

FHA Case Number Assignments

Understand how and when to order your FHA Case Number for all loan types under HUD.

When should I Order it?

- See grid on page 2 for seasoning requirements based on loan type and credit parameters
- Appraisal should not be ordered until case assignment has been received successfully

How do I request?

- If you want your case number ordered prior to Submit to Lender, email your BSR or LC to complete the request at any time after the application has been created and signed disclosures are received.
- If case number has not been ordered prior to submission to Underwriting, Underwriter will confirm seasoning based on the grid attached, and condition for LC to request accordingly. LC will request at time of initial UW if no seasoning limitations are present. If seasoning restrictions exist, case number will not be issued until seasoning is met based on underwriting condition.

How do I get a Condo Spot Approval & Case Number?

For loans needing Single-Unit approval, the below process flow must be completed in its entirety **PRIOR to underwriting submission**:

1. Form HUD-9991 (found here: [9991.pdf \(hud.gov\)](#)) to be completed and uploaded to the file along with the master insurance.
 - A. Section 1 to be completed by individual requesting information from HOA
 - B. Sections 2-4 to be completed in their entirety by the association and sections 3-4 signed
2. Loan Coordinator will follow the standard protocol for requesting a case number for a condominium loan and complete the following fields in the Case Number Assignment screen:
 - A. Select the associated Condo ID, if one exists, in the 'PUD/Condo ID' field and
 - B. Select 'Single-Unit Approval' from the drop-down menu within the 'Site Condo' field.
 - C. The request will default into Holds Tracking and the user will be promoted to send the required information to the FHA Resource Center.
3. Loan Coordinator will e-mail HUD-9991 and pending Case Assignment to answers@hud.gov with the subject line 'SUA Holds Tracking'.
4. HUD will either respond with additional requests/instructions or provide a positive response with the Holds Tracking removed. (HUD SLA: 3 business days)
5. Cleared FHA Case Assignment to be uploaded to file for underwriting review.
6. Note: Separate emails will be required for each Single-Unit request

HUD Loan Seasoning Requirements

	Credit History	Significant Derogatories	Title Seasoning
Cash-Out Refinance	<ul style="list-style-type: none"> No mortgage or installment delinquencies dated within 12 months prior to case number assignment, no more than 2 30-day within 24 months of case assignment No major derogatory on revolving debt within 12 months of case assignment (1 90-day or 3 60-day) Minimum 12 consecutive payments made following completion of forbearance plan prior to case assignment Modified mortgages must utilize payment history in accordance with modification agreement and at least 6 payments made on agreement at time of case assignment. All forbearance plans, for all properties, must be terminated prior to closing. 	<ul style="list-style-type: none"> Foreclosure: New case number assignment must be dated at least 3 years + 1 day. * Deed in Lieu: New case number assignment must be dated at least 3 years + 1 day Short Sale: New case number assignment must be dated at least 3 years + 1 day Bankruptcy (Ch 7): New case number assignment must be dated at least 2 years + 1 day following discharge. ^ Bankruptcy (Ch 13): New case number assignment must be dated at least 12 months + 1 day into repayment period, all payments on all debts being paid on time, and courts have provided written approval. 	<ul style="list-style-type: none"> Minimum of 6 consecutive payments have been made on loan being refinanced. Minimum 210 calendar days have passed between first payment due date of loan being refinanced and first payment due date of new loan. Borrower must have owned and occupied the property as their primary residence for 12 months prior to case number assignment (does not apply to inherited properties).
Rate/Term & Simple Refinance	<ul style="list-style-type: none"> Loan must be downgraded to a Refer and manually underwritten if any mortgage tradeline, including HELOCs, during the 12 months prior to case number assignment reflects 3 or more 30-day lates, 1 or more 60-day late plus 1 or more 30-day late, 1 or more 90-day late, OR borrower has made less than 3 consecutive post-forbearance payments. Modified mortgages must utilize payment history in accordance with modification agreement and at least 6 payments made on agreement at time of case assignment. All forbearance plans, for all properties, must be terminated prior to closing 	<ul style="list-style-type: none"> Same as Cash Out above 	<ul style="list-style-type: none"> Minimum of 6 consecutive payments have been made on loan being refinanced. Minimum 210 calendar days have passed between first payment due date of loan being refinanced and first payment due date of new loan Minimum 210 calendar days have passed between closing date of mortgage being refinanced and case number assignment on the new loan
Non-Credit Qualifying Streamline	<ul style="list-style-type: none"> No more than one 30-Day late payment for the previous six months for all Mortgages on the subject Property. Active Forbearance eligible if at the time of case number assignment, the Borrower has: <ol style="list-style-type: none"> Completed Forbearance Plan Made at least three consecutive monthly mortgage payments within the month due on the mortgage since completing the Forbearance Plan. FSB requires credit report with at least one credit score and mortgage payments listed for all mortgages in borrowers name 	<ul style="list-style-type: none"> Same as Cash Out above FSB requires credit report with at least one credit score and mortgage payments listed for all mortgages in borrower's name 	<ul style="list-style-type: none"> Minimum of 6 consecutive payments have been made on loan being refinanced. Minimum 210 calendar days have passed between first payment due date of loan being refinanced and first payment due date of new loan Minimum 210 calendar days have passed between closing date of mortgage being refinanced and case number assignment on the new loan
Credit Qualifying Streamline	<ul style="list-style-type: none"> No more than one 30-Day late payment for the previous six months for all Mortgages on the subject Property. Active Forbearance eligible if at the time of case number assignment, the Borrower has: <ol style="list-style-type: none"> Completed Forbearance Plan Made at least three consecutive monthly mortgage payments within the month due on the mortgage since completing the Forbearance Plan. FSB requires credit report with at least one credit score and mortgage payments listed for all mortgages in borrowers name 	<ul style="list-style-type: none"> Same as Cash Out above FSB requires credit report with at least one credit score and mortgage payments listed for all mortgages in borrower's name 	<ul style="list-style-type: none"> Minimum of 6 consecutive payments have been made on loan being refinanced. Minimum 210 calendar days have passed between first payment due date of loan being refinanced and first payment due date of new loan Minimum 210 calendar days have passed between closing date of mortgage being refinanced and case number assignment on the new loan
Purchase	<ul style="list-style-type: none"> Same as Rate/Term above 	<ul style="list-style-type: none"> Same as Cash Out above 	<ul style="list-style-type: none"> Not Applicable

**The Mortgagee may grant an exception to the three-year requirement if the Foreclosure was the result of documented extenuating circumstances that were beyond the control of the Borrower, such as a serious illness or death of a wage earner, and the Borrower has re-established good credit since the Foreclosure. Divorce is not considered an extenuating circumstance; however, an exception may be granted where a Borrower's mortgage was current at the time of the Borrower's divorce, the ex-spouse received the property, and the mortgage was later foreclosed. The inability to sell the property due to a job transfer or relocation to another area does not qualify as an extenuating circumstance.*

^The Mortgagee may grant an exception to the two-year requirement if the Bankruptcy was the result of documented extenuating circumstances that were beyond the control of the borrower, positive credit has been reestablished, and borrower has demonstrated the ability to manage their financial affairs responsibly.