

# Monthly Premiums

**S** FPCS Periodic, HUD's monthly premium collection system, provides mortgagees with electronic report files for reconciling and monitoring the FHA cases they service. These files can be viewed on screen or downloaded to a local computer. Downloaded files are compressed or zipped and must be expanded before using. After a file has been 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.

The Monthly Premiums function has two types of report files available: those that are automatically generated (pregenerated) by HUD's collection system at a scheduled time each month and those that are available upon request. The following Monthly Premiums report files are generated monthly:

**Advance Notices** - provides information about 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 mortgagee's portfolio the month before the file was generated, and cases that will no longer be billed for monthly MIP.

**Billing** - provides information about the amount of premium, late charges, and interest that is owed on each case serviced by the mortgagee.

**Reconciliation** - provides information about cases that are unreconciled from the prior billing period.

**Refund Transactions** - provides information about refunds that were created or had a change in status during the current month.

The following Monthly Premiums report files can be requested as needed:

**Lender Notification** - provides information about unexpected payments on cases serviced by the mortgagee. Mortgagees 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 mortgagee.

Though not a file, the following Monthly Premiums function displays detailed case information as needed:

**Case Detail** - provides current details 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 through your Internet browser, i.e., Netscape Navigator or Microsoft Internet Explorer.

 *Lenders are able to access Case Detail information for cases that are not in their Portfolio.*

Refer to Help links at the top of each page for:

- *Business Background (purpose, tasks performed, resources)*
- *Steps for Processing (detailed instructions on how to request and view or download Monthly Premiums files)*
- *Field Descriptions (each field defined and listed in the order of appearance)*
- *Help (topic index)*

## Retrieving a System-generated File

**F** our Monthly Premiums files are automatically generated on a monthly basis. 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*
- ◆ *Reconciliation - by the 17th of the month*

- ◆ *Refund Transactions* - updated every Monday with the final monthly file available on the first 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 retrieve a single case system-generated (pregenerated) file:

1. Select Monthly Premiums on the Single Family Servicing menu. The Monthly Premiums page appears.

**Monthly Premiums**

To request a file, select one of the following:

- ◆ [Portfolio](#)
- ◆ [Lender Notification](#)
- ◆ [Case Detail](#)

[Help]

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To retrieve previously requested files, or any of the pregenerated files listed below, select:

- ◆ [Advance Notices](#)
- ◆ [Billing](#)
- ◆ [Reconciliation](#)
- ◆ [Refund Transactions](#)

[Retrieve Files](#) [View Schedule](#)

Figure 1 – Monthly Premiums Menu

✎ To view a schedule of the most recent and next available file for each type, click [View Schedule](#).

2. Click [Retrieve Files](#). The Retrieve Files page appears.

**Retrieve Files**

[Business Background](#) [Steps for Processing](#) [Field Descriptions](#) [Help](#)

**Ready**

Below is a list of files that are currently available:

Mortgagee ID:  (Required) Case Number:  -  (Optional)

- ☐ Advance Notices 05/2003 (Generated: 04/2003)
- ☐ Advance Notices 04/2003 (Generated: 03/2003)
- ☐ Advance Notices 03/2003 (Generated: 02/2003)
- ☐ Advance Notices 02/2003 (Generated: 01/2003)
- ☐ Billing 04/2003
- ☐ Billing 03/2003
- ☐ Billing 02/2003
- ☐ Reconciliation 04/2003
- ☐ Reconciliation 03/2003
- ☐ Reconciliation 02/2003
- ☐ Refund Transactions 04/2003
- ☐ Refund Transactions 03/2003

**Not Ready**

Below is a list of files that you have requested and have **not yet been generated**.

No requests waiting to be processed for this user.

☐ View on Screen ☒ Download File


[Send](#) [Reset](#)

Note: After downloading a file to your computer system it must be uncompressed. You may use any compatible unzip products. Free unzip products are available at [other internet sites](#).

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

3. Enter the **Mortgagee ID** and **Case Number**.

4. Select the desired file, e.g., Advance Notices 05/2003 (Generated: 04/2003) or Billing 04/2003.
  5. Select *View on Screen* or *Download File*.
  6. Click . If *View on Screen* was selected, a page with the single case report information appears (see Figure 3).
- Use your browser's print feature to print the Monthly Premiums report file.*

 **Billing**

Business Background	Steps for Processing	Field Descriptions	Help
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Billing Period: 04/2003

Mtgee ID	Case Number	Curr Prem	Prem Billed	Int Billed	Late Billed	Unapplied	MIN/Loan Number
50055	011-3635727	23.56	23.56	0.00	0.00	0.00	000170973


Total Premium Billed: \$18,828,704.53  
 Total Interest Billed: \$0.00  
 Total Late Billed: \$0.00

Displaying case 95 of 446747 total cases.

Figure 3 – Billing Report for a single case

### To retrieve a multiple case system-generated (pregenerated) file:

1. Select Monthly Premiums on the Single Family Servicing menu. See Figure 1 for a sample Monthly Premiums page.
  2. Click . See Figure 2 for a sample Retrieve Files page.
  3. Enter the **Mortgagee ID**.
  4. Select the desired file, e.g., Advance Notices 05/2003 (Generated: 04/2003) or Billing 04/2003.
  5. Select *View on Screen* or *Download File*.
  6. Click . If *View on Screen* was selected, a page appears with the report information (see Figure 4).
- If you need assistance downloading the file, click [Help](#).*

 **Billing**

Business Background	Steps for Processing	Field Descriptions	Help
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Billing Period: 04/2003

Mtgee ID	Case Number	Curr Prem	Prem Billed	Int Billed	Late Billed	Unapplied	MIN/Loan Number
64140	011-1297226	.31	.31	0.00	0.00	0.00	001572678
64140	011-1703237	2.11	0.00	0.00	0.00	1.00	021515297
64140	011-1802497	4.09	4.09	0.00	0.00	0.00	001573078
64140	011-1838410	4.31	4.31	0.00	0.00	0.00	001399100
64140	011-1894044	3.99	3.99	0.00	0.00	0.00	009838836

Total Premium Billed: \$12.49  
 Total Interest Billed: \$0.00  
 Total Late Billed: \$0.00

Displaying cases 1-5 of 5 total cases.

Figure 4 – Billing Report for multiple cases

## Requesting a File

**T**he 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 Monday through Friday, excluding holidays.

### To request a single case Portfolio or Lender Notification file:

1. Select Monthly Premiums on the Single Family Servicing menu.
2. Select Portfolio or Lender Notification. The corresponding request page appears (see 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.

Mortgagee ID	Notification Date	Reason Code	Reason	Servicer/Payee Name
81212	11/7/2002	1	THE PAYING MORTGAGEE IS NOT THE MORTGAGEE OF RECORD	ACE MORTGAGE COMPANY
81212	12/9/2002	1	THE PAYING MORTGAGEE IS NOT THE MORTGAGEE OF RECORD	ACE MORTGAGE COMPANY
81212	11/6/2002	2	ANOTHER MORTGAGEE HAS PAID ON YOUR CASE	ACE MORTGAGE COMPANY
81212	12/7/2002	2	ANOTHER MORTGAGEE HAS PAID ON YOUR CASE	ACE MORTGAGE COMPANY
81212	10/07/2002	3	YOU PAID ON A CASE THAT HAS NOT YET BEEN BILLED	

Figure 6 – Lender Notification Results for a single case

### To request a multiple case Portfolio or Lender Notification file:

1. Select Monthly Premiums on the Single Family Servicing menu.

2. Select Portfolio or Lender Notification. The corresponding request page appears.

3. Enter or modify the request information under *Multiple Case Request* and click .

✎ 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.

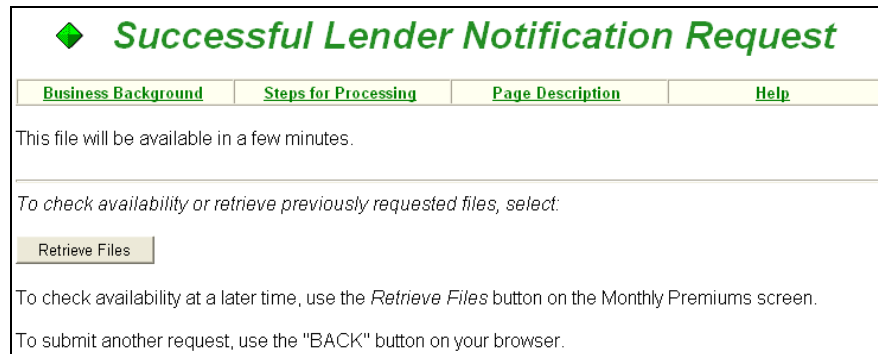


Figure 7 – Request for Lender Notification Report is successful

4. To check if the request has been processed, click  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 *Not Ready* section of the page. Once the request is processed, it will appear in the *Previous Request* list of the *Ready* section of the page.

✎ The Retrieve Files page does not automatically move requested files from *Not Ready* to *Ready*. 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 *Ready* list.

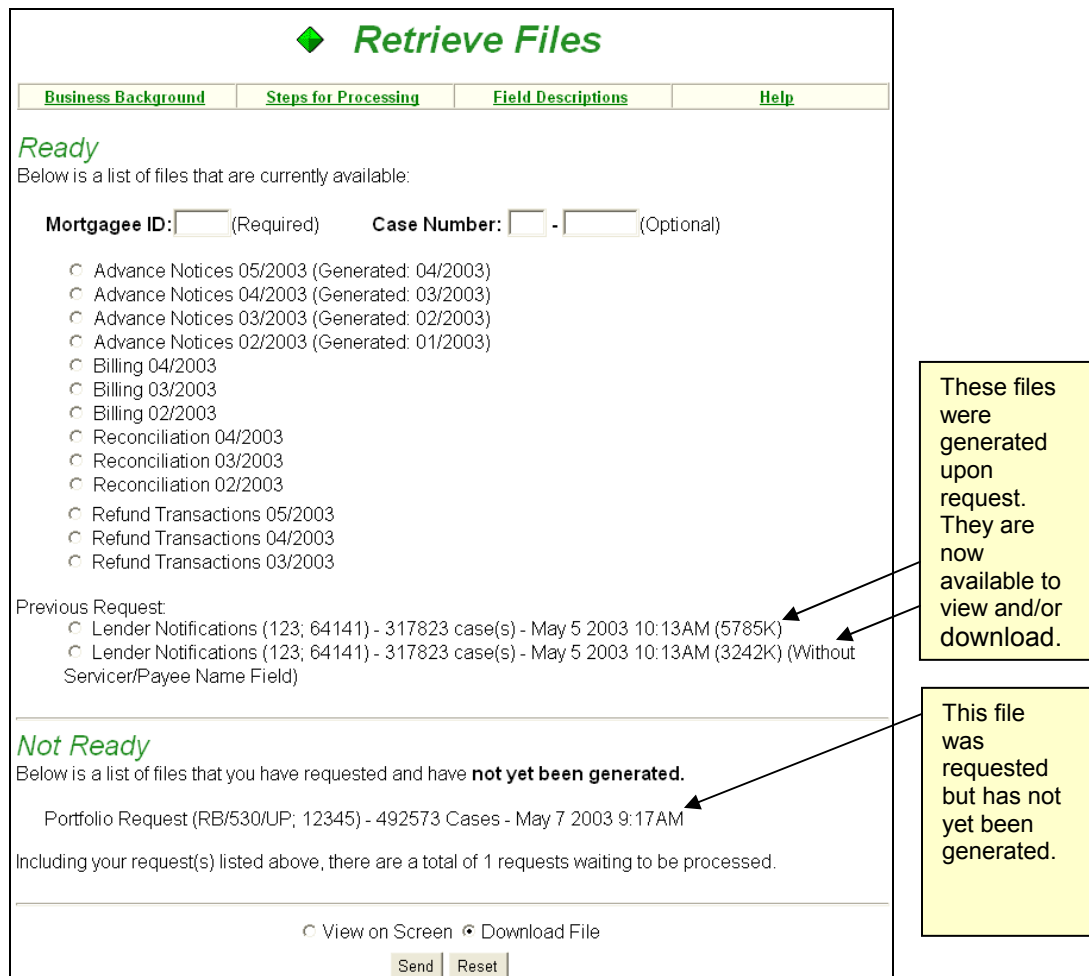


Figure 8 – Retrieve Files page showing status of previous report requests

5. Select the file from the *Previous Request* list.
- ✎ *Lender Notification for multiple cases generates two file versions—one with and one without the Servicer/Payee Name field. These two options are only available when downloading the file. The Servicer/Payee Name field is included in both versions of the file when viewing onscreen.*
6. Select *View on Screen* or *Download File*.
7. Click . If *View on Screen* was selected, a multiple case report appears (see Figure 9).

Lender Notification

Business Background

Steps for Processing

Field Descriptions

Help

Mtgee ID	Case Number	Notification Date	Notification Time	Reason Code	Servicer (Code1) or Payee (Code2)
90765	011-0101010	10/08/2001	15:58:49	1	ABC SERVICES INC
90765	011-0202020	10/08/2001	15:58:49	1	ABC SERVICES INC
90765	011-0303030	11/07/2002	18:47:05	1	REGAL MORTGAGE INC
90765	011-0404040	11/07/2002	18:47:05	1	REGAL MORTGAGE INC
90765	011-0505050	10/07/1999	13:08:32	2	HIGHLAND LENDING INC
90765	011-0606060	10/08/2001	15:58:49	1	ABC SERVICES INC
90765	011-0707070	11/10/1999	20:20:10	2	MIDFIELD MORTGAGE CO
90765	011-0808080	10/08/2001	15:58:49	1	ABC SERVICES INC
90765	011-0909090	10/08/2001	15:58:49	1	ABC SERVICES INC
90765	011-1122330	10/08/2001	15:58:49	1	ABC SERVICES INC

Figure 9 – Lender Notification Report for multiple cases with Servicer/Payee field

- ✎ Use your browser's print feature to print the *Monthly Premiums* report file.
- ✎ If you need assistance downloading the file, click [Help](#).

## 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 through the Internet software you are currently using (e.g., Netscape Navigator or Microsoft Internet Explorer). Case Detail can be requested between the hours of 8 a.m. and 8 p.m. eastern time Monday through Friday, excluding holidays.

To request Case Detail, complete the following:

1. Select *Monthly Premiums* on the Single Family Servicing menu.
2. Select *Case Detail*. The Case Detail Request page appears (see Figure 10).

◆ <i>Case Detail Request</i>			
<a href="#">Business Background</a>	<a href="#">Steps for Processing</a>	<a href="#">Field Descriptions</a>	<a href="#">Help</a>
FHA Case Number: <input type="text"/> - <input type="text"/>			

Figure 10 – Case Detail Request page

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

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

An example of the Case Detail Results page is shown in Figure 11.

**◆ Case Detail Results**

Business Background		Steps for Processing		Field Descriptions		Help	
<b>FHA Case Number:</b>	011-3635222	<b>Loan Number:</b>	000170707				
<b>SFIS Case Status:</b>	Active Insurance Status	<b>Prior Case Number (Refi):</b>	None				
<b>Endorsement Date:</b>	03/19/1993	<b>Termination Date:</b>	Not Applicable				
<b>Closing Date:</b>	11/24/1992	<b>Termination Type:</b>	Not Applicable				
<b>Appraised Value:</b>	68,750	<b>Claim Date:</b>	Not Applicable				
<b>Bill Type:</b>	Risk-Based						
<b>Property Address:</b>	246 ZU ZU LANE MONTGOMERY AL 36116						
<b>Current Servicer:</b>	POTTER MORTGAGES INC						
<b>Previous Servicer Name:</b>	BAILEY BUILDING AND LOAN	<b>Previous Servicer Telephone:</b>	101 555-3000				
<b>Transfer Effective Date:</b>	10/01/1994	<b>Transfer Date:</b>	10/01/1994				
<b>Holder Name:</b>	BAILEY BUILDING AND LOAN	<b>ADP Code:</b>	0703				
<b>Originating Lender:</b>	BAILEY BUILDING AND LOAN	<b>Program ID:</b>	00				
<b>Sponsor/Agent:</b>	None						
<b>Latest Monthly Mortgage Insurance Premium Payment(s)</b>							
Payment Date	Payment Amount	Paid by					
05/07/2003	23.56	POTTER MORTGAGES INC					
04/07/2003	23.56	POTTER MORTGAGES INC					
03/07/2003	23.56	POTTER MORTGAGES INC					
<b>NOTE: No other transactions (e.g., debit vouchers, adjustments, etc.) are reflected here .</b>							
Additional case detail information can be found using the <a href="#">Portfolio</a> , <a href="#">Case Processing</a> , or <a href="#">Upfront Premium Collections</a> case queries.							

Figure 11 – Case Detail Results for an endorsed case

- Use your browser's print feature to print the Case Detail.*
- Additional information about the case can be accessed using the Portfolio, Case Processing, and Upfront Premium Collections links located at the end of the Case Detail Results page.*