



# **Electronic Case Binder Developer's Guide**

## ***Lender Insurance Program***

**U.S. Department of Housing and Urban  
Development, Federal Housing Administration  
(FHA), Single Family Housing**

**November 3, 2017 (Revised)**

## **1.0 Purpose of Electronic Case Binder Developer's Guide**

The Electronic Case Binder Developer's Guide provides the necessary information to establish the interface required to participate in the Electronic Case Binder Program. This document is primarily aimed at the software development and maintenance staff supporting a Loan Origination System.

## **2.0 Background**

The Federal Housing Administration (FHA) has offices nationwide with Headquarters in Washington, D.C. It manages many programs, the largest and most well-known being FHA Mortgage Insurance for Single Family homes. Despite a level of automation, an enormous amount of paper is handled, especially when it comes to the Case Binders.

Under FHA-Single Family's current insurance endorsement policy, a Direct Endorsement (DE) lender may apply for FHA insurance based upon its internal underwriting of the loan. During the closing process, most lenders log on to a Web-based application, FHA Connection (FHAC), to establish and update a case, log the appraisal, and complete the Insurance Application. The data entered are subsequently transferred to the Computerized Homes Underwriting Management System (CHUMS), the system of record for the endorsement process. Large lenders with Loan Origination Systems (LOS) transmit data from their LOS or use third party software to send data to CHUMS via a telecommunications method known as B2G (Business to Government). CHUMS is subsequently updated with the same data elements that other lenders enter into FHAC.

After the lender underwrites and closes the loan, lenders must submit information about the loan organized in a Case Binder in an FHA required stacking order. The FHA Case Binder is a subset of the lenders "loan file" and is sent to a HUD Home Ownership Center (HOC) where Reviewers and Endorsement Clerks check the paperwork to determine if the mortgage meets the eligibility requirements for insurance and that all required documents and signatures are present. Then, HOC endorsement clerks validate data in the paper-based case binder against data stored in CHUMS. If there is a discrepancy, the endorsement clerk may reject the binder and issue a Notice of Return (NOR) to the lender. If no problems are detected, the case is endorsed and the binder is sent to a HUD archive facility.

## **2.1 Current Methods and Procedures**

For discussion purposes, the HUD endorsement function related to lenders can be broken down into the following major processes:

- 1.0 Lender applies for FHA-Single Family mortgage insurance
- 2.0 Lender mails case binder to HOC
- 3.0 HOC mailrooms receive case binders for initial endorsement and NOR resubmission processing
- 4.0 HOC staff review case binder
- 5.0 HOC staff conduct pre-endorsement review of case binder documents
- 6.0 HOC staff endorses loan and sends case binder to mailroom to send to archive facility

- 7.0 HOC staff process NORs
- 8.0 HOC mailrooms mail NOR'd case binders back to lenders for correction

### **3.0 New Lender Insurance Methods and Procedures**

The FHA-Single Family Lender Insurance (LI) program streamlines the process for obtaining FHA Insurance. Lenders that are authorized for LI can perform the endorsement functions themselves. LI Lenders are required to submit case binders on only a small percentage of the loans that they process. Any lender wishing to participate in the LI program must apply using the FHA Connection Lender Insurance Certification Screen. Lenders must meet eligibility requirements. The lender's FHA Connection Application Coordinator is the only FHA Connection user type that is authorized to certify that the lender wishes to participate in the LI program.

Only LI lenders will be able to participate in the Electronic Case Binder program. When a lender participating in the Electronic Case Binder program submits a case binder, they do not submit paper based case binders. Instead, these lenders submit an electronic case binder containing scanned images of the final loan documents upon request from FHA. Some of the reasons that would require a lender to submit an electronic case binder are:

- Case Flagged for a Risk Based Case Warning
- Case Chosen for Loan Review System
- Case Chosen for Appraisal Review
- IG Request

Loans flagged for risk based case warnings are not eligible for LI. These case binders must be reviewed by HUD and may be endorsed in the HUD office. LI lenders not participating in the Electronic Case Binder program will submit case binders via the mail.

Detailed information for calling B2G transactions can be found at <http://www.hud.gov/offices/hsg/sfh/f17c/welcome.cfm>.

The LI process is comprised of the following functions:

1. Enter loan application data (Lender)
  - a. Using FHA Connection or B2G, the lender will supply the FHA Connection data that is currently called for in today's FHA endorsement process. This includes data for Case Number Assignment, Appraisal Logging, Insurance Application, and any other related screens as called for by case type.
  - b. The Insurance Application transaction has been modified to allow LI approved lenders to insure the loans. Only users with the new "Insurance" authorization in FHA Connection will be allowed to process loans for insurance. This authorization can be granted or revoked by the lender's FHA Connection Application Coordinator. A message will be returned indicating that the loan was endorsed or that an error occurred.
2. Pull a list of case binders to submit (Lender)
  - a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders to submit.
3. Pull a list of case binders that were not accepted (Lender)

- a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that were not accepted. Some reasons for rejecting the submission of case binders are:
  - i. Submitting lender is neither the sponsor nor the originator on the loan.
  - ii. Submitted file is not in the valid MISMO Smart Doc format.
  - iii. Submitted file does not contain all required documents.
4. Pull a list of case binders that were accepted (Lender)
  - a. Using the B2G Binder List transaction or the FHA Connection Binder Selection screen, the lender will pull a list of electronic case binders that have been submitted by the lender and accepted by FHA.
5. Send case binder to HOC (Lender)
  - a. If the lender is authorized to send electronic case binders
    - i. Lender will transfer case binders to the HUD computer facility securely using Secure Shell (SSH), or FTP/SSL (FTPS), as the transfer protocol.
    - ii. Once the documents have been transmitted, they will automatically be verified. Records passing preliminary edits will be loaded into the HUD imaging server. Records which do not pass preliminary edits, will not be loaded to the HUD imaging server and the system will place a record in the error list described in step 3.
    - iii. Once in the HUD imaging server, the documents will be available for review by authorized HUD users on the FHA Connection
  - b. If the lender sends paper case binders
    - i. Lender will mail the binder to the HOC using the current process
6. Review case binder documents (HOC staff). This process is only for loans endorsed in the HUD office.
  - a. Referencing the documents listed in HUD's Stacking Order Mortgagee Letter (ML 2001-01), HOC staff will review case binder images for completeness and image quality using FHA Connection.
  - b. If incomplete or image quality is unsatisfactory, issue an electronic NOR to lender.
  - c. If complete and image quality is satisfactory, compare the data entered into the Insurance Application screen with the imaged documents.
  - d. If data items compare correctly, endorse the loan.
  - e. If any problems are found, issue an NOR with details pertaining to the rejection. Do not print and mail the hard copy NOR.
7. Endorsement Process (Lender)
  - a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases endorsed.
  - b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
8. NOR Process (Lender)
  - a. In FHA Connection, lender may use the MIC/NOR List screen or Case Query to determine cases NOR'd and reason for NOR.
  - b. In B2G, lender may use the Mass Case Query transaction to determine cases endorsed.
  - c. Hard copy NOR will not be sent from HOC.
  - d. Using FHA Connection or B2G, lender to make corrections to Insurance Application or Appraisal Logging data as dictated by the NOR and mark the case as ready for endorsement processing.
  - e. Lender to make corrections to documents and resend case binder.

### 3.1 Security

Security for the Electronic Case Binder program is comprised of two parts.

1. Transferring electronic case binders from the lenders to HUD. Each lender participating in the Electronic Case Binder program will be issued a user ID that will allow them to transfer electronic case binders to HUD. This user ID will represent the lender at the corporate level. The transfer protocol will be Secure Shell (SSH) or FTP/SSL (FTPS). SSH and FTPS are secure transfer protocols that use Secure Socket Layer to ensure the data is transmitted securely. FHA Currently supports SSH version 2. For more information about SSH, please go to <http://www.ssh.org>.
2. Insuring loans and performing other functions using FHA Connection or B2G. Current FHA Connection security will be applied to these transactions. A new security authorization will be available via the FHA Connection security that will be required for users to insure loans (Step 1B in section 3.0). Users who have access to any existing Origination Case Processing functions will be allowed to:
  - a. Pull a list of case binders to be submitted (Step 2 in section 3.0)
  - b. Pull a list of case binders not accepted due to errors (Step 3 in section 3.0)
  - c. Pull a list of case binders that were accepted (Step 4 in section 3.0)

These security authorizations will be granted and revoked to individual users by the lender's FHA Connection Application Coordinator.

### 3.2 Description of eDocs Technology

The lender will send the complete case binder in an imaged format using the document guidelines referenced in ML 2001-01. The preferred imaging standard is a single page TIFF. Other standard imaging formats such as multi-page TIFF and PDF will be accepted as well. **Please note that protected or secured PDFs are not accepted.**

Each image file would be encapsulated in a Mortgage Industry Standards Maintenance Organization (MISMO) Category 4 Smart Document. These Smart Documents would then be combined into a single file using the MISMO ePackage Version 1.0 Standard. The details for creating MISMO Smart Documents and a MISMO ePackage can be found at the eMortgage section of the MISMO Web site (<http://www.mismo.org/>).

The MISMO ePackage will be transferred to a HUD server using SSH or FTPS as the transmission protocol. The ePackage file should be named as follows:  
[FHACaseNumber]\_[LenderLoanNumber].xml

For example:

FHA Case Number:	123-4567890
Lender's Loan Number (or Internal Tracking Number):	012345
MISMO ePackage File Name:	1234567890_012345.xml

Once the MISMO ePackage has been completely and successfully transferred, the lender should transmit a second file indicating the ePackage has successfully transferred. The second file, typically an empty file, should be named similarly to the

ePackage file, with the only difference being the file extension. The file extension for the second file should be “.done”. For the case from the example above:

Second File Indicating Transfer is complete: 1234567890\_012345.done

Note - FHACaseNumber represents the 10-digit FHA case number; it does NOT include the ADP code (e.g., 703). Also, the “.xml” and “.done” file extensions are in lowercase.

The test server is: ECBTEST.HUD.GOV  
 The production is: ECBPROD.HUD.GOV

To gain access to these servers, lenders need to contact HUD by sending an email to [SFADMIN@HUD.GOV](mailto:SFADMIN@HUD.GOV).

### 3.3 Document List

#### 3.3.1 Document List for Forward Mortgages

The following table describes the required documents to be included in the ePackage case binder for forward mortgages. For each document, the table shows the appropriate values that should be used for the \_Type, \_Name, and \_TypeOtherDescription attributes for the “DOCUMENT\_INFORMATION” tag. The values are case sensitive. There are some documents that may have more than one valid value for a particular tag. FHA has attempted to collect as much information as possible without forcing every participating lender to index every document. For example, if a lender indexes the Automated Underwriting Feedback Report, then the \_TypeOtherDescription should be “AUSFeedbackCertificate”. Lenders who do not index that document, can list the \_TypeOtherDescription as “Miscellaneous”. Not every document type will need to be included in every ePackage case binder submission. Only the documents appropriate for the particular loan should be included.

**Appraisal Package:** An appraisal package is required (see note below) for all case binders unless the loan is a Streamline Refinance without Appraisal. The documents listed in the table below are part of the appraisal package. These documents may all be included with the appraisal or they may be listed separately. If listed separately, identify the specific document by using the appropriate \_Name value from the table below. If all documents are included in the “generic” appraisal category, the \_Name values will be blank.

Note – With the inception of Electronic Appraisal Delivery (EAD), the appraisal (URAR) is no longer required in the case binder.

Document	_Type	_Name	_TypeOtherDescription
URAR	Appraisal		
Homebuyer Summary	Appraisal	HomebuyerSummary	
Valuation	Appraisal	VCSheet	

Condition Sheet			
Mortgage Assurance of Completion	Appraisal	AssuranceOfCompletion	
Compliance Inspection Report	Appraisal	ComplianceInspection	
Wood Destroying Insect Infestation Report	Appraisal	WoodDestroyingInsectReport	
Local Health Authority's Approval	Appraisal	HealthAuthorityApproval	
Statement of Appraised Value	Appraisal	StatementOfValue	
Builders Certification	Appraisal	BuildersCert	
Builders One Year Warranty	Appraisal	BuildersWarranty	
Evidence of a 10 Year Warranty	Appraisal	WarrantyEvidence	
Early Start Letter	Appraisal	StartLetter	
Inspections Completed by Local or FHA Fee Inspector	Appraisal	InspectionsCompleted	
Subterranean Termite Treatment Report	Appraisal	TermiteTreatment	
MAR/MCC Documentation	Appraisal	MARMCCDoc	
VACRV/MCRV Documentation	Appraisal	VACRVDoc	
Engineer's Certificate for Manufactured Housing Foundation	Appraisal	EngineersCertification	

**Credit Package:** A credit package is required for all case binders unless the loan is a Streamline Refinance. The documents listed in the table below are part of the credit package. These documents may all be included with the credit report or they may be listed separately. If listed separately, identify the specific document by using the appropriate \_Name value from the table below. If all documents are included in the “generic” credit package category, the \_Name values will be blank.

Document	_Type	_Name	_TypeOtherDescription
Credit Report	CreditReport		
Asset Verification	CreditReport	AssetVerification	
Gift Letter	CreditReport	GiftLetter	
Income Verification	CreditReport	IncomeVerification	
Evidence of SSN	CreditReport	SSNEvidence	
Automated Underwriting Feedback Certificate	CreditReport	AUSFeedbackCertificate	
Mortgage Credit Analysis Worksheet	CreditReport	MCAW	

**Required Documents:** The documents listed in the table below are required for all loans. The Addendum to the URLA can be included with the URLA or sent separately.

Document	_Type	_Name	_TypeOtherDescription
Note	Note		
Security Instrument and Riders	SecurityInstrument		
HUD-1 Settlement and Addendum	HUD-1		
URLA	UniformResidential LoanApplication		
Addendum to URLA	UniformResidential LoanApplication	Addendum	

**Contract:** The sales contract is required for all purchase loans.

Document	_Type	_Name	_TypeOtherDescription
Purchase Contract and Addenda	Contract		

**Miscellaneous Documents:** The documents listed in the table below do not have to be identified individually. These documents may all be identified as miscellaneous or they may be listed separately. If listed separately, identify the specific document by using the appropriate \_TypeOtherDescription from the table below. If all documents are included in the “generic” other category, the \_TypeOtherDescription values will be blank.

Document	_Type	_Name	_TypeOtherDescription
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First Time Homebuyer Counseling Certificate	Other		FirstTimeHomebuyerCounselingCertificate or Miscellaneous
Late Submission Letter/Payment History	Other		LateLetter or Miscellaneous
203K Worksheet	Other		203KWorksheet or Miscellaneous
EEM Worksheet	Other		EEMWorksheet or Miscellaneous
203H Documentation	Other		203HDoc or Miscellaneous
Specialized Eligibility Documents for 203(k), Multi-Unit Properties, or Condominiums	Other		SpecializedDoc or Miscellaneous
For Your Protection	Other		ForYourProtection or Miscellaneous

### 3.3.2 Document List for HECM Mortgages

The following table describes the documents to be included in the ePackage case binder for HECM mortgages. For each document, the table shows the values that should be used for the `_Type`, `_Name`, and `_TypeOtherDescription` attributes for the "DOCUMENT\_INFORMATION" tag. The documents are shown in the same stacking order expected for paper binders. Not every document type will need to be included in every ePackage case binder submission. Only the documents appropriate for the particular loan should be included. The document description for those documents which are not required in every binder includes the text "(if applicable)".

#### Left Side of Binder

Document	_Type	_Name	_TypeOtherDescription
Choice of Insurance Options	Other		ChoiceOfInsuranceOptions
Borrower's Contract with Respect to Hotel and Transient Use of Property Form HUD-92561 (if applicable)	Other		Form92561
Conditional Commitment Direct Endorsement Statement of Appraised Value form HUD-92800.5B	Appraisal	StatementOfValue	

Compliance Inspection Report, Form HUD-92051 (if applicable)	Appraisal	ComplianceInspection	
Appraisal. This could be one of four forms depending on the property type <ul style="list-style-type: none"> <li>▪ URAR (Form 1004)</li> <li>▪ Manufactured Home Appraisal Report (Form 1004C)</li> <li>▪ Individual Condominium Unit Appraisal Report (Form 1073)</li> <li>▪ Small Residential Income Property Appraisal Report (Form 1025)</li> </ul>	Appraisal		
Any of the following: <ul style="list-style-type: none"> <li>▪ Termite Report</li> <li>▪ Well/Septic</li> <li>▪ Condo Spot Approval</li> <li>▪ Elevation Certification</li> <li>▪ Engineer's Foundation Certification</li> <li>▪ Copy of Condo Approval Page</li> </ul>	Appraisal	Supporting Documentation	
Title Insurance Commitment or other Acceptable Title Evidence at least equal to maximum claim amount	TitleCommitment		
Purchase Contract and Addenda (if applicable)	Contract		

**Right Side of Binder**

Document	_Type	_Name	_TypeOtherDescription
Late Submission Explanation (if applicable)	Other		LateLetter
Certificate of HECM Counseling Form HUD-92902	Other		HECMCounselingCertification
Home Equity Conversion Mortgage (HECM) Anti-Churning Disclosure Form HUD 92901 (refinance only) And supporting	Other		AntiChurningDisclosure

calculations for PL Test			
1 <sup>st</sup> Note	Note		
First Mortgage or Deed of Trust and Riders with legal description	Mortgage		
2 <sup>nd</sup> Note	Note	Second	
Second Mortgage or Deed of Trust	Mortgage	Second	
HUD-1 Settlement Statement and Addendum	HUD-1		
Notice to the Borrower	Credit		
Loan Agreement	Other		LoanAgreement
Payment Plan, Schedule of Closing Costs, Schedule of Liens	Other		PaymentPlan
Repair Rider (if applicable)	Other		RepairRider
Residential Loan Application for Reverse Mortgages for Fannie Mae 1009	UniformResidentialLoanApplication	ReverseMortgage LoanApplication	
Uniform Residential Loan Application Form Fannie Mae 1003 (to be removed in future)	UniformResidentialLoanApplication		
Addendum to URLA (HUD Form 92900-A)	UniformResidentialLoanApplication	Addendum	
Evidence of Calculation for Principal Limit and Monthly Payment Amount	Other		CalculationEvidence
Evidence of CAIVRS Authorization	CreditReport	CAIVRS	
Limited Denial of Participation and GSA screen print	Other		LDP/GSA
Credit Report	Credit Report		
Evidence of Social Security number and date of birth	CreditReport	SSNEvidence	
Verification of Assets (if applicable)	CreditReport	AssetVerification	

## 4.0 Example Electronic Case Binder

The following XML is a sample electronic case binder to be used as an example. This sample case binder contains only the five documents listed below.

1. Miscellaneous – The table in section 3.2 shows which documents can be listed as Miscellaneous.
2. First Time Home Buyer Counseling Certificate
3. Late Submission Letter/Payment History
4. Loan Application (five pages)
5. Addendum to Loan Application (three pages)

When creating an electronic case binder, a base64 representation of the binary image needs to be embedded within the <DOCUMENT> tag. The example simply shows a place holder for that image “[base64 representation of the image]”.

Each VIEW tag must have a unique value for the \_ID attribute. The value can be anything (e.g., DOC\_001, WF\_12345) as long as it is unique within the binder.

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## 5.0 Revisions

**December 14, 2005:** Moved the MCAW and the AUS Feedback Certificate from the Miscellaneous Documents section to the Credit Report Documents.

**June 20, 2007** – Revised to include Left Side/Right Side indexing information.

**August 19, 2009** – Revised to exclude Left Side/Right Side indexing information and to include HECM binders.

**September 22, 2017** – Updated to reflect the new SFTP server DNS names. Updated to add support for FTP/SSL as transfer protocol. Removed the “or blank” options from the `_Name` attribute column. Rearranged the table columns and made minor adjustments to improve readability. Changed references from Post Endorsement Technical Review (PETR) to Loan Review System (LRS). Noted that the appraisal (URAR) is no longer required in the case binder.

**November 3, 2017** – Added a note to warn against protected or secured PDFs. Added a note about the need for unique values for the `_ID` attribute of the `VIEW` tag.