

# Title I Refinancing Report

U.S. Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0328  
(exp. 08/31/2009)

1. Contract Number of Lending Institution	<b>From</b> (name & address of lending institution)	<b>To</b> U.S. Department of Housing and Urban Development Albany Financial Operations Premium Branch 52 Corporate Circle Albany, NY 12203	<b>Notice:</b> The loan reported on this form will not be in an insured status until it appears on your monthly statement and insurance charges are paid as billed. Before submitting this report, verify that your contract number entered in block 1 is correct.
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**A. Data on New Note** See the back of this form for codes and additional instructions.

2. Record ID	3. Names of Borrowers (last, first)		4. Institution Loan Number (optional-11 digits max.)			5. Loan Disbursement			6. Payment Mode	7. No. of Payments to Maturity	8. Loan Amount		9. First Payment Date			10. Interest Rate (%)
						MM	DD	YYYY					MM	DD	YYYY	
R																

  

11. Record ID	12. Type of:		13. Property Location		16. Race Code	17. Ethnicity Code	18. Sex of Borrowers Code	19. Dealer Loan? (Y or N)	20. Dealer's Name (if block 18 is Yes)		21. Originated by Another Lender? (Y or N)	22. Contract Number of Originating Lender (if block 21 is Yes)
	Property	Improvement	14. State	15. County								
D												

23. Amount of Additional Advance at Time of Refinancing

**B. Data on Oldest Note Being Refinanced**

Code	24. Title I Case Number	25. Date of Loan Disbursement			26. Unpaid Balance	27. Monthly Statement on which acknowledged (MM / YYYY)
		MM	DD	YYYY		
F						

**C. Data on Second Oldest Note** If two notes are being refinanced into one loan

Code	28. Title I Case Number	29. Date of Loan Disbursement			30. Unpaid Balance	31. Monthly Statement on which acknowledged (MM / YYYY)
		MM	DD	YYYY		
F						

**D. Data on Third Oldest Note** If three notes are being refinanced into one loan

Code	32. Title I Case Number	33. Date of Loan Disbursement			34. Unpaid Balance	35. Monthly Statement on which acknowledged (MM / YYYY)
		MM	DD	YYYY		
F						

For HUD Use Only

Mark the applicable box <input type="checkbox"/> This loan is being reported within 31 days after the date of disbursement of the loan proceeds. <input type="checkbox"/> This loan is being reported more than 31 days after the date of disbursement of the loan proceeds. <b>I certify that this loan is not in default.</b>	Signature of Authorized Official	Date Submitted
	X Name & Title of Authorized Official	Telephone Number

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurance of confidentiality is provided.

**Sensitive Information:** The information collected on this form is considered sensitive and is protected by the Privacy Act. The Privacy Act requires that these records be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality. In addition, these records should be protected against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom the information is maintained.

**Instructions:** This form is used for reporting refinancing within 31 days from the date the loan is made. The interest rate in block 10 must be shown to two decimal places. State and county codes for blocks 14 and 15 are found in the HUD/FHA Title I Property Location Codes by State and County. Codes for blocks 6, 12, 13, 16, 17, and 18 are given below.

**Block 6: Mode of Payment Code**

- 1 Monthly
- 2 Quarterly
- 3 Semiannually
- 5 Twice a month
- 6 Every two weeks
- 7 Weekly

**Block 12: Type of Property Code**

- O New Manufactured Home - Single Module Structure
- A Existing Manufactured Home - Single Module Structure
- B New Manufactured Home - Double Module Structure
- C Existing Manufactured Home - Double Module Structure
- D New Manufactured Home - Triple Module Structure
- E Existing Manufactured Home - Triple Module Structure
- H Manufactured Home Lot
- 1 Single Family Residence (including a manufactured home that qualifies as real property)
- R Single Family Residence with Business
- 2 Multifamily Residence
- T Multifamily Residence with Business
- 4 Retail Store
- S Service Shop, Automobile Repair, Filling Station
- 5 Commercial other than Retail, Office Building, Hotel, Restaurant, Theatre
- 6 Industrial or Manufacturing Building, Factory, Warehouse
- 7 Farm Home, Barn, Silo, Stable, Service Building on farm property
- 8 Institution, Hospital, Nursing Home, Health Care Facility, School, College, Club, Fraternity Organization
- M Nursing Home, Intermediate Care Facility, Extended Health Care Facility. For use only with "95" in block 13
- 9 Other Property

**Block 13: Type of Improvement**

- Manufactured Home Residence**
- 01 Financing of a manufactured home
- 03 Financing of a developed manufactured home lot -- site preparation expenses included
- 05 Financing of a manufactured home and developed lot
- 11 **New Nonresidential Building**  
Detached garages, sheds, car shelters on residential properties
- Manufacturing or industrial buildings, retail stores, service shops, other commercial buildings
- Barns, silos, stables, and service buildings on farm properties
- 19 **Preservation of Historic Structure**  
Historic site preservation or restoration
- 21 **Structural Additions and Alterations**  
Attached garages, carports, porches, covered patios  
Added rooms, baths, closets  
New doors, windows, fireplaces, chimneys  
Other structural additions or alterations, including new fronts, display windows
- 31 **Exterior Finishing**  
Painting and waterproofing  
Aluminum, vinyl, composition, wood shingles or siding; brick, cement, metal, stone, stucco finishing
- 41 **Interior Finishing**  
Painting and papering  
Plastering, wallboard, wood paneling, and acoustical, ceramic, plastic and metal tile  
Kitchen remodeling, including cabinets  
Composition, vinyl, slate, ceramic tile and wood flooring
- 51 **Roofing - Repair or Replacement**  
Asphalt, built-up, metal, slate, tile, fiberglass, and wood shingle

- Gutters and downspouts
- 61 **Plumbing - Installation or Replacement**  
Bathroom fixtures and connections  
Domestic water heaters, softeners and connections  
Wells, pumps and disposal systems
- 71 **Heating, Cooling and Ventilating**  
Furnaces, heat pumps, pipes, ducts, radiant heating  
Air conditioning systems  
Evaporative coolers, exhaust and ventilating fans
- 76 **Solar Systems**  
Systems that utilize solar energy to reduce the energy requirements of that structure from other conventional sources
- 81 **Insulation**  
Blanket, batt, reflective, loose-fill types  
Storm doors and windows, insulating glass  
Weatherstripping, awnings, blinds and other insulation
- 91 **Miscellaneous**  
Electrical wiring  
Fences and walls  
Paving, driveways, porch and window screens, termite control, and other miscellaneous work not classified elsewhere
- 95 **Fire Safety Equipment:** For use only with "M" in block 12

**Block 16: Race**

For Block 16, please select the code from the following list that best reflects the choices made by the applicant on the credit application.  
All possible combinations are listed in the following 32 codes.

- 1 White
- 2 Black or African American
- 3 American Indian or Alaska Native
- 4 Asian
- 5 Native Hawaiian or other Pacific Islander
- 8 Information not provided by Applicant
  
- A White & Black or African American
- B White & American Indian or Alaska Native
- C White & Asian
- D White & Pacific Islander
- E White & Black or African American & American Indian or Alaska Native
- F White & Black or African American & Asian
- G White & Black or African American & Hawaiian or other Pacific Islander
- H White & American Indian or Alaska Native & Asian
- I White & American Indian or Alaska Native & Hawaiian or other Pacific Islander
- J White & Black or African American & American Indian or Alaska Native & Asian
- K White & Black or African American & American Indian or Alaska Native & Hawaiian or other Pacific Islander
- L White & Black or African American & Asian & Hawaiian or other Pacific Islander
- M White & American Indian or Alaska Native & Asian & Hawaiian or other Pacific Islander
- N White & Asian & Hawaiian or other Pacific Islander
- O White & Black or African American & American Indian or Alaska Native & Asian & Hawaiian or other Pacific Islander
- P Black or African American & American Indian or Alaska Native
- Q Black or African American & Asian
- R Black or African American & Native Hawaiian or other Pacific Islander
- S Black or African American & American Indian or Alaska Native & Asian
- T Black or African American & American Indian or Alaska Native & Hawaiian or other Pacific Islander

- U Black or African American & Asian & Hawaiian or other Pacific Islander
- V Black or African American & American Indian or Alaska Native & Asian & Hawaiian or other Pacific Islander
- W American Indian or Alaska Native & Asian
- X American Indian or Alaska Native & Hawaiian or other Pacific Islander
- Y American Indian or Alaska Native & Asian & Hawaiian or other Pacific Islander
- Z Asian & Hawaiian or other Pacific Islander

**Block 17: Ethnicity**

Pick One:

- 0 Information not reported by Applicant
- 1 Hispanic
- 2 Not Hispanic

**Block 18: Sex of Borrowers Code**

- M Male only
- F Female only
- B Both sexes