


Case Detail for Monthly Premiums

Case Detail provides current information on an FHA case as it relates to the collection of monthly (annual) FHA mortgage insurance premium. Information is available for both endorsed and nonendorsed cases, based on the status of the requested case.

Accessing Case Detail

After signing on to the FHA Connection, follow this menu path to access the **Case Detail Request** page: **Single Family FHA > Single Family Servicing > Monthly Premiums > Case Detail**. The FHA Connection menu path appears in the red banner at the top of each page.

You can click **Help Links**  in the upper right corner of the page for information on using **Case Detail**.

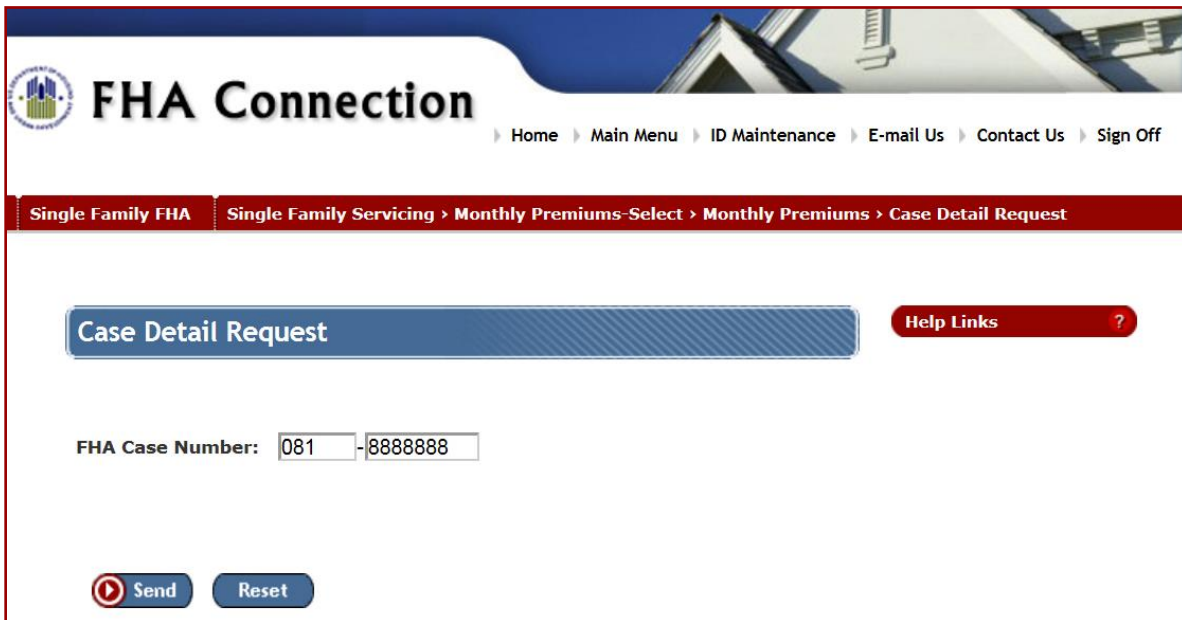



Figure 1: Case Detail Request page

Retrieving Case Information Using Case Detail

To retrieve case information using **Case Detail**, do the following.

1. On the **Case Detail Request** page (**Figure 1**) type the 10-digit FHA case number in the **FHA Case Number** field.
2. Click . The **Case Detail Results** page appears.
 - If the case has not been insured, case information is retrieved from HUD's Computerized Homes Underwriting Management System (CHUMS) (**Figure 2**).
 - If the case has been insured, case information is retrieved from HUD's Single Family Insurance System (SFIS) (**Figure 3**).
 - If a monthly premium payment was made for a case and there is no record for the case in CHUMS or SFIS, the case information that was included with the payment is retrieved from HUD's Single Family Premium Collection Subsystem - Periodic (SFPCS Periodic) (**Figure 4**).
 - All monthly premium transactions displayed in the Case Transaction Data section of the page are retrieved from SFPCS Periodic (**Figure 5**).


Case Detail Results		Help Links ?
 SUCCESS		Other Functions
CASE DETAIL REQUEST SUCCESSFULLY COMPLETED		
<i>FHA Case Number:</i>	081-8888888	<i>Loan Number:</i> None
<i>CHUMS Last Action:</i>	CASE# ASGN	<i>Prior Case Number (Refi):</i> 081-6666666
<i>Endorsement Date:</i>	None	
<i>Closing Date:</i>	None	
<i>Appraised/Property Value:</i>	\$148,000	
<i>Property Address:</i>	1500 PENNSYLVANIA AVE NW WASHINGTON DC 20220000	
<i>Originating Lender:</i>	LENDING INSTITUTION CO	
<i>Sponsor/Agent:</i>	None	<i>ADP Code:</i> 703
<i>Latest Monthly Mortgage Insurance Premium Payment(s):</i>	No monthly premium payments were found.	

Figure 2: Case information on the Case Detail Results page (upper part) for a nonendorsed case with a record in CHUMS

Case Detail Results

✓
SUCCESS

Other Functions drop-down list

Help Links ?

CASE DETAIL REQUEST SUCCESSFULLY COMPLETED

FHA Case Number: **081-7777777**

SFIS Case Status: **Active Insurance Status**

Endorsement Date: **06/24/2010**

Closing Date: **04/29/2010**

Appraised/Property Value: **\$237,424.00**

Bill Type: **Risk-Based**

Property Address: **451 7TH ST SW
WASHINGTON DC 204100000**

Current Servicer: **LENDING INSTITUTION CO**

Previous Servicer Name: **FIRST LENDER BANK**

Transfer Effective Date: **08/01/2013**

Holder Name: **LENDING INSTITUTION CO**

Originating Lender: **FIRST LENDER BANK**

Sponsor/Agent: **None**

Loan Number: **0013-7890**

Prior Case Number (Refi): **None**

Termination Date: **Not Applicable**

Termination Type: **Not Applicable**

Claim Date: **Not Applicable**

Previous Servicer Telephone: **800 555 1234**

Transfer Date: **09/04/2013**

ADP Code: **0702**

Program ID: **00**

Total Owed: **\$0.00**

Other Functions

Portfolio

Case Processing

Upfront Premium Collection

Latest Monthly Mortgage Insurance Premium Payment(s):

Payment Date	Payment Amount (\$)	Paid By
07-08-2014	118.50	LENDING INSTITUTION CO
06-06-2014	118.50	LENDING INSTITUTION CO
05-06-2014	118.50	LENDING INSTITUTION CO

Sum of all premium and late charges owed

Displays last three payments

NOTE: No other transactions (e.g., debit vouchers, adjustments, etc.) are reflected here.

Figure 3: Case information on the Case Detail Results page (upper part) for an endorsed case with a record in SFIS

Case Detail Results

Help Links ?

SUCCESS

CASE DETAIL REQUEST SUCCESSFULLY COMPLETED

FHA Case Number: **081-9999999**

Remitting Lender: **LENDING INSTITUTION CO**

Latest Monthly Mortgage Insurance Premium Payment(s):

Loan Number: **2015008021**

Total Owed: **\$0.00**

Payment Date	Payment Amount	Paid By
07-15-2015	\$ 137.56	LENDING INSTITUTION CO

NOTE: No other transactions (e.g., debit vouchers, adjustments, etc.) are reflected here.

Figure 4: Case information on the Case Detail Results page for a case with a record only in SFPCS Periodic

Case Transaction Data

Changing the sort order may reflect an inaccurate case balance. Click [here](#) to restore the system generated sort order.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-07-2014	PYMT	07-08-2014	LENDING...	\$ 118.50			\$ 118.50					\$ 592.50			
06-15-2014	PREM	06-15-2014			\$ 118.50					\$118.50		\$ 474.00			
06-05-2014	PYMT	06-06-2014	LENDING...	\$ 118.50			\$ 118.50					\$ 474.00			
05-15-2014	PREM	05-15-2014			\$ 118.50					\$118.50		\$ 355.50			
05-05-2014	PYMT	05-06-2014	LENDING...	\$ 118.50			\$ 118.50					\$ 355.50			
04-15-2014	PREM	04-15-2014			\$ 118.50					\$118.50		\$ 237.00			
04-07-2014	PYMT	04-08-2014	LENDING...	\$ 118.50			\$ 118.50					\$ 237.00			
03-15-2014	PREM	03-15-2014			\$ 118.50					\$118.50		\$ 118.50			
03-05-2014	PYMT	03-06-2014	LENDING...	\$ 118.50			\$ 118.50					\$ 118.50			
02-15-2014	PRAD	02-15-2014			\$ 118.50					\$ 118.50					
02-15-2014	PREM	02-15-2014			\$ 0.00										

Figure 5: Case Transaction Data section of Case Detail Results page

Viewing Case Transaction Data

The Case Transaction Data list on the lower part of the **Case Detail Results** page (**Figure 5**) defaults to descending sort order according to **Effective Date** (except for payment (PYMT) transactions which are listed by **Process Date**).

- To change the sort order of a column, click the up arrow in the column header to sort the column in ascending order and click the down arrow to sort the column in descending order (⬆). To restore the original (and accurate) sort order of the case information, click the link in the following statement located above the column headers: *Changing the sort order may reflect an inaccurate case balance. Click [here](#) to restore the system generated sort order.* Alternatively, refresh your browser or press the F5 key and follow the instructions on the pop-up confirmation message for resending the information.
- To view the explanation of a transaction code (e.g., PREM or PYMT), place the mouse cursor over the code in the **Transaction** column so that a pop-up text box appears with the transaction details (**Figure 6**).

Case Transaction Data						
Changing the sort order may reflect an inaccurate case balance. Click here to restore the system generated sort order.						
Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late Fee
07-07-2014	PYMT	07-08-2014	LENDING...	\$ 118.50		
Transaction					\$ 118.50	
PYMT - Payment						
06-05-2014	PYMT	06-06-2014	LENDING...	\$ 118.50		
05-15-2014	PREM	05-15-2014			\$ 118.50	

Figure 6: Pop-up text box with transaction details

- To see the full name of the lender associated with the transaction, place the mouse cursor over the lender name in the **Mortgagee Name** column so that a pop-up text box appears with the full lender name (**Figure 7**).

Case Transaction Data						
Changing the sort order may reflect an inaccurate case balance. Click here to restore the system generated sort order.						
Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late Fee
07-07-2014	PYMT	07-08-2014	LENDING...	\$ 118.50		
06-15-2014	PREM				\$ 118.50	
Mortgagee Name						
LENDING INSTITUTION CO						
06-05-2014	PYMT	06-06-2014	LENDING...	\$ 118.50		
05-15-2014	PREM	05-15-2014			\$ 118.50	

Figure 7: Pop-up text box with full lender name

To remove the pop-up text box, move the mouse cursor to another column.

See also **Case Transaction Data Examples – Table of Contents** on page 8.

Getting Additional Case Information

Use **Other Functions** on the **Case Detail Results** page to view additional information for the case (Figure 3). It has these links on its drop-down list:

- *Portfolio*: Go to **Portfolio Request** for information from SFIS on an endorsed case.
- *Case Processing*: Go to **Case Query** for information from CHUMS on a nonendorsed or newly endorsed case.
- *Upfront Premium Collection*: Go to **Case Master Summary** for information from the Single Family Premium Collection Subsystem - Upfront on a nonendorsed or newly endorsed case.

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Premium Billed - PREM

Table 1 illustrates the PREM transaction for monthly mortgage insurance premium billed for an endorsed case. The **Effective Date** and **Process Date** are always the 15th day of the month for the PREM transaction (i.e., the bill). The amount billed for monthly premium appears in the **Premium** column. The **Premium Owed** amount is the same as the **Premium** amount indicating there is no additional premium owed from a previous bill or other transaction.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
05-15-2014	PREM	05-15-2014			\$ 40.00					\$ 40.00					

Table 1: Premium billed

Premium and Late Billed (One Month Late) – PREM and LATE

If the amount billed on the 15th day of the month is not received by the 10th day of the next month, a late charge is assessed (LATE). In Table 2 below, monthly premium was not paid for one month (May). The **Late** and **Late Owed** columns show the late charge assessed for the June bill. The **Late Basis** column shows the premium amount on which the late charge was calculated. In the first row, the **Premium Owed** column shows the total amount of premium billed and unpaid for two months (May and June).

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
06-15-2014	PREM	06-15-2014			\$ 40.00					\$ 80.00	\$ 1.60				
06-15-2014	LATE	06-15-2014				\$ 1.60				\$ 40.00	\$ 1.60				\$ 40.00
05-15-2014	PREM	05-15-2014			\$ 40.00					\$ 40.00					

Table 2: Premium and late charges billed (one month late)

Premium and Late Billed (Two Months Late) – PREM and LATE

In **Table 3** below, monthly premium was not paid for two consecutive months (May and June). In July, a late charge is assessed on the monthly premium that was billed and unpaid for June. In the first row, the **Premium Owed** field shows the amount of premium billed and unpaid for three months (May, June, and July). The **Late Owed** amount increased accordingly.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-15-2014	PREM	07-15-2014			\$ 40.00					\$ 120.00	\$ 3.20				
07-15-2014	LATE	07-15-2014				\$ 1.60				\$ 80.00	\$ 3.20				\$ 40.00
06-15-2014	PREM	06-15-2014			\$ 40.00					\$ 80.00	\$ 1.60				
06-15-2014	LATE	06-15-2014				\$ 1.60				\$ 40.00	\$ 1.60				\$ 40.00
05-15-2014	PREM	05-15-2014			\$ 40.00					\$ 40.00					

Table 3: Premium and late charges billed (two months late)

Payment of Premium Only (No Late Charges) - PYMT

In **Table 4**, the June 15 bill (PREM) was paid by the lender on July 1. The PYMT transaction was received on July 1 and processed July 2. A late charge was not assessed since the payment was received by HUD before July 10. The **Premium Owed** amount after the payment was \$0.00.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-01-2014	PYMT	07-02-2014	LENDING ...	\$ 40.00			\$ 40.00					\$ 40.00			
06-15-2014	PREM	06-15-2014			\$ 40.00					\$ 40.00					

Table 4: Premium payment only; no late charges assessed

Payments after a Late Charge - Funds Applied to Late Charges First

In **Table 5**, the May 15 bill (PREM) was not paid. When the June 15 bill was processed (PREM and LATE transactions), a late charge of \$1.60 (**Late**) was assessed on the \$40.00 premium owed (**Late Basis**). The \$80.00 payment (PYMT) remitted on June 26 was first applied to the late charge of \$1.60 (**Late Applied**) and the remainder of \$78.40 was applied to the premium charge (**Premium Applied**). Payments are always applied to any owed amounts in this order: Late, Interest (not currently applicable), and Premium. If there are no owed amounts, it is designated as **Unapplied**.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
06-30-2014	PYMT	07-01-2014	LENDING ...	\$ 1.60			\$ 1.60					\$ 80.00	\$ 1.60		
06-26-2014	PYMT	06-27-2014	LENDING ...	\$ 80.00			\$ 78.40	\$ 1.60		\$ 1.60		\$ 78.40	\$ 1.60		
06-15-2014	PREM	06-15-2014			\$ 40.00					\$ 80.00	\$ 1.60				
06-15-2014	LATE	06-15-2014				\$ 1.60				\$ 40.00	\$ 1.60				\$ 40.00
05-15-2014	PREM	05-15-2014			\$ 40.00					\$ 40.00					

Table 5: Application of payments after a late charge was assessed

Payment for a Nonendorsed Case

Monthly premium payments begin on the first day of the month following the beginning of loan amortization (regardless of whether or not the case is endorsed or billed). For example, for a case with a beginning amortization date in May, the first monthly premium payment must be made before June 10. When the first payment is received, a record for the nonendorsed case is established in SFPCS Periodic. In **Table 6**, a payment was made August 7 for a case with a beginning amortization date of July 30. Since the case was not billed yet, the payment cannot be applied to any owed amounts. Therefore, the \$15.00 appears in the **Unapplied** column. If the payment was received by HUD after August 10, a late charge would be assessed after the case was endorsed.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-07-2014	PYMT	08-08-2014	LENDING ...	\$ 15.00					\$ 15.00					\$ 15.00	

Table 6: Application of a payment for a nonendorsed case

Overpayment

In **Table 7**, the case was billed \$50.00 **Premium** and the lender remitted a payment of \$55.00. Of this amount, \$50.00 was applied (**Premium Applied**) to the **Premium Owed** and \$5.00 was designated as **Unapplied**. The lender can request a refund or reallocation of the excess \$5.00.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-06-2014	PYMT	08-07-2014	LENDING ...	\$ 55.00			\$ 50.00		\$ 5.00			\$ 50.00		\$ 5.00	
07-15-2014	PREM	07-15-2014			\$ 50.00					\$ 50.00					

Table 7: Payment exceeds premium billed

After the next bill, if a refund or reallocation is not processed, the excess \$5.00 is applied to the bill. In **Table 8**, when the August 15 bill was processed for \$50.00 **Premium**, the excess \$5.00 that was **Unapplied** is applied to premium, leaving \$0.00 **Unapplied**. The **Premium Applied** was increased to \$55.00 and **Premium Owed** was reduced from \$50.00 to \$45.00. The **Cumulative Premium Applied** shows the total amount of payments applied to the premium owed as of the **Process Date**.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-15-2014	PREM	08-15-2014			\$ 50.00		\$ 5.00			\$ 45.00		\$ 55.00			
08-06-2014	PYMT	08-07-2014	LENDING ...	\$ 55.00			\$ 50.00		\$ 5.00			\$ 50.00		\$ 5.00	
07-15-2014	PREM	07-15-2014			\$ 50.00					\$ 50.00					

Table 8: Application of overpaid amount after next bill

Failed Payment - DEBT

If the U.S. Department of the Treasury's automated collection service is unable to collect the funds from the mortgagee's cash flow account, a payment with a *Failed* status is transmitted to SFPCS Periodic. This is sometimes also referred to as a debit voucher. In **Table 9**, the May bill for \$40.00 **Premium** was not paid. The June bill included a **Late** charge of \$1.60 for the unpaid May premium and the **Premium Owed** was increased to \$80.00. An **Amount** of \$81.60 was paid on July 1, with \$1.60 applied to late charges (**Late Applied**) and \$80.00 applied to premium charges (**Premium Applied**). However, on July 3, SFPCS Periodic received notice that the July 1 payment failed and a DEBT transaction was processed. The **Amount** column for the DEBT transaction shows a negative amount of **-\$81.60** and the **Premium Owed**, **Late Owed**, and **Cumulative Premium Applied** columns show the same amounts as the June 15 bill (PREM and LATE transactions). The lender still owes \$80.00 for premium charges (**Premium Owed**) and \$1.60 for a late charge (**Late Owed**).

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-03-2014	DEBT	07-03-2014	LENDING ...	-\$ 81.60			-\$ 80.00	-\$ 1.60		\$ 80.00	\$ 1.60				
07-01-2014	PYMT	07-02-2014	LENDING ...	\$ 81.60			\$ 80.00	\$ 1.60				\$ 80.00	\$ 1.60		
06-15-2014	PREM	06-15-2014			\$ 40.00					\$ 80.00	\$ 1.60				
06-15-2014	LATE	06-15-2014				\$ 1.60				\$ 40.00	\$ 1.60				\$ 40.00
05-15-2014	PREM	05-15-2014			\$ 40.00					\$ 40.00					

Table 9: Failed payment or DEBT transaction

Refund – DISB and CONF

The two refund transactions that appear for a case are:

- DISB: Refund is disbursed and funds are deducted from the available amounts on the case in this order: Unapplied, Premium, Interest (not currently applicable), and Late.
- CONF: Refund is CONFIRMED; U.S. Department of the Treasury has issued the check.

In **Table 10**, a bill for \$62.00 **Premium** was processed on June 15. Two payments of \$62.00 each were made in July in payment of the June bill. The payment sent on July 7 was applied to premium (**Premium Applied** is \$62.00). The \$62.00 payment later sent on July 10 was designated as **Unapplied** since the prior payment satisfied the June bill. When the July 15 bill for \$62.00 **Premium** was processed, the **Unapplied** amount of \$62.00 was applied to the \$62.00 **Premium** billed in July. The **Cumulative Premium Applied** amount was increased to \$124.00 and the **Unapplied** amount was decreased by \$62.00. Then, on August 4, the lender sent a \$62.00 payment for the July 15 bill. Since **Premium Owed** was \$0.00, the \$62.00 was designated as **Unapplied** and added to **Cumulative Unapplied**. When a refund was disbursed (DISB) on August 6 for \$62.00, the funds were taken from the \$62.00 **Unapplied** amount. The **Amount** column shows a negative amount of **-\$62.00**, which is the refund amount. The **Unapplied** column shows a negative amount of **-\$62.00**, or a decrease of \$62.00, and the **Cumulative Unapplied** column shows \$0.00. The CONF transaction processed six days later simply indicates the refund check was issued and the case balances remained the same.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-12-2014	CONF	08-12-2014	LENDING ...	-\$ 62.00					-\$ 62.00			\$ 124.00			
08-06-2014	DISB	08-06-2014	LENDING ...	-\$ 62.00					-\$ 62.00			\$ 124.00			
08-04-2014	PYMT	08-05-2014	LENDING ...	\$ 62.00					\$ 62.00			\$ 124.00		\$ 62.00	
07-15-2014	PREM	07-15-2014			\$ 62.00		\$ 62.00		-\$ 62.00			\$ 124.00			
07-10-2014	PYMT	07-11-2014	LENDING ...	\$ 62.00					\$ 62.00			\$ 62.00		\$ 62.00	
07-07-2014	PYMT	07-08-2014	LENDING ...	\$ 62.00			\$ 62.00					\$ 62.00			
06-15-2014	PREM	06-15-2014			\$ 62.00					\$ 62.00					

Table 10: Refund issued

Reallocation – RLFR and RLTO

Reallocation is the process of redistributing funds **From** one case **To** up to three cases. The lender can choose to reallocate funds from a case rather than request a refund. A RLFR transaction is processed for the case from which funds are reallocated. A RLTO transaction is processed for the case(s) to which the funds are reallocated.

Case Reallocated FROM – RLFR

In **Table 11**, the lender made a payment of \$74.00 rather than \$47.00, which was the amount billed on July 15. Of the \$74.00 that was paid on August 6, \$47.00 was applied to premium (**Premium Applied**) leaving \$0.00 **Premium Owed**. The excess amount of \$27.00 was designated as **Unapplied** and this amount was added to **Cumulative Unapplied**. When the August 15 bill for \$47.00 **Premium** was processed, the \$27.00 in **Unapplied** funds was applied to **Premium Owed**. The \$27.00 that was **Unapplied** was added to **Premium Applied** and subtracted from the **Premium Owed**, leaving \$20.00 **Premium Owed**. The **Unapplied** column shows a negative amount of **-\$27.00**, or a decrease of \$27.00, and the **Cumulative Unapplied** column shows \$0.00. The RLFR transaction processed on August 21 shows a negative amount of **-\$27.00** in the **Amount** column. The \$27.00 was subtracted from the **Premium Applied** amount and added to **Premium Owed**. The **Cumulative Premium Applied** amount was reduced to \$47.00.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-21-2014	RLFR	08-21-2014	LENDING...	-\$27.00			-\$27.00			\$47.00		\$47.00			
08-15-2014	PREM	08-15-2014			\$47.00		\$27.00		-\$27.00	\$20.00		\$74.00			
08-06-2014	PYMT	08-07-2014	LENDING ...	\$74.00			\$47.00		\$27.00			\$47.00		\$27.00	
07-15-2014	PREM	07-15-2014			\$47.00					\$47.00					

Table 11: Funds reallocated from case

Case Reallocated TO – RLTO

The case to which the \$27.00 in **Table 11** was reallocated is illustrated in **Table 12**. The RLTO transaction on August 21 shows an **Amount** of \$27.00. The \$27.00 was added to **Premium Applied** and subtracted from **Premium Owed**. The **Cumulative Premium Applied** amount was increased by \$27.00.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-21-2014	RLTO	08-21-2014	LENDING...	\$27.00			\$27.00			\$61.00		\$115.00			
08-15-2014	PREM	08-15-2014			\$88.00					\$88.00		\$88.00			
08-06-2014	PYMT	08-07-2014	LENDING ...	\$88.00			\$88.00					\$88.00			
07-15-2014	PREM	07-15-2014			\$88.00					\$88.00					

Table 12: Funds reallocated to case

Late Adjustment – LTAD

A late adjustment transaction (LTAD) removes an assessed late charge. When an LTAD transaction is processed, the adjusted amount is always applied to any owed amounts in this order: Late, Interest (not currently applicable), and Premium. If there are no owed amounts, it is designated as Unapplied.

Late Adjustment (LTAD) for One-Month Period

In **Table 13**, the May 15 bill of \$40.00 **Premium** was not paid. When the June 15 bill was processed, a **Late** charge of \$1.60 was assessed for the \$40.00 unpaid **Premium** for the May 15 bill. The **Late Basis** column shows the amount on which the late charge was assessed. As of the June 15 bill, **Premium Owed** was \$80.00 and **Late Owed** was \$1.60. On July 7, a late adjustment (LTAD) of \$1.60 was processed. The LTAD transaction shows a **Process Date** of July 7, but an **Effective Date** of June 15, which is the date the late charge was assessed. The late charge was removed and a negative amount of **-\$1.60** appears in the **Late** column. The **Late Owed** is now \$0.00, leaving only \$80.00 **Premium Owed** for the case.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Premium Owed	Late Owed	Late Basis
06-15-2014	LTAD	07-07-2014				-\$ 1.60							\$ 80.00		
06-15-2014	PREM	06-15-2014			\$ 40.00								\$ 80.00		
06-15-2014	LATE	06-15-2014				\$ 1.60							\$ 40.00	\$ 1.60	\$ 40.00
05-15-2014	PREM	05-15-2014			\$ 40.00								\$ 40.00		

Table 13: Late Adjustment for a one-month period (late charge assessed for one month)

Late Adjustment (LTAD) for Two-Month Period

In **Table 14**, the **Premium** billed for May 15 and June 15 was not paid. The June 15 bill included a **Late** charge of \$6.00 for the unpaid May 15 bill. The July 15 bill included a **Late** charge of \$6.00 for the unpaid June bill. As of the July 15 bill, **Premium Owed** was \$450.00 and **Late Owed** was \$12.00. The \$12.00 payment made on July 28 was applied to the \$12.00 **Late Owed**, leaving \$0.00 **Late Owed**. Another payment on July 30 for \$450.00 was applied to **Premium Owed**, leaving \$0.00 **Premium Owed**. On August 4, a late adjustment (LTAD) was processed (**Process Date**) for the late charges assessed for the June 15 and July 15 bills (**Effective Date**). For each LTAD transaction, a negative amount of **-\$6.00** appears in the **Late** column. The **Late Owed** was reduced to \$0.00. Because the **Effective Date** of the LTAD transaction was June 15, changes also rippled through the transactions with an **Effective Date** after June 15. For the July 28 payment, the \$450.00 **Premium Owed** amount was reduced by \$12.00, leaving \$438.00. The July 30 payment of \$450.00 now shows **Unapplied** and **Cumulative Unapplied** amounts of \$12.00.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-30-2014	PYMT	2014-07-31	LENDING ...	\$ 450.00			\$ 438.00		\$ 12.00			\$ 450.00		\$ 12.00	
07-28-2014	PYMT	07-29-2014	LENDING ...	\$ 12.00			\$ 12.00			\$ 438.00		\$ 12.00			
07-15-2014	PREM	07-15-2014			\$ 150.00					\$ 450.00					
07-15-2014	LTAD	08-04-2014				-\$ 6.00				\$ 300.00					
07-15-2014	LATE	07-15-2014				\$ 6.00				\$ 300.00	\$ 6.00				\$ 150.00
06-15-2014	PREM	06-15-2014			\$ 150.00					\$ 300.00					
06-15-2014	LTAD	08-04-2014				-\$ 6.00				\$ 150.00					
06-15-2014	LATE	06-15-2014				\$ 6.00				\$ 150.00	\$ 6.00				\$ 150.00
05-15-2014	PREM	05-15-2014			\$ 150.00					\$ 150.00					

Table 14: Late adjustment for a two-month period (late charges assessed for two consecutive months)

Reallocation to Case (RLTO) with Late Adjustment (LTAD)

If the case to which funds are being reallocated warrants a late charge adjustment, the adjustment can be processed at the same time as the reallocation. In **Table 15**, the LTAD and RLTO transactions were processed on the same date, as they both have a **Process Date** of July 29. However, since the LTAD transaction adjusted the \$5.00 late charge for the July 15 bill, the **Effective Date** of the LTAD transaction is July 15. This transaction reduced the **Late Owed** to \$0.00. The RLTO transaction of \$250.00 has an **Effective Date** of July 29. The RLTO transaction paid the \$250.00 **Premium Owed** for the unpaid June 15 and July 15 bills, leaving \$0.00 **Premium Owed**.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-29-2014	RLTO	07-29-2014	LENDING...	\$ 250.00			\$250.00					\$250.00			
07-15-2014	LTAD	07-29-2014				\$- 5.00				\$250.00					
07-15-2014	PREM	07-15-2014			\$125.00					\$250.00	\$5.00				
07-15-2014	LATE	07-15-2014				\$5.00				\$125.00	\$5.00				\$125.00
06-15-2014	PREM	06-15-2014			\$125.00					\$125.00					

Table 15: Late charge adjusted for case to which funds were reallocated

Premium Adjustment – PRAD

A premium adjustment (PRAD) transaction is processed for the following:

- Change in the beginning date of loan amortization to a later or earlier date.
- Correction to a previous break in the billing period.
- Change in the monthly mortgage insurance amount because of a change to the original loan information.
- Endorsement of the case for FHA insurance.
- Change in case information making it exempt from monthly mortgage insurance premium.
- Termination of FHA insurance for the case.
- Change of case status from terminated to active (reverse termination).

SFPCS Periodic receives this information on a regular basis from SFIS, HUD's system for endorsed cases.

New Endorsement – PRAD (Payment Made at the Beginning of Loan Amortization)

Table 16 illustrates a case that was newly endorsed for FHA insurance. The PRAD transaction was processed on August 2, when the new endorsement information was received by SFPCS Periodic, but the **Effective Date** is July 15. The PRAD transaction generated a \$138.00 **Premium** charge for the July 15 bill, based on the beginning date of loan amortization. A PREM transaction with \$0.00 amounts was also processed at the same time. The lender made the first payment of \$138.00 on August 6. Since HUD received the payment before August 10, no late charges were assessed.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
08-05-2014	PYMT	08-06-2014	LENDING ...	\$ 138.00			\$ 138.00					\$138.00			
07-15-2014	PRAD	08-02-2014			\$ 138.00					\$ 138.00					
07-15-2014	PREM	08-02-2014			\$ 0.00										

Table 16: Newly endorsed case with payment at the beginning of loan amortization

New Endorsement – PRAD (Payment NOT Made at the Beginning of Loan Amortization)

If a monthly premium payment is not made for a case at the beginning of loan amortization, a late charge is assessed after the case is endorsed. In **Table 17**, the PRAD transaction was processed on July 4, after new endorsement information was received by SFPCS Periodic (**Process Date**). A **Premium** charge of \$163.00 was generated for the June 15 bill, the **Effective Date** of the PRAD. A payment of \$163.00 was not remitted by July 10. Therefore, the July 15 bill included a **Late** charge of \$6.52 for the unpaid premium billed June 15 and \$163.00 **Premium** for July. As of July 15, **Premium Owed** was \$320.00 and **Late Owed** was \$6.52.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-15-2014	PREM	07-15-2014			\$ 163.00					\$ 326.00	\$ 6.52				
07-15-2014	LATE	07-15-2014				\$ 6.52				\$ 163.00	\$ 6.52				\$ 163.00
06-15-2014	PRAD	07-04-2014			\$ 163.00					\$ 163.00					
06-15-2014	PREM	07-04-2014			\$ 0.00										

Table 17: Newly endorsed case with a late charge (no payment at the beginning of loan amortization)

New Endorsement (PRAD) with a Late Charge Adjustment (LTAD)

Table 18 shows a case that was assessed a \$4.20 **Late** charge because a \$105.00 **Premium** payment was not made at the beginning of loan amortization. On July 4 (**Process Date**), a PRAD transaction generated a \$105.00 **Premium** charge for the June 15 bill (PRAD **Effective Date**). Because the June 15 bill was not paid, the July 15 bill included a \$4.20 **Late** charge (PREM and LATE transactions). However, the lender had a valid reason for not making the payment and a late adjustment was requested. On July 22, a late adjustment (LTAD) of **\$-4.20** was processed (**Process Date**), removing the late charge for the unpaid premium billed for June 15 (**Effective Date**).

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
07-15-2014	PREM	07-15-2014			\$ 105.00					\$ 210.00	\$ 4.20				
07-15-2014	LTAD	07-22-2014				\$- 4.20				\$ 105.00					
07-15-2014	LATE	07-15-2014				\$ 4.20				\$ 105.00	\$ 4.20				
06-15-2014	PRAD	07-04-2014			\$ 105.00					\$ 105.00					
06-15-2014	PREM	07-04-2014			\$ 0.00										

Table 18: Newly endorsed case with a late charge adjustment (no payment at the beginning of loan amortization)

Termination – PRAD

SFPCS Periodic generates a PRAD transaction when information on the termination of a case for FHA insurance is received from SFIS (termination or claim termination). Monthly premium is assessed for the month in which the case is terminated. In **Table 19**, the case was terminated on April 30. Therefore, the \$49.00 **Premium** billed April 15 had to be paid by May 10. The lender paid the April 15 bill on May 5. On May 15, a bill was processed for \$49.00 **Premium** because the termination was not yet received by SFPCS Periodic. The lender paid the May 15 bill on June 5. On June 7, after SFPCS Periodic received the termination information, a PRAD transaction was processed (**Process Date**) with a May 15 **Effective Date**. The PRAD transaction backed out the May 15 bill and a negative amount of \$-49.00 appears in the **Premium** column for the PRAD. Since there were no owed amounts, the \$49.00 appears in the **Unapplied** and **Cumulative Unapplied** columns for the June 5 payment. A refund can be requested for the \$49.00 **Cumulative Unapplied** amount.

Effective Date	Transaction	Process Date	Mortgagee Name	Amount	Premium	Late	Premium Applied	Late Applied	Unapplied	Premium Owed	Late Owed	Cumulative Premium Applied	Cumulative Late Applied	Cumulative Unapplied	Late Basis
06-05-2014	PYMT	06-06-2014	LENDING ...	\$ 49.00					\$ 49.00			\$ 49.00		\$ 49.00	
05-15-2014	PRAD	06-07-2014			\$- 49.00				\$ 49.00					\$ 49.00	
05-15-2014	PREM	05-15-2014			\$ 49.00		\$ 49.00		\$- 49.00	\$ 49.00		\$ 49.00			
05-05-2014	PYMT	05-06-2014	LENDING ...	\$ 49.00			\$ 49.00					\$ 49.00			
04-15-2014	PREM	04-15-2014			\$ 49.00					\$ 49.00					

Table 19: PRAD transaction for termination or claim termination