Monthly Premiums

Use **Monthly Premiums** (located on the **Single Family Servicing** menu) to access electronic report files to determine the FHA cases on record in your lender portfolio, monthly mortgage insurance premium 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 Premiums Report Files
- Accessing Monthly Premiums
- · Retrieving a System-generated File
- Requesting a Portfolio or Lender Notification File
- Requesting Case Detail

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 Premiums 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 System-generated 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 on a specified endorsed or pipeline case. Results include details such as case status, endorsement date, bill type, current servicer, previous servicer and transfer effective date, and information about the last three monthly premium payments. **Case Detail** is viewed online and printed using the print capability of your Internet browser, e.g., Netscape Navigator or Microsoft Internet Explorer.

Note: Lenders are able 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 section **Requesting Case Detail**.

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** menu 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).

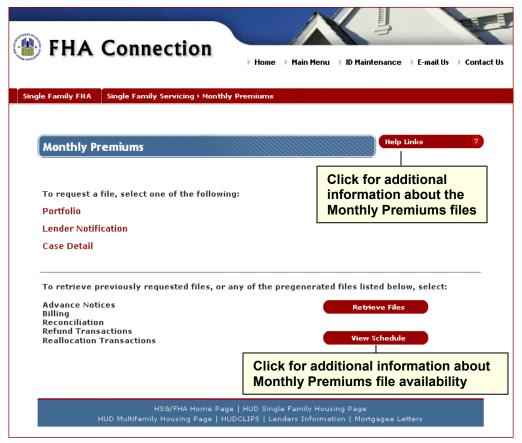


Figure 1: Monthly Premiums page

Retrieving a System-generated 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, click



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 System-generated (Pregenerated) File section or Retrieving a Multiple Case System-generated (Pregenerated) File section.

Retrieving a Single Case System-generated (Pregenerated) File

The instructions that follow illustrate how to retrieve a specific system-generated 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.
- Click Retrieve Files
 The Retrieve Files page appears (Figure 2).

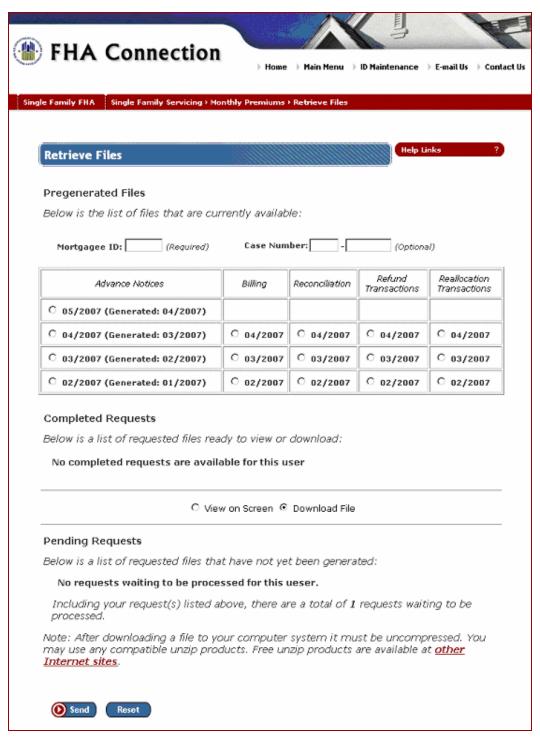


Figure 2: Retrieve Files page listing files available and user options

- 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.

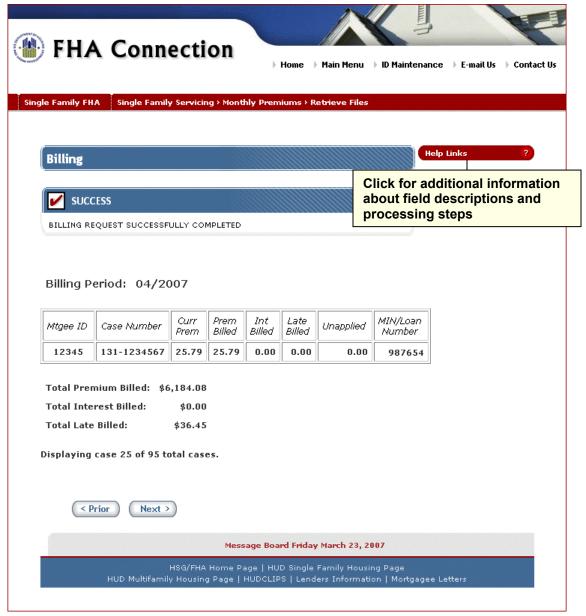


Figure 3: Billing report file for a single case

Retrieving a Multiple Case System-generated (Pregenerated) File

- 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

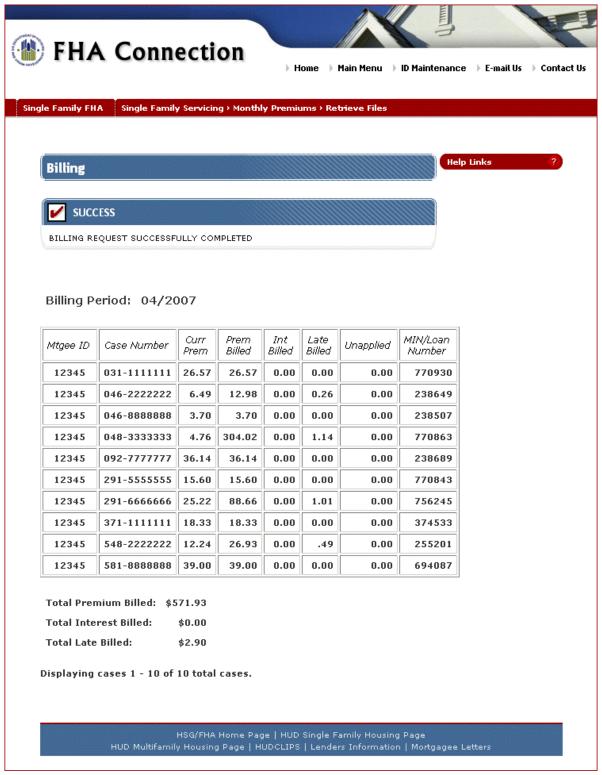


Figure 4: Billing report for multiple cases

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).

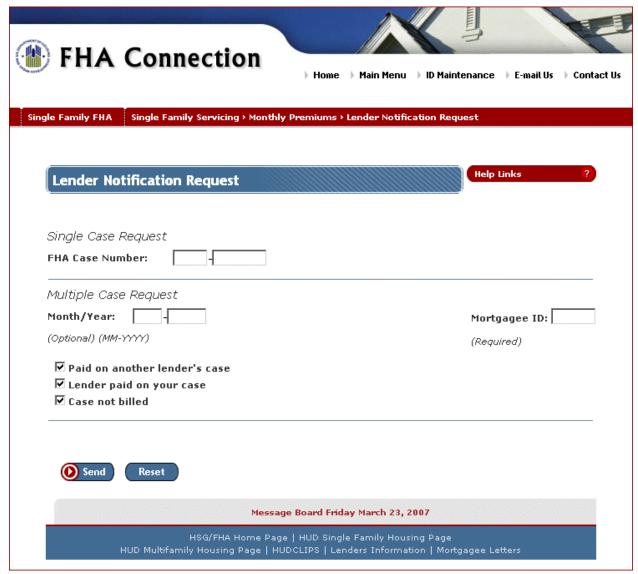


Figure 5: Lender Notification Request page

3. Enter the desired **Case Number** and click **Send**. The results appear immediately. If no information is available, a message appears.

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

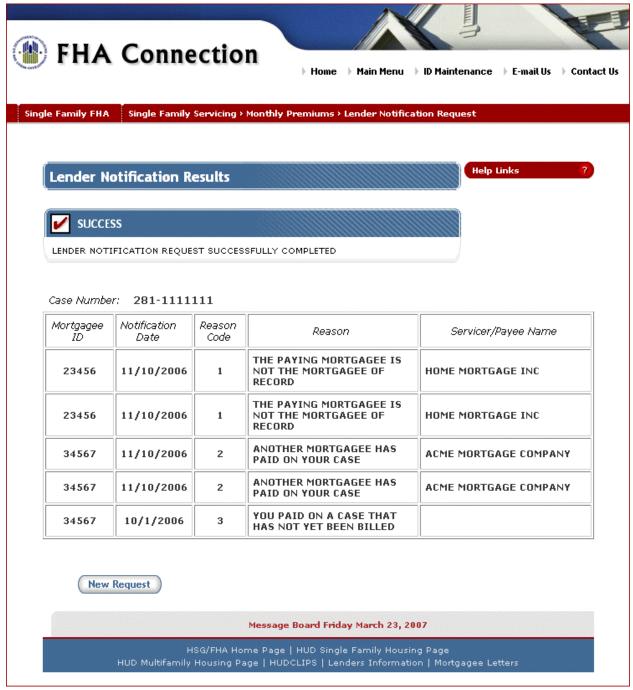


Figure 6: Lender Notification Results for a single case

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.

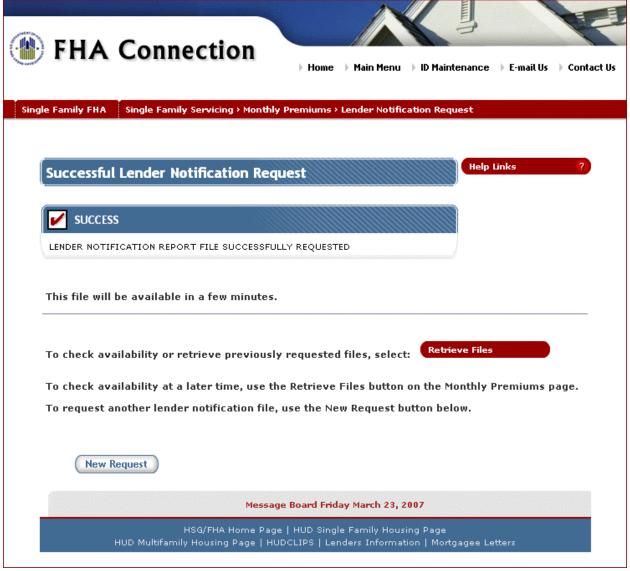


Figure 7: Request for Lender Notification Report is successful

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.

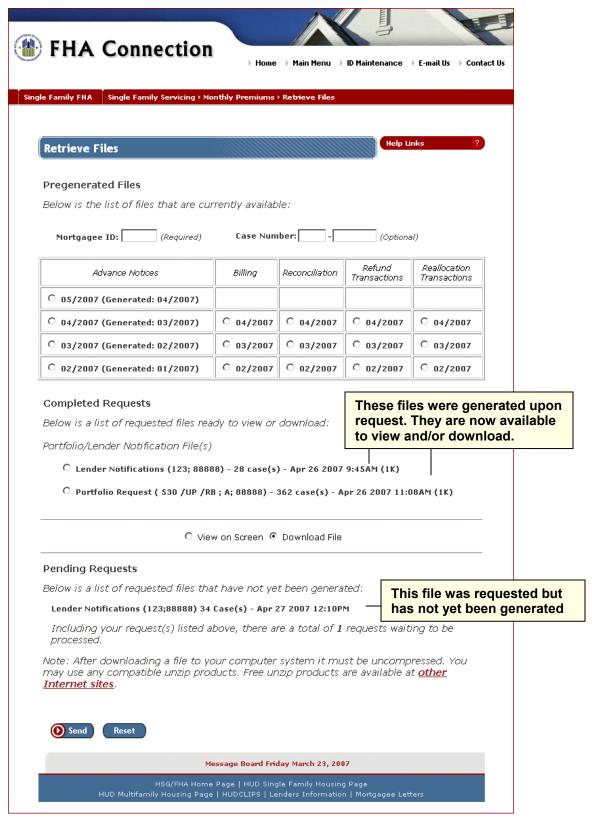


Figure 8: Retrieve Files page showing status of previous report requests

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

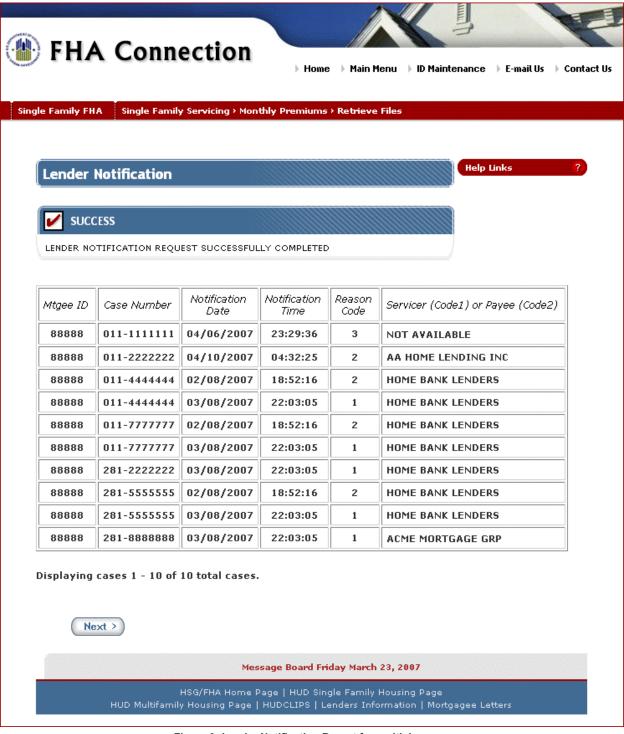


Figure 9: Lender Notification Report for multiple cases

Note: Use your browser's print feature to print the **Monthly Premiums** report file. If you need assistance downloading the file, click Help Links

Requesting Case Detail

Case Detail allows you to view current case information for either endorsed or nonendorsed cases, and provides links to other FHA Connection functions that may contain additional case information, i.e., Portfolio, Case Query, and Case Master Summary. Case Detail is viewed online and printed using the print capability of your Internet browser (e.g., Netscape Navigator or Microsoft Internet Explorer). Case Detail can be requested between the hours of 8 a.m. and 8 p.m. ET Monday through Friday, excluding holidays.

To request **Case Detail**, complete the following:

- 1. Access the Monthly Premiums page (Figure 1) (see Accessing Monthly Premiums).
- 2. Select Case Detail. The Case Detail Request page appears (Figure 10).

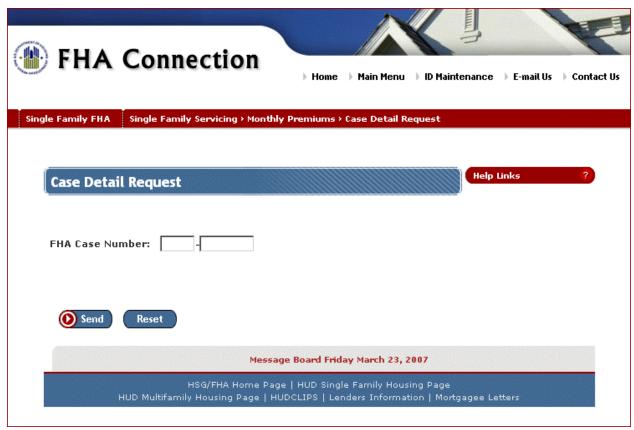


Figure 10: Case Detail Request page

3. Enter the desired **FHA Case Number** and click Send . The results appear immediately. If no information is available, a message appears.

A sample of the Case Detail Results page is shown in Figure 11.

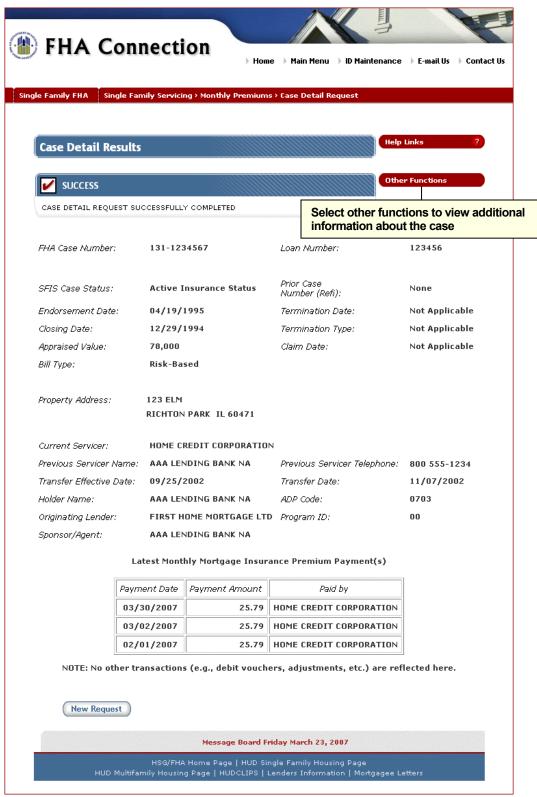


Figure 11: Case Detail Results for an endorsed case

Note: Use your browser's print feature to print the Case Detail Results page.

Additional information about the case can be accessed using the **Portfolio**, **Case Processing**, and **Upfront Premium Collections** links available when you click Other Functions and enter the case information.