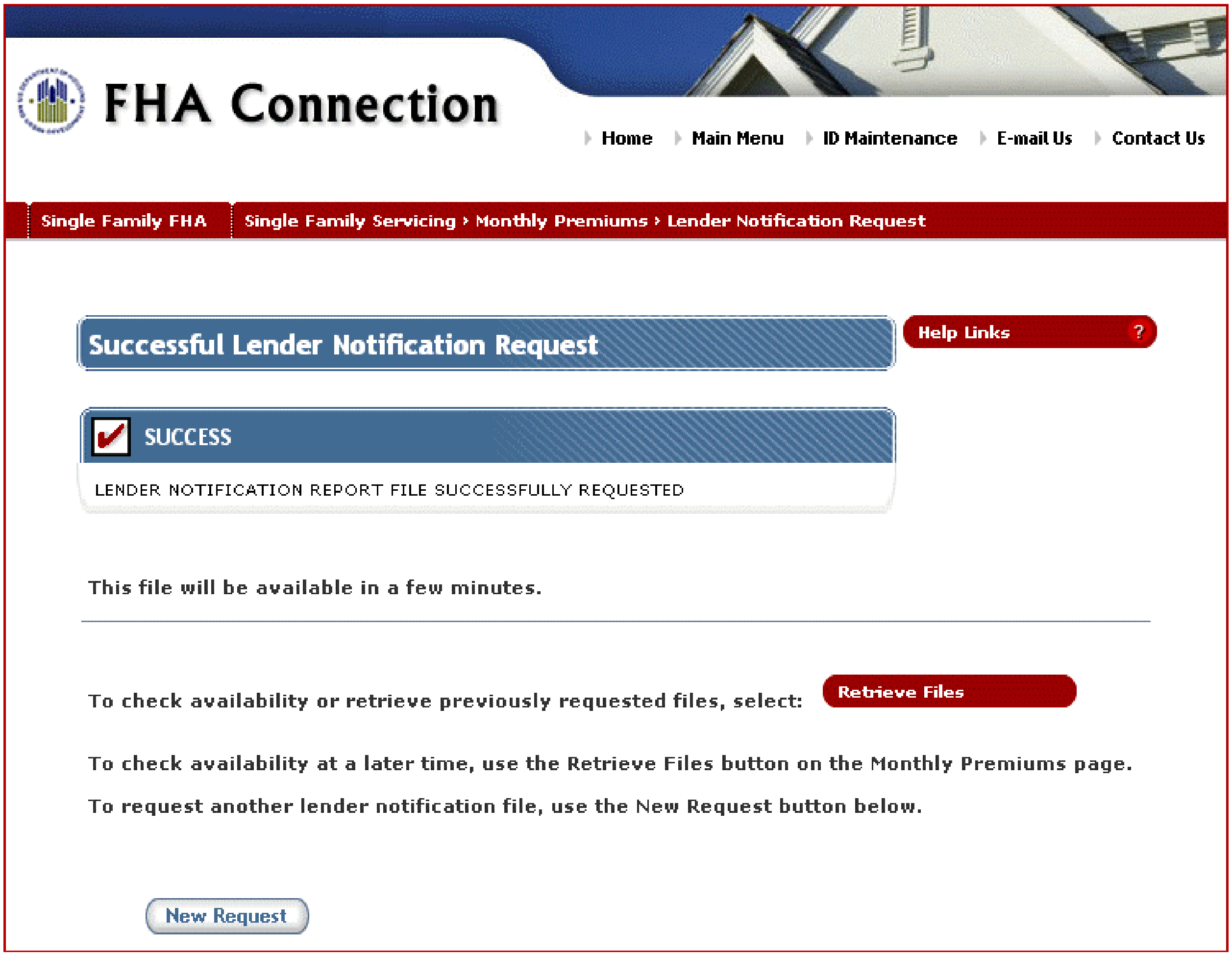


Figure 7: Request for Lender Notification Report is successful

4. To check if the request has been processed, click **Retrieve Files** on either the Monthly Premiums page or the Successful Request page. A sample Retrieve Files page is shown in **Figure 8**.

   If your request has not been processed, it will be listed in the **Pending Requests** section of the page. Once the request is processed, it will appear in the **Completed Requests** section of the page.

   Note: The Retrieve Files page does not automatically move requested files from **Pending Requests** to **Completed Requests**. While viewing this page, you can check if processing is complete by using your browser's refresh or reload feature to update the page. Completed files appear in the **Completed Requests** section.

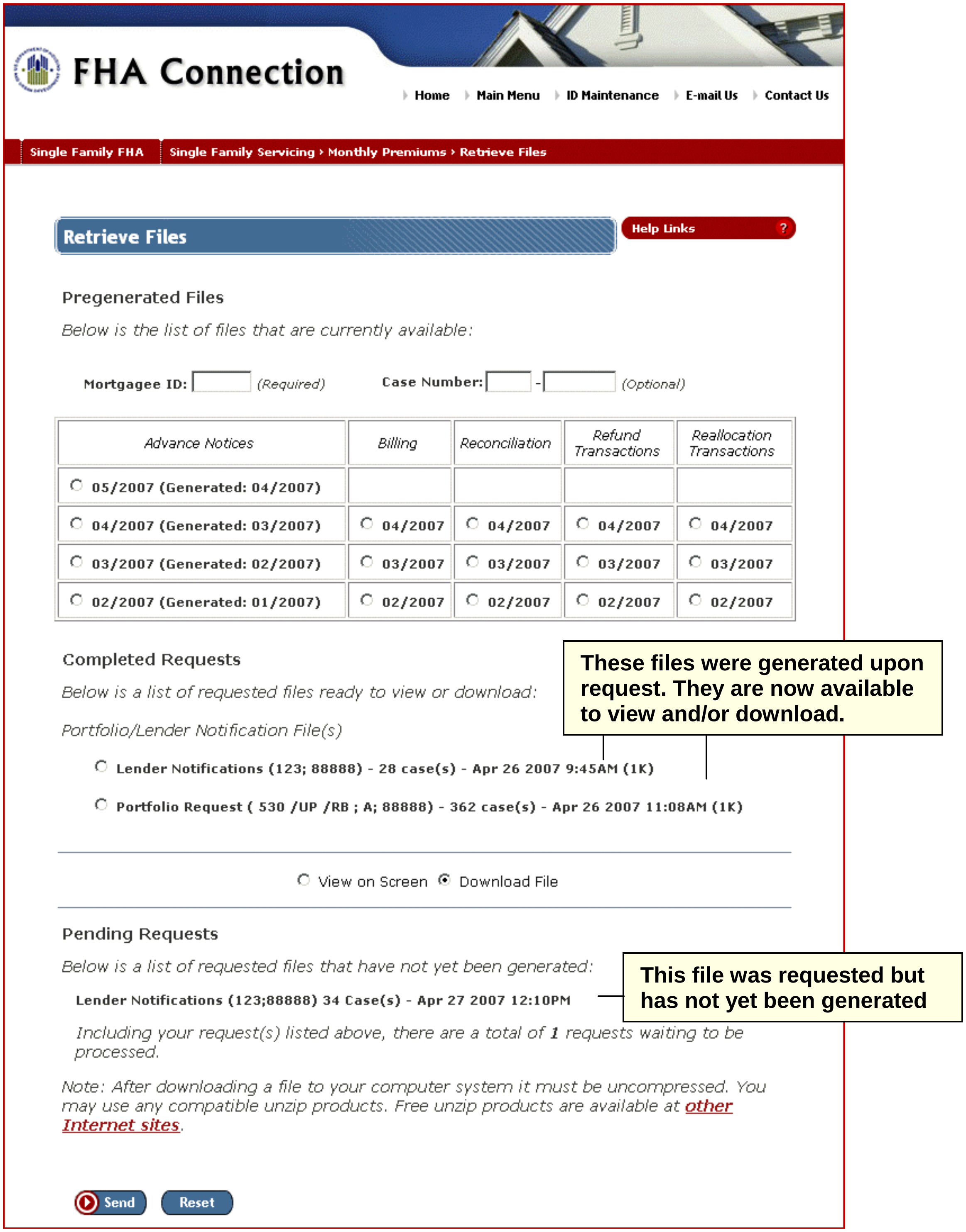
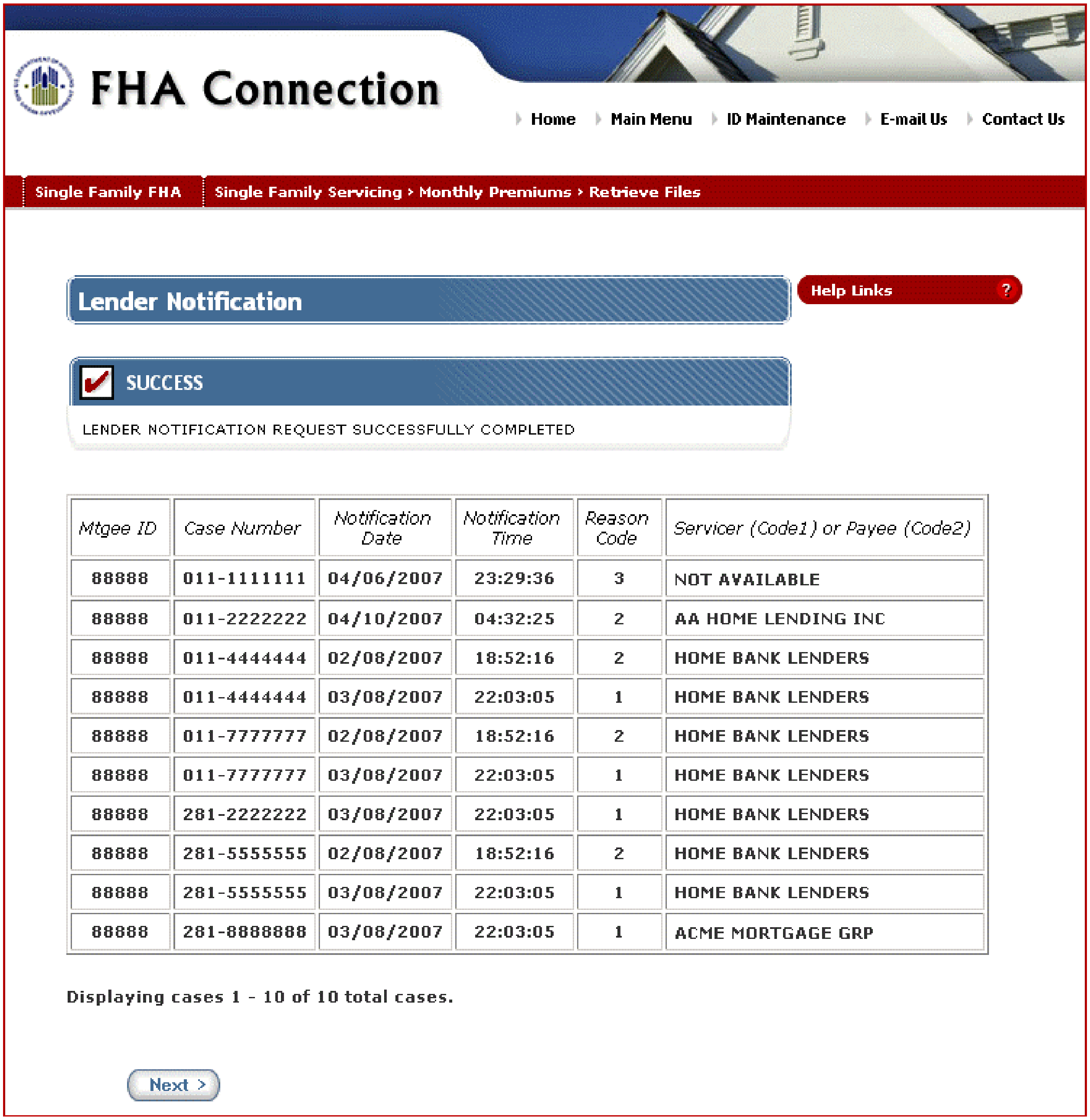


Figure 8: Retrieve Files page showing status of previous report requests

5. Select the file from the **Completed Requests** list.
6. Select **View on Screen** or **Download File**.
7. Click **Send**. If **View on Screen** was selected, a multiple case report appears (**Figure 9**).



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Lender Notification

Help Links

SUCCESS

LENDER NOTIFICATION REQUEST SUCCESSFULLY COMPLETED

Mtgee ID	Case Number	Notification Date	Notification Time	Reason Code	Servicer (Code1) or Payee (Code2)
88888	011-1111111	04/06/2007	23:29:36	3	NOT AVAILABLE
88888	011-2222222	04/10/2007	04:32:25	2	AA HOME LENDING INC
88888	011-4444444	02/08/2007	18:52:16	2	HOME BANK LENDERS
88888	011-4444444	03/08/2007	22:03:05	1	HOME BANK LENDERS
88888	011-7777777	02/08/2007	18:52:16	2	HOME BANK LENDERS
88888	011-7777777	03/08/2007	22:03:05	1	HOME BANK LENDERS
88888	281-2222222	03/08/2007	22:03:05	1	HOME BANK LENDERS
88888	281-5555555	02/08/2007	18:52:16	2	HOME BANK LENDERS
88888	281-5555555	03/08/2007	22:03:05	1	HOME BANK LENDERS
88888	281-8888888	03/08/2007	22:03:05	1	ACME MORTGAGE GRP

Displaying cases 1 - 10 of 10 total cases.

Next >

Figure 9: Lender Notification Report for multiple cases

Note: Use your browser's print feature to print the **Monthly Premiums** report file.

If you need assistance downloading the file, click **Help Links** .