

FHA Connection Registration Procedures

All new FHA Connection users must register themselves to receive HUD authorization and a user ID in order to use the FHA Connection. Access to the FHA Connection is provided *only* to users:

- directly authorized by HUD through HUD's assignment of a user ID to that specific individual
- in continuing good standing

Important: The FHA Connection is a secure system, subject to the provisions of *Title 18, United States Code, section 1030* which specifies penalties for exceeding authorized access, alteration, damage, or destruction of information residing on Federal Computers. All users are responsible for following the rules outlined in the **Secure System Access Requirements** section of this **FHA Connection Guide** module.

This module includes:

- the **FHA Connection Registration Process**, an overview of key registration steps and information for *all new registrants*
- **Registration Terms Defined**, key vocabulary used in the FHA Connection registration process and the roles of system users
- **Application Coordinator Registration**, the Application Coordinator registration process and role
- **Standard User Registration**, the Standard User registration process and role
- **Secure System Access Requirements**, the legal restrictions and rules for using the FHA Connection
- **Sample Forms: Application Coordinator and Standard User**

FHA Connection Registration Process

The following key registration steps and information apply to all FHA Connection users:

1. All Registration forms are accessible via the FHA Connection Welcome page (<https://entp.hud.gov/clas/index.cfm>). In the Welcome page's **Getting Started** section (Figure 1), use the **Registering a New User** link (<https://entp.hud.gov/clas/reginfo.cfm>) to reach the Registering to Use the FHA Connection page (Figure 2).

The screenshot shows the FHA Connection Welcome page. At the top, there is a navigation bar with links to Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. Below the navigation bar, the page title is "FHA Connection". The main content area has a "Welcome" heading and a "Legal restrictions" section containing a warning about Title 18, United States Code, section 1030. There are input fields for "User ID" and "Password", and a "Sign on" button. At the bottom, there are links for "Forgot Your Password?" and "Forgot Your User ID?". On the right side, there is a sidebar with a "Getting Started section" menu. The "Registering a New User" link in this menu is highlighted with a green box and a callout annotation pointing to it from the bottom right. Other menu items in the sidebar include "About This Site", "Hours of Operation", and "Contact Us". Below the sidebar, there is a "References" section with links to "Frequently Asked Questions", "Quick Start Guide", and "FHA Connection Guide".

Figure 1: Reach registration forms and information from the Welcome page (no sign on required)

2. The table on the Registering to Use the FHA Connection page (**Figure 2**) organizes registration forms and their related information by **Type of User**. The **Registration** column associated with each **Type of User** provides registration information and links to the appropriate forms.

| Registering to Use the FHA Connection | |
|--|---|
| Column for Type of User, e.g., FHA-approved Lender or Service Bureau | and password are required to log on to the FHA Connection. To must register according to the procedures defined for the user type. |
| Type of User | Registration |
| <ul style="list-style-type: none"> • FHA-approved Lender (Single Family or Multifamily) • Service Bureau | <p>The organization must designate an employee to act as an Application Coordinator. For Single Family Housing lenders, a maximum of four Application Coordinators are allowed and for Multifamily Housing lenders, a maximum of two Application Coordinators are allowed. Application Coordinators maintain the FHA Connection user IDs for the entire organization (besides using the FHA Connection applications for which they are authorized). If the request for an Application Coordinator ID is approved, a notification letter disclosing the ID is mailed within 7 to 10 days to the organization's home office mailing address, to the attention of the organization's chief executive officer (CEO). Upon final approval by the CEO, the FHA Connection user ID is provided to the Application Coordinator.</p> <ul style="list-style-type: none"> • Prior to applying for an Application Coordinator ID, the applicant should verify the mailing address HUD has on record for the organization to avoid possible mailing delays. <p>Link to CEO mailing address verification page</p> <ul style="list-style-type: none"> • An Application Coordinator applicant is required to complete the Application Coordinator Registration form to obtain an FHA Connection user ID. • Once the Application Coordinator receives an ID, other employees of the organization (Standard Users) can request FHA Connection user IDs for themselves by completing the Standard User Registration form. <ul style="list-style-type: none"> • All registration forms are processed overnight. An e-mail message is sent to the e-mail address provided on the applicant's registration form notifying the applicant if an FHA Connection user ID was issued. If an ID was not issued, an explanation is provided. • The Application Coordinator obtains the ID issued for the Standard User by accessing FHA Connection ID Administration through the FHA Connection's ID Maintenance menu. The Application Coordinator grants the Standard User the appropriate FHA Connection application authorizations (see User Administration in the FHA Connection Guide for details). The FHA Connection user ID is then disclosed to the Standard User by the Application Coordinator. Application Coordinators can maintain their own FHA Connection user ID information and grant themselves the appropriate FHA Connection application authorizations. <p>For additional registration information, see FHA Connection Registration Procedures in the FHA Connection Guide and Frequently Asked Questions - Registration and Sign-on.</p> <p>Note: To establish a service bureau for a Title II lender, send a request via e-mail to sf_premiums@hud.gov. Mortgagee Letter 97-33 explains the information that must be included in the request. To establish a service bureau for a Title I lender, call the Premiums Help Line at (800) 669-5152, x2832. For additional information, see Service Bureau Administration in the FHA Connection Guide.</p> |
| Application Coordinator Registration form | |
| Standard User Registration form | |

Figure 2: Segment of Registering to Use the FHA Connection page (FHA-approved Lender/Service Bureau)

3. The following information is needed to complete the registration form: name, telephone number, mother's maiden name, Social Security Number (SSN), e-mail address, and lender ID or service bureau ID.
4. It is important to remember the password that you enter on the registration form as it must be used for your initial sign on. For security reasons, it is not provided back to you with your authorization. As part of your first sign on to the FHA Connection, you will be prompted to change this initial password (another system security measure). **FHA Connection Password Change** is automatically presented for you to make this change. To continue processing, you then sign on again to the FHA Connection using the new password.
5. There are two main categories of user types:
 - **Standard Users**, who perform loan processing, servicing, or other related business tasks (see **Standard User Registration**), and make up the largest number of FHA Connection users
 - **Application Coordinators**, who maintain/administer the access needs of their institution's Standard Users (see **Application Coordinator Registration**)
6. For an organization new to the FHA Connection, the establishment of HUD-approved Application Coordinators must take place prior to any user registration because the Application Coordinator administers and maintains Standard Users' IDs. Each Single Family FHA-approved lender can establish up to four Application Coordinators (all other organizations can establish from two to four Application Coordinators based upon the organization type). Each institution or agency should establish at least two Coordinators to ensure a back up is available (see **Application Coordinator Registration**).

Note: *Prior to registration*, the following organizations—**FHA-approved lenders, service bureaus, HECM housing counseling agencies, and Underwriter Review System (URS) contractors**—should verify their home office address on record with HUD to facilitate receiving the Application Coordinator's authorization and user ID. This is because their authorization notification is sent via a letter mailed to the organization's CEO at the home office mailing address. The Registering to Use the FHA Connection page has links (check the **Registration** column for the correct user type) to the:

- **CEO Mailing Address** function (for FHA-approved lenders/service bureaus) (the link shown in **Figure 2**)
- **URS Contractor Address** function (Underwriter Review System contractors) (the link shown in **Figure 3**)

| | |
|--|--|
| FHA-approved Contractor Participating in HUD's Underwriter Review | The Underwriter Review contractor must designate an employee to act as an Application Coordinator. A maximum of two Application Coordinators are allowed. Application Coordinators maintain the FHA Connection user IDs for the entire organization (besides using the FHA Connection applications for which they are authorized). If the request for an Application Coordinator ID is approved, a notification letter disclosing the ID is mailed within 7 to 10 days to the organization's home office mailing address, to the attention of the organization's chief executive officer (CEO). Upon final approval by the CEO, the FHA Connection user ID is provided to the Application Coordinator. <ul style="list-style-type: none"> • <i>Prior to applying for an Application Coordinator ID, the applicant should use the URS Contractor Address lookup to verify the mailing address HUD has on record for the organization to avoid possible mailing delays.</i> |
| Link to URS Contractor Address verification page | |

Figure 3: Segment of Registering to Use the FHA Connection page (URS Contractor)

Note: HECM housing counseling agency home office information, as listed in HUD records, is available using the HUD Approved Housing Counseling Agencies page at:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

7. Use **Help Links**  at the upper right of all registration forms (and FHA Connection processing pages) for very detailed assistance on **Business Background, Steps for Processing, and Field Descriptions**.

Registration Terms Defined

The following table defines key terms used in the FHA Connection registration process. It also provides a brief statement of the roles of system users. This page may be helpful as a single-page ready reference for new registrants (Standard Users or Application Coordinators) or as a classroom instruction resource.

Table 1: Registration Terms Defined

| Term | Definition | |
|--|---|--|
| Application Coordinator (user's role within an organization) | Maintains user access to the FHA Connection. Tasks include setting up user authorizations to specific system applications and their functions; performing ID maintenance; and password reset, etc. An Application Coordinator may also be a Standard User if tasked by their organization to perform online loan processing or servicing. (Single Family Housing lenders may have up to four Application Coordinators. All other institutions/organizations can have a maximum of two.) | |
| Standard User (user's role within an organization) | Performs online FHA business processing, e.g., originating or servicing loans. | |
| Title I Lender (based on the type of loans the institution processes) | Title I lenders process or service loans for property improvements and the purchase of manufactured housing. A lender may be approved by HUD for both Title I and Title II. A lender that is approved for both Title I and Title II will have different lender IDs for Title I and Title II. | |
| Title II Lender (based on the type of loans the institution processes) | Title II lenders process or service loans for single family homes. See Title I Lender. | |
| User Name (User ID) | The user ID issued by HUD that authorizes an individual user to access the FHA Connection. The user ID is entered in the User Name field in the Sign on dialog box when logging on to the FHA Connection. Each FHA Connection user must obtain their own user ID. | |
| User Type (defined according to the HUD business area in which the institution or organization works) | FHA-approved Lender | Processes Single Family or Multifamily FHA-insured loans |
| | Service Bureau | Processes monthly mortgage insurance premiums for FHA-approved lenders |
| | FHA-approved Appraiser | Performs property appraisals for FHA cases (if on the FHA Appraiser Roster); and/or participates in HUD's appraiser review process |
| | Underwriter Review System (URS) contractor | Evaluates underwriters employed by direct endorsement lenders |
| | FHA-approved HECM Housing Counselor | Conducts HECM housing counseling |
| | FHA Subsidiary Ledger (FHASL) business partner | Supports HUD financial/internal management processes |
| | Auditor/Independent Public Accountant | Assists FHA-approved lenders with annual audit |
| | CAIVRS user that is not an FHA-approved lender or is a non-HUD federal agency | Accesses the CAIVRS Credit Alert System, a delinquent federal borrowers database, to pre-screen creditworthiness |

For definitions of the user types and links to their related Standard User and Application Coordinator forms, go to the **Quick Start Guide How to Register** page at: <https://entp.hud.gov/qckstart/reginfo.cfm>.

For specific registration steps and examples, see the **Application Coordinator Registration** and **Standard User Registration** sections that follow.

Application Coordinator Registration

Organizations designate specific persons to register as Application Coordinators so that they can:

- set up authorizations for their organization's Standard Users to use FHA Connection system applications
- assist Standard Users with changes to their authorizations or their nonsecure data (e.g., e-mail address), and resetting passwords

Application Coordinators may also be assigned by their organization to function as Standard Users, e.g., to perform loan origination or loan servicing tasks.

To register, select the user type of your organization on the Registering to Use the FHA Connection page (<https://entp.hud.gov/clas/reginfo.cfm>) (**Figure 2**). This page provides the links to Application Coordinator registration forms in a table that lists registration information for ***all organizational types***.

Remember: Application Coordinators must be approved prior to any **user** registration as Application Coordinators are the ones who administer and maintain Standard User IDs. Each institution should establish at least two Application Coordinators to provide backup.

Prior to registration, the user types of **FHA-approved lenders, service bureaus, housing counseling agencies employing FHA HECM housing counselors, and Underwriter Review System (URS) contractors** should verify the home office address HUD has on record to avoid mailing problems in receiving the authorization and the Application Coordinator user ID since this notification is via a letter mailed to the organization's CEO at the home office mailing address. The Registering to Use the FHA Connection page has links in the requisite user type's Registration column to the **CEO Mailing Address** (**Figures 2 and 3**).

Note: Home office information for HECM housing counseling agencies, as listed in HUD records, is available using the HUD Approved Housing Counseling Agencies page at:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Completing the Application Coordinator Registration Form

The Application Coordinator Registration forms **for ALL user types** begin with a similar data input section requiring name, SSN, address, telephone number, e-mail address, and password selection and password verification (**Figure 4**).

| | |
|---|--|
| First Name: | <input type="text"/> |
| Middle Initial: | <input type="text"/> |
| Last Name: | <input type="text"/> |
| Social Security Number: | <input type="text"/> - <input type="text"/> - <input type="text"/> |
| Organization Name: | <input type="text"/> |
| Telephone Number: | <input type="text"/> - <input type="text"/> - <input type="text"/> |
| Provide your e-mail address. | |
| Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com. | |
| E-mail Address: | <input type="text"/> |
| Re-enter E-mail Address for Verification: <input type="text"/> | |
| Choose a Password. | |
| You will enter your password each time you use this service. Your password must be exactly 6 characters in length and should be comprised of letters and at least one number (for example, brad83), and may include "-" and "_". Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc. | |
| Password: | <input type="text"/> |
| Re-enter Password for Verification: <input type="text"/> | |
| For future verification, please provide your Mother's Maiden Name: <input type="text"/> | |

Figure 4: User data input section of Application Coordinator Registration form

Title I and Title II lenders, service bureaus, and multifamily lenders must complete the requisite additional section that follows for system application selection (**Figure 5**). System application selection for each is described in following sections.

System Application Selection Overview

On the Application Coordinator Registration form used by Title I and Title II lenders, service bureaus, and multifamily lenders, the system application selections are organized in two main sections, according to user type:

- the **Title II Lender and Service Bureau authorizations** which follow the **Choose your System Applications** heading on the form (**Figure 5**). (See the **System Application Selection: Title II Lenders** and the **System Application Selection: Service Bureaus** sections.)
- the **Title I Lender authorizations** which follow the Title II lender and service bureau authorizations on the form (**Figures 6 and 7**). (See the **System Application Selection: Title I Lenders** section.)

System Application Selection: Title II Lenders

Title II lenders may select from more than 15 HUD system applications. **Figure 5** shows the Title II **Choose your System Applications** section where the applicable ID is entered and the system application options are selected. The example in **Figure 5** shows options for CHUMS users.

To use this section:

- In the **Title II Lender ID** field (**Figure 5**), enter your ten-digit Title II lender ID.
- Continue to the **Authorization for...** sections to select application(s) (and functions), e.g., **CHUMS Applications**. Depending upon whether an access level must also be set, an authorization is established by either:
 - Clicking the desired **checkbox(es)**, e.g., **MIC/NOR List**
 - Clicking **radio button(s)** to select each authorization AND at the same time assign its access level, e.g., the **Insurance Application** authorization at the **Add/Update** access level.

Note: FHA-approved multifamily lenders register according to the procedure above, entering their FHA Lender ID in the **Title II Lender ID** field and selecting the applicable authorizations.

Choose your System Applications. This section provides relevant system application options

Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Title II Lender ID: _____ **Service Bureau:** _____ **Enter the applicable ID**

Authorization for CHUMS Applications:

| | | |
|---|--|---|
| <input type="checkbox"/> CAIVRS Authorization | <input type="checkbox"/> Case Query | <input type="checkbox"/> Mortgage Insurance Certificate |
| <input type="checkbox"/> Case Transfer | <input type="checkbox"/> Refinance Authorization | <input type="checkbox"/> Underwriter Registry |
| <input type="checkbox"/> Underwriters | <input type="checkbox"/> Origination/Escrow Closeout Reports | <input type="checkbox"/> MIC/NOR List |
| <input type="checkbox"/> Mortgagee Performance Report | <input type="checkbox"/> MIP Calculator | <input type="checkbox"/> Electronic Case Binder Upload |
| <input type="checkbox"/> HOPE for Homeowners AUS | <input type="checkbox"/> HECM Referral | |

Appraisal Processing: Add/Update Query (Read-Only) Not Authorized

Case Number Assignment: Add/Update Query (Read-Only)

Insurance Application: Add/Update Query (Read-Only) Not Authorized

Click the checkbox to select an authorization

Click the radio button to select an authorization AND to set the access level for it, e.g., the Insurance Application authorization at the Add/Update access level

Figure 5: Application Coordinator system application selection section (Title II Lender illustration)

3. An explanation of these systems and their applications is provided via [Help Links](#) [?](#) (see the **Field Descriptions**).

System Application Selection: Service Bureaus

A service bureau may request access to the Title II **Monthly Premiums** applications and/or the Title I insurance and claims systems applications. As an example of the service bureau authorization process, refer to **Figure 5** above which shows the **Choose your System Applications** heading.

1. In the **Service Bureau** field shown in **Figure 5** above, enter the five-digit ID for the service bureau by which you are employed.
2. Continue to the portions of the Application Coordinator Registration form with the desired authorizations, e.g., the **Monthly Premiums Applications** shown as an example in **Figure 6**.

| | | |
|---|--|---|
| Authorization for Monthly Premiums Applications: | | |
| <input type="checkbox"/> Portfolio | <input type="checkbox"/> Billing | <input type="checkbox"/> Reconciliation |
| <input type="checkbox"/> Lender Notification | <input type="checkbox"/> Advance Notices | <input type="checkbox"/> Refund Transactions |
| <input type="checkbox"/> Case Detail | <input type="checkbox"/> Reallocation Transactions | <input type="checkbox"/> Add Case to Payment |
| <input type="checkbox"/> Submit Payment File | <input type="checkbox"/> View Payment History | <input type="checkbox"/> View File Transmission History |
| Update or View Payment: | | |
| <input type="radio"/> Update <input type="radio"/> Query (Read-Only) <input type="radio"/> Not Authorized | | |

Figure 6: Illustration of some Service Bureau authorization options

System Application Selection: Title I Lenders

Title I lenders use this section as follows:

1. In the **Title I Lender ID** field (**Figure 7**), enter your ten-digit Title I lender ID.
2. Continue to the **Authorization for...** section with the applicable authorizations, e.g., **Report Single Loans**, and click the checkbox(es) beside the desired authorization(s).
3. An explanation of these systems and their applications is provided via [Help Links](#) [?](#) (see the **Field Descriptions**).

| | | |
|--|---|---|
| Title I Lender ID: <input type="text"/> | | |
| Authorization for Title I Applications: | | |
| <input type="checkbox"/> Report Single Loans | <input type="checkbox"/> Report Single Refinances | <input type="checkbox"/> Case Number Assignment |
| <input type="checkbox"/> Claim Inquiry | <input type="checkbox"/> Download Bills | <input type="checkbox"/> Insurance Application |
| <input type="checkbox"/> Upfront Premium Payment | <input type="checkbox"/> Request for Endorsement Letter | <input type="checkbox"/> LIC/NOR List |
| <input type="checkbox"/> Case Binder List | <input type="checkbox"/> Case Query | |
| <input type="checkbox"/> Upfront Payment History | | |
| <input type="checkbox"/> Loan Data Changes | <input type="checkbox"/> Case Cancel | |
| <input type="checkbox"/> Annual Premium Payment | <input type="checkbox"/> Annual Payment History | <input type="checkbox"/> Case Transfer |
| <input type="checkbox"/> Endorsement Aging Query | | |

Figure 7: Illustration of Title I Lender ID input field and Title I Lender authorization options

Important: See the **Secure System Access Requirements** section for rules regarding access to and use of the FHA Connection.

Standard User Registration

Standard Users are those who will perform online business tasks for their organization using the FHA Connection. The following steps are an overview of the Standard User registration process, including the workflow and tasks:

1. Standard Users register online using the appropriate Standard User Registration form as outlined in the **Standard Users Registration Procedures** section that follows.
2. A new user ID is generated for the specific user after the employee applicant successfully completes the registration form.
3. The Application Coordinator then obtains the issued ID online via the FHA Connection ID Administration page, enters the proper authorizations, and provides the user ID to the new user.
4. Following registration, for future needs, employees contact their organizational Application Coordinator for assistance with:
 - Password reset problems
 - Changing permissions to FHA Connection functions
 - Authorization to use a new FHA Connection function
 - Updating nonsecure employee information.

Note: For organizations new to FHA Connection use, Standard User registration must be preceded by Application Coordinator establishment (see **Application Coordinator Registration**).

Standard User Registration Procedures

The Standard User Registration forms **for ALL user types** have a similar data input section requiring: name, SSN, address, telephone number, e-mail address, and password selection and password verification (**Figure 8**).

The screenshot shows a web-based registration form titled "Standard User Registration". At the top right are links for "Help Links" and a question mark icon. The form contains several input fields and instructions:

- Instructions:** "To apply for an Standard User ID, fill out the form below and click Send when you are through. Upon verification of the information below, a Standard User ID will be assigned, and the Application Coordinator of your organization will retrieve the user ID. The password will not be disclosed, so make sure you remember it!!!"
- And remember:** "Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers."
- Input Fields:**
 - First Name:
 - Middle Initial:
 - Last Name:
 - Social Security Number: --
 - Organization Name:
 - Telephone Number: --
- Provide your e-mail address.**
- Instructions:** "Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com."
 - E-mail Address:
 - Re-enter E-mail Address for Verification:
- Choose a Password.**
- Instructions:** "You will enter your password each time you use this service. Your password must be exactly 6 characters in length and should be comprised of letters and at least one number (for example, brad83), and may include "-" and "_". Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc."
 - Password:
 - Re-enter Password for Verification:
- For future verification, please provide your Mother's Maiden Name:**

Figure 8: User data input section of Standard User Registration form

The Standard User Registration form for ***Title I and Title II lenders, service bureaus, and multifamily lenders***, illustrated here, follows the user data input section with a detailed system application selection section (**Figure 9**). However, the registration form for ***all other user types*** consists *only* of the user data fields illustrated in **Figure 8**.

Additionally, some user types, e.g., FHA-approved lenders and service bureaus, have a Standard User Registration form that is separate from the Application Coordinator Registration form. Other user types' forms e.g., **URS Registration**, are a common form requiring selection of the option to register either as a Standard User or Application Coordinator.

| | | | |
|--|---|---|--|
| Choose your System Applications. | This section provides relevant system application options | | |
| <p>Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.</p> | | | |
| Title II Lender ID: <input type="text"/> | Service Bureau: <input type="text"/> | Enter the applicable ID (if Title II or Service Bureau) | |
| Title II or Service Bureau authorization request section | | | |
| <div style="display: flex; justify-content: space-around;"> <div style="width: 33%;"> <input type="checkbox"/> For CHUMS <input type="checkbox"/> For Delinquent Loans <input type="checkbox"/> For Upfront Premiums <input type="checkbox"/> For Multifamily Delinquency and Default Reporting <input type="checkbox"/> For Lender Assessment Subsystem </div> <div style="width: 33%;"> <input type="checkbox"/> For Lender Approval <input type="checkbox"/> For Mortgage Record Changes <input type="checkbox"/> For Neighborhood Watch <input type="checkbox"/> For Physical Assessment Subsystem <input type="checkbox"/> For eLOCCS - Line of Credit Control Subsystem </div> <div style="width: 33%;"> <input type="checkbox"/> For Monthly Premiums <input type="checkbox"/> For Claims Processing <input type="checkbox"/> For Home Equity Conversion Mortgage Reports <input type="checkbox"/> For Development Application Processing <input type="checkbox"/> For Active Partners Performance System </div> </div> | | | |
| Title I Lender ID: <input type="text"/> | Enter the applicable ID (if Title I) | | |
| Title I authorization request section | | | |
| <div style="display: flex; justify-content: space-around;"> <div style="width: 33%;"> <input type="checkbox"/> For Title I <input type="checkbox"/> For Lender Assessment Subsystem </div> <div style="width: 33%;"> <input type="checkbox"/> For Lender Approval <input type="checkbox"/> For Neighborhood Watch </div> <div style="width: 33%;"> <input type="checkbox"/> For Credit Alert Interactive Voice Response System </div> </div> | | | |

Figure 9: Standard User system application selection section

Important: See the **Secure System Access Requirements** section for rules regarding access to and use of the FHA Connection.

Secure System Access Requirements

The FHA Connection is a secure system. All users authorized to use the FHA Connection must observe the following legal requirements:

- Each FHA Connection user must obtain his/her own user ID. Only HUD can issue user IDs, and this user ID is associated with only one individual (*HUD Mortgagee Letters 97-14 and 93-13*)
- FHA Connection user IDs are NOT to be shared. Terminated user IDs are not reissued to another user. Using an FHA Connection user ID assigned to another person falls under the provisions of *Title 18, United States Code, section 1030*, which specifies penalties for **exceeding authorized access**, alteration, damage or destruction of information residing on Federal Computers. This information is prominently posted on the FHA Connection Welcome page (**Figure 10**), on the registration forms, and on the FHA Connection ID Administration form used by the Application Coordinator.



Figure 10: Title 18, United States Code, section 1030 statement on Welcome page

Additionally, you are prompted to set up a new FHA Connection password at initial sign on to the FHA Connection. See the **Password Rules** section that follows. See also the **FHA Connection Guide** module *Signing on to the FHA Connection*.

Password Rules

Passwords MUST NOT be disclosed. At initial sign on, new users are required via presentation of a **Password Change** page to change their password immediately before using the FHA Connection. This security procedure is due to the registration password being recorded on the registration form. From this point on, your password should be known only by you and should never be shared, displayed online, or divulged publicly in any way. This includes, but is not limited to, examples such as provision to third parties in telephone conversations, placing on office message boards, and/or recording it in a written note or message or in a workstation file.

Password creation rules follow in **Figure 11**.

FHA Connection Password Creation Rules

Passwords:

- **MUST be changed every 21 days**
- **MUST have exactly 6 characters**
- **MUST contain at least one number, and may consist entirely of numbers**
- **ARE case sensitive, e.g., if MARY11 is your password, entering mary11 will fail**
- **MAY include numbers or letters**
- **MAY NOT include punctuation**
- **MAY HAVE ONLY two special characters: the underscore (_) and the hyphen (-)**

Figure 11: FHA Connection Password Creation Rules

Sample Forms: Application Coordinator and Standard User

To provide a detailed example of the Application Coordinator and Standard User registration forms for illustration and for use in online or classroom training purposes, the full forms for Title I and Title II lenders, service bureaus, and FHA-approved multifamily lenders are provided in the following sections.

Application Coordinator Form for Title I and Title II Lenders, Service Bureaus, and FHA-approved Multifamily Lenders

The full form for Title I and Title II lenders, service bureaus, and FHA-approved multifamily lenders is provided in **Figures 12-14**. The top portion of the form (**Figure 12**) illustrates required user data inputs common to Application Coordinator forms for all user types. The **Choose your System Applications** portion is divided into two figures, due to its size, to allow display for printing from this document. **Figure 13** and the top segment of **Figure 14** contain the selection options for Title II lenders, service bureaus, and FHA-approved multifamily lenders. Title I lenders system application selection options appear in the bottom segment of **Figure 14**.

Note: Trainers or users wishing to have the form on hand for reference may prefer to print the **online version** of this form. Use of letter size paper prints the form in approximately 4 pages; use of legal size paper prints the form in approximately 2 1/2 pages. This Application Coordinator form is available at <https://entp.hud.gov/idapp/html/register.cfm?Coordinator=Y>.

Application Coordinator Registration
Help Links
?

To apply for an Application Coordinator ID, fill out the form below and click Send when you are through. Upon verification of the information below, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!

Note: This form is to be used for Application Coordinators only. To apply for a Standard User ID, fill out the Standard User Registration form on the FHA Connection. Please see your organization's Application Coordinator for assistance.

And remember:

Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

First Name:

Middle Initial:

Last Name:

Social Security Number: - -

Organization Name:

Telephone Number: - -

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com.

E-mail Address:

Re-enter E-mail Address for Verification:

Choose a Password.

- You will enter your password each time you use this service. Your password must be exactly 6 characters in length and should be comprised of letters and at least one number (for example, brad83), and may include "-" and "_". **Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.**

Password:

Re-enter Password for Verification:

For future verification, please provide your Mother's Maiden Name:

Figure 12: Top portion of Application Coordinator Registration form

Choose your System Applications.

Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Title II Lender ID: Service Bureau: **Authorization for CHUMS Applications:**

- | | | |
|---|--|---|
| <input type="checkbox"/> CAIVRS Authorization | <input type="checkbox"/> Case Query | <input type="checkbox"/> Mortgage Insurance Certificate |
| <input type="checkbox"/> Case Transfer | <input type="checkbox"/> Refinance Authorization | <input type="checkbox"/> Underwriter Registry |
| <input type="checkbox"/> Underwriters | <input type="checkbox"/> Origination/Escrow Closeout Reports | <input type="checkbox"/> MIC/NOR List |
| <input type="checkbox"/> Mortgagee Performance Report | <input type="checkbox"/> MIP Calculator | <input type="checkbox"/> Electronic Case Binder Upload |
| <input type="checkbox"/> HOPE for Homeowners AUS | <input type="checkbox"/> HECM Referral | |

Appraisal Processing: Add/Update
 Query (Read-Only)
 Not Authorized

Case Number Assignment: Add/Update
 Query (Read-Only)
 Not Authorized

Insurance Application: Add/Update
 Query (Read-Only)
 Not Authorized

Inspector Assignment: Add/Update
 Query (Read-Only)
 Not Authorized

Nonprofits: Query (Read-Only)
 Not Authorized

Escrow Closeout: Add/Update
 Not Authorized

203K Consultants: Query (Read-Only)
 Not Authorized

Mortgage Credit Reject: Add/Update
 Query (Read-Only)
 Not Authorized

Notice of Return: Query (Read-Only)
 Not Authorized

Borrower/Address Change: Update
 Query (Read-Only)
 Not Authorized

Electronic Binder Additions: Make Additions
 Not Authorized

Lender Insurance History: Query (Read-Only)
 Not Authorized

Property/Borrower Validation: Query
 Not Authorized

Condominium Approval Maintenance: Update
 Query (Read-Only)
 Not Authorized

Authorization for Lender Approval Applications:

- | | | |
|---|--|--|
| <input type="checkbox"/> Add Branch | <input type="checkbox"/> Terminate Branch | <input type="checkbox"/> Update Branch |
| <input type="checkbox"/> Query Branch | <input type="checkbox"/> Update Institution | <input type="checkbox"/> Query Institution |
| <input type="checkbox"/> Update Sponsor Relations | <input type="checkbox"/> Query Sponsor Relations | <input type="checkbox"/> Update Authorized Agent |
| <input type="checkbox"/> Query Authorized Agent | <input type="checkbox"/> Reinstate Branch | <input type="checkbox"/> Cash Flow Account Setup |

Authorization for Monthly Premiums Applications:

- | | | |
|--|--|--|
| <input type="checkbox"/> Portfolio | <input type="checkbox"/> Billing | <input type="checkbox"/> Reconciliation |
| <input type="checkbox"/> Lender Notification | <input type="checkbox"/> Advance Notices | <input type="checkbox"/> Refund Transactions |
| <input type="checkbox"/> Case Detail | <input type="checkbox"/> Reallocation Transactions | <input type="checkbox"/> Add Case to Payment |
| <input type="checkbox"/> Submit Payment | <input type="checkbox"/> View Payment History | <input type="checkbox"/> View Batch File Transmissions |

Update or View Payment: Update
 Query (Read-Only)
 Not Authorized

Authorization for Delinquent Loans Applications:

- | | |
|---|---|
| <input type="checkbox"/> Delinquent Loan Reporting Registration | <input type="checkbox"/> Delinquent Loan Reporting |
| <input type="checkbox"/> Delinquent Loan Status Request | <input type="checkbox"/> Transaction Set 824 Advice Notices |
| <input type="checkbox"/> Active Default Case Query | |

Authorization for Mortgage Record Changes Applications:

- | | | | |
|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Transfers | <input type="checkbox"/> Assumptions | <input type="checkbox"/> Terminations | <input type="checkbox"/> Case Inquiry |
|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|

Figure 13: Middle portion of Application Coordinator Registration form

Authorization for Claims Processing Applications:

Claims Status Title Approval Claim Input Claim Remittance

Authorization for Upfront Premiums Applications:

Payments: Pay Upfront Premium Payment History

Case Information: **Reports:**

| | |
|--|---|
| <input type="checkbox"/> Case Corrections | <input type="checkbox"/> Penalties Due |
| <input type="checkbox"/> Case History | <input type="checkbox"/> Refinance Exceptions |
| <input type="checkbox"/> Case Master Summary | <input type="checkbox"/> Refunds Disbursed |
| <input type="checkbox"/> Payment Details | <input type="checkbox"/> Suspended Cases |
| <input type="checkbox"/> Refund Details | <input type="checkbox"/> Unendorsed Cases |

Authorization for Neighborhood Watch Applications:

Summary Data Loan Details

Authorization for Home Equity Conversion Mortgage Reports Applications:

Query Reports

Authorization for Multifamily Delinquency and Default Reporting Applications:

Point of Contact Data Submission

Authorization for Physical Assessment Subsystem Applications:

Scheduler Single Family REO Inspection

Authorization for Development Application Processing Applications:

MAP Discipline Assignor MAP User

Authorization for Lender Assessment Subsystem Applications:

Submitter

Authorization for eLOCCS - Line of Credit Control Subsystem Applications:

Query Administrator

Authorization for Active Partners Performance System Applications:

APPS Update

Title I Lender ID:

Authorization for Title I Applications:

| | | |
|--|---|---|
| <input type="checkbox"/> Report Single Loans | <input type="checkbox"/> Report Single Refinances | |
| <input type="checkbox"/> Claim Inquiry | <input type="checkbox"/> Download Bills | <input type="checkbox"/> Case Number Assignment |
| <input type="checkbox"/> Upfront Premium Payment | <input type="checkbox"/> Request for Endorsement Letter | <input type="checkbox"/> Insurance Application |
| <input type="checkbox"/> Case Binder List | <input type="checkbox"/> Case Query | <input type="checkbox"/> LIC/NOR List |
| <input type="checkbox"/> Upfront Payment History | | |
| <input type="checkbox"/> Loan Data Changes | <input type="checkbox"/> Case Cancel | |
| <input type="checkbox"/> Annual Premium Payment | <input type="checkbox"/> Annual Payment History | <input type="checkbox"/> Case Transfer |
| <input type="checkbox"/> Endorsement Aging Query | | |

Underwriters: Add/Update Refund Query: Query (Read-Only)
 Query (Read-Only) Not Authorized
 Not Authorized

Authorization for Lender Approval Applications:

| | | |
|---|--|--|
| <input type="checkbox"/> Add Branch | <input type="checkbox"/> Terminate Branch | <input type="checkbox"/> Update Branch |
| <input type="checkbox"/> Query Branch | <input type="checkbox"/> Update Institution | <input type="checkbox"/> Query Institution |
| <input type="checkbox"/> Update Sponsor Relations | <input type="checkbox"/> Query Sponsor Relations | <input type="checkbox"/> Reinstate Branch |
| <input type="checkbox"/> Cash Flow Account Setup | | |

Authorization for Credit Alert Interactive Voice Response System Applications:

Inquiry

Authorization for Lender Assessment Subsystem Applications:

Submitter

Authorization for Neighborhood Watch Applications:

Summary Data Loan Details

Figure 14: Lower portion of Application Coordinator Registration form

Standard User Form for Title I and Title II Lenders, Service Bureaus, and FHA-approved Multifamily Lenders

The full form for Title I and Title II lenders, service bureaus, and FHA-approved multifamily lenders is provided in **Figures 15-16**. The top portion of the form (**Figure 15**) consists of the required user data inputs common to Standard User Registration forms for all user types. The bottom portion (**Figure 16**) provides system application selection options for Title II lenders, service bureaus, and FHA-approved multifamily lenders and Title I lenders.

Trainers or users wishing to have the form on hand for reference may prefer to print the **online version** of this form. Use of letter size paper prints the form in a single page. This Standard User form is available at <https://entp.hud.gov/idapp/html/register.cfm?Coordinator=N>.

The screenshot shows the top portion of the Standard User Registration form. At the top, there is a header bar with 'Standard User Registration' on the left and 'Help Links ?' on the right. Below the header, a message reads: 'To apply for an Standard User ID, fill out the form below and click Send when you are through. Upon verification of the information below, a Standard User ID will be assigned, and the Application Coordinator of your organization will retrieve the user ID. The password will not be disclosed, so make sure you remember it!!!' A note below states: 'Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.' The form contains several input fields for personal information: First Name, Middle Initial, Last Name, Social Security Number, Organization Name, and Telephone Number. It also includes fields for E-mail Address and Re-enter E-mail Address for Verification. There are instructions for choosing a Password and Re-enter Password for Verification. At the bottom, there is a field for providing Mother's Maiden Name for future verification.

Figure 15: Top portion of Standard User Registration form

The first part of the **Choose your System Applications** section of the Standard User Registration form (**Figure 14**) provides system application selection options for Title II lenders, service bureaus, and FHA-approved multifamily lenders. The lower segment provides the Title I lender options.

• Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Title II Lender ID: Service Bureau:

For CHUMS For Lender Approval For Monthly Premiums
 For Delinquent Loans For Mortgage Record Changes For Claims Processing
 For Upfront Premiums For Neighborhood Watch For Home Equity Conversion Mortgage Reports
 For Multifamily Delinquency and Default Reporting For Physical Assessment Subsystem For Development Application Processing
 For Lender Assessment Subsystem For eLOCCS - Line of Credit Control Subsystem For Active Partners Performance System

Title I Lender ID:

For Title I For Lender Approval For Credit Alert Interactive Voice Response System
 For Lender Assessment Subsystem For Neighborhood Watch

 **Send**  **Reset**

Figure 16: Lower portion of Standard User Registration form