

## Section B. Case Binder Preparation, Submission and Retention

### Overview

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**In This Section**

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## 1. General Information on Case Binder Preparation, Submission and Retention

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**Introduction** This topic contains general information on case binder preparation, submission and retention, including

- › lender initiation of the endorsement process
  - › timeframe for lender submission of the uniform case binder
  - › requirements when there are delays in the uniform case binder submission
  - › uniform case binder requirements
  - › use of copies in the uniform case binder, and
  - › case binder retention requirements.
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**Change Date** December 23, 2010

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**4155.2 8.B.1.a Lender Initiation of the Endorsement Process** To initiate the insurance endorsement process, the lender must

- › complete the Insurance Application function in the FHA Connection (FHAC), and
- › send the case binder, with all of the necessary documents, to the appropriate Homeownership Center (HOC).

**Note:** The lender is responsible for ensuring that the [FHAC](#) data is supported by file documentation provided in the case binder.

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**4155.2 8.B.1.b Timeframe for Lender Submission of the Uniform Case Binder** For lenders not participating in the Lender Insurance (LI) program, the appropriate [HOC](#) must receive uniform case binders for endorsement within 60 days of loan settlement or funds disbursement, whichever is later.

If the HOC is closed on the 60<sup>th</sup> day, the first business day thereafter is considered the 60<sup>th</sup> day.

**Notes:**

- › The date of entry into the Computerized Homes Underwriting Management System (CHUMS) indicates receipt of the case.
  - › Cases received after the 60<sup>th</sup> day must follow procedures for late requests for endorsement as described in [HUD 4155.2 8.C.7](#).
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## 1. General Information on Case Binder Preparation, Submission and Retention, Continued

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**4155.2 8.B.1.c Requirements When There Are Delays in Uniform Case Binder Submission** When there is a delay in submitting the case binder or in closing the loan, the lender must comply with FHA's policy on late requests for endorsement as described in [HUD 4155.2 8.C.7](#).

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**4155.2 8.B.1.d Uniform Case Binder Requirements** Lenders must prepare and submit a uniform case binder to the appropriate [HOC](#).

The case binders, which the lender must purchase from private sources, must

- meet FHA specifications, and
- contain documents arranged as described in [HUD 4155.2 8.B.2](#).

The lender must

- complete the front of the binder, and
- write the case number on the side and bottom tabs of the binder.

The lender may use the remaining space on the side tab for its own use (for example, to enter the borrower's name and address, and the loan number).

- Reference:** For information on case binder assembly requirements for
- [DE HECM](#) cases, see [HUD 4155.2 8.B.3](#)
  - cases submitted by a lender other than the originating lender, see [HUD 4155.2 8.B.4](#)
  - cases submitted by a lender with conditional [DE](#) approval, see [HUD 4155.2 8.B.5](#), or
  - cases for HUD/FHA employees, see [HUD 4155.2 8.B.6](#).
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## 1. General Information on Case Binder Preparation, Submission and Retention, Continued

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### 4155.2 8.B.1.e Use of Copies in the Uniform Case Binder

FHA considers all documents submitted in the uniform case binder as certified and true copies of the original documents. Therefore, it is not necessary for the lender to

- stamp or otherwise mark that the documents in the case binder are certified and true copies, or
- submit any separate certification for the documents.

The lender may submit in the case binder legible photocopies of the original documents or legible printed copies of imaged or electronic documents.

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### 4155.2 8.B.1.f Case Binder Retention Requirements

Lenders must maintain their origination case binders in either hard copy or electronic format for a period of two years from the date of endorsement. Servicing lenders must maintain the case binder for a period of two years beyond the life of the loan.

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases

**Introduction** This topic contains information on case binder assembly requirements for Direct Endorsement (DE) cases, including

- › when to submit [DE](#) cases, and
- › requirements for the right and left sides of the DE case binder.

**Change Date** December 23, 2010

**4155.2 8.B.2.a When to Submit DE Cases** The lender submits Direct Endorsement (DE) cases for insurance endorsement after loans are closed. The submitting lender must ensure that all documentation is appropriate and conforms to FHA’s requirements. The lender must

- › assemble the processing and closing documents, and
- › place the documents in the case binder in the order described in [HUD 4155.2 8.B.2.b](#).

**4155.2 8.B.2.b DE Case Binder Document Requirements** The table below describes the order of documents in the DE case binder.

Left Side of Binder	Right Side of Binder
Form <a href="#">HUD-92300</a> , <i>Mortgage Assurance of Completion</i>	<ul style="list-style-type: none"> <li>› Screen print of Insurance Application screen from FHA Connection (FHAC) showing that the insurance information was accepted by <a href="#">FHAC</a>.</li> <li>› <i>Automated Underwriting Feedback Certificate/Findings Report</i>, if applicable</li> </ul>

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases, Continued

### 4155.2 8.B.2.b DE Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<ul style="list-style-type: none"> <li>• Form <a href="#">HUD-92051</a>, <i>Compliance Inspection Report</i>, or other applicable documentation, and</li> <li>• evidence of satisfaction of valuation conditions, if applicable.</li> </ul>	<p><i>Request for Late Endorsement</i>, if applicable.</p> <p><b>Note:</b> The request must be in compliance with <a href="#">HUD 4155.2 8.C.7</a>.</p>
<ul style="list-style-type: none"> <li>• Form <a href="#">NPCA-1</a>, <i>Wood Destroying Insect Infestation Report</i>, or</li> <li>• State mandated infestation report, if applicable</li> </ul>	<p><a href="#">HUD-92900-LT</a>, <i>FHA Loan Underwriting and Transmittal Summary</i>, with supporting documents, such as</p> <ul style="list-style-type: none"> <li>• Section 203(k) – <a href="#">HUD-92700</a>, <i>Maximum Mortgage Worksheet</i></li> <li>• Energy Efficient Mortgage (EEM) and/or Section 203(h) program documentation, if applicable</li> <li>• Secondary lien exhibits</li> <li>• Buydown agreements</li> <li>• Attachments, memos and clarifications, if applicable</li> </ul>

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases, Continued

### 4155.2 8.B.2.b DE Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<p>Local Health Authority's Approval for individual water and sewer systems, if applicable</p>	<ul style="list-style-type: none"> <li>• Copy of the note and all applicable riders and allonges</li> <li>• Copy of the security instrument with all applicable riders</li> </ul>
<p><b>New Construction Exhibits:</b></p> <ul style="list-style-type: none"> <li>• Form <a href="#">HUD-92541</a>, <i>Builder's Certification</i></li> <li>• Form <a href="#">HUD-92544</a>, <i>Warranty of Completion of Construction</i></li> <li>• Evidence of 10-Year Warranty Plan Coverage, if applicable</li> <li>• Inspection Report(s)                             <ul style="list-style-type: none"> <li>– Form <a href="#">HUD-92051</a>, <i>Compliance Inspection Report</i></li> <li>– <a href="#">VA-26-1839</a>, <i>Compliance Inspection Report</i>, for Department of Veteran Affairs (VA) loans</li> <li>– <a href="#">VA 26-1843a</a>, <i>Master Certificate of Reasonable Value (MCRV)</i>, or</li> <li>– HUD-approved local building authority inspection, if applicable</li> </ul> </li> <li>• <a href="#">NPCA-99a</a> and <a href="#">NPCA-99b</a>, <i>Subterranean Termite Treatment Report</i></li> </ul>	<ul style="list-style-type: none"> <li>• Form <a href="#">HUD-1</a>, <i>Settlement Statement</i></li> <li>• <a href="#">HUD-1 Addendum</a> (for purchases) that complies with <a href="#">HUD 4155.2 6.A.4</a></li> <li>• <a href="#">Good Faith Estimate</a> (GFE)</li> </ul> <p><b>Note:</b> When more than one <a href="#">GFE</a> is issued, all prior <a href="#">GFEs</a> must also be contained in the case binder. This additional documentation will become part of the pre-endorsement review conducted by FHA staff or the <a href="#">L</a> lender.</p>

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases, Continued

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### 4155.2 8.B.2.b DE Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
Form <a href="#">HUD-92800.5b</a> , <i>Statement of Appraised Value</i> (Conditional Commitment)	<ul style="list-style-type: none"> <li>• Fannie Mae Form <a href="#">1003</a>, <i>Uniform Residential Loan Application</i> (URLA), and</li> <li>• Form <a href="#">HUD-92900-A</a>, <i>HUD/VA Addendum to Uniform Residential Loan Application</i></li> </ul>

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases, Continued

### 4155.2 8.B.2.b DE Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<p><b>Comprehensive Valuation Package (CVP):</b></p> <ul style="list-style-type: none"> <li>• Fannie Mae form <a href="#">1004</a>, <i>Uniform Residential Appraisal Report</i> (URAR)</li> <li>• Location map, and photographs of properties, building sketch</li> <li>• VA CRV-VA-26-1841 and MCRV-<a href="#">VA-26-1843a</a>, including all attachments and endorsements, if applicable</li> </ul> <p><b>Note:</b> Staple a second copy of the complete <a href="#">CVP</a> and place loose in the binder. A second copy of the appraisal report is no longer required, as per the revision to FHA Appraisal Protocol – <a href="#">ML 05-48</a>.</p>	<p><b>Credit and Capacity Documentation</b></p> <ul style="list-style-type: none"> <li>• Credit history documentation</li> <li>• Asset Verification documentation (including gift letters and relevant documents)</li> <li>• Income verification documentation</li> </ul>
<p>--</p>	<p>Evidence of</p> <ul style="list-style-type: none"> <li>• Social Security Number (SSN) (such as a printed pay stub, W-2, 1099, Social Security card, Medicare card, etc), or</li> <li>• Tax Identification Number (TIN) for non-profit borrowers.</li> </ul>

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## 2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases, Continued

### 4155.2 8.B.2.b DE Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<p><b>Specialized Eligibility Documents</b> (to include, but not limited to):</p> <ul style="list-style-type: none"> <li>• Section 203(k): Rehabilitation Agreement, Work Write-ups, Cost Estimates, form <a href="#">HUD 9746-A</a>, <i>Draw Request</i>, form <a href="#">HUD 92700-A</a>, 203(k) <i>Borrower's Acknowledgment</i>, Borrower's Identity of Interest Certification, Homeowner/Contractor Agreement(s), and 203(k) Consultant Identity- of-Interest Statement</li> <li>• Form <a href="#">HUD-92561</a>, <i>Borrower's Contract with Respect to Hotel and Transient Use of Property</i></li> <li>• Condominiums–Occupancy Certification regarding 51% owner occupancy</li> </ul>	<p style="text-align: center;">--</p>
<p>Purchase Contract (if applicable), with all accompanying documents</p> <ul style="list-style-type: none"> <li>• Amendatory Clause executed by all parties</li> <li>• Real Estate Certification executed by all parties</li> <li>• All other contract addenda</li> <li>• Escrow Instructions, if applicable</li> </ul>	<p style="text-align: center;">--</p>

### 3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases

**Change Date**      December 23, 2010

**4155.2 8.B.3.a HECM Case Binder Document Requirements**      The table below describes the order of documents for the Direct Endorsement (DE) Home Equity Conversion Mortgage (HECM) case binder.

**Note:** When recorded originals are received after endorsement, the appropriate Homeownership Center (HOC) should forward these documents to the Asset Management staff to be joined with the certified copy previously provided by the lender.

Left Side of Binder	Right Side of Binder
Choice of insurance options (Assignment or Shared Premium)	<i>Request for Late Endorsement</i> , if applicable.
Copy of Form <a href="#">HUD-92800.5b</a> , <i>Conditional Commitment</i> <i>Direct Endorsement</i> <i>Statement of Appraised Value</i>	Evidence of the borrower's age.

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### 3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases, Continued

#### 4155.2 8.B.3.a HECM Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<p>If applicable, copy of form <a href="#">HUD-92051</a>, <i>Compliance Inspection Report</i>.</p> <p><b>Note:</b> This form is used in conjunction with the Repair Rider and certifies that required repairs have been completed.</p>	<ul style="list-style-type: none"> <li>• Certified true copy of <i>Form</i> <a href="#">HUD-92902</a>, <i>Certificate of HECM Counseling</i> – received from a HUD approved counseling agency and signed by the borrower and counselor.</li> <li>• Evidence of lack of borrower competency if HECM counseling is not provided directly to the HECM borrower.</li> </ul> <p>If the case involves a HECM to HECM refinance, and the borrower opts out of counseling, the lender must provide a copy of the estimate used to calculate the amount in Block 1 of form <a href="#">HUD-92901</a>, <i>Home Equity Conversion Mortgage (HECM) Anti-Churning Disclosure</i>.</p>

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### 3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases, Continued

4155.2 8.B.3.a HECM Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
<p>Comprehensive valuation package (CVP) for the applicable property type, which should include the current, appropriate valuation form and all exhibits and addenda</p> <ul style="list-style-type: none"> <li>• Fannie Mae form <a href="#">1004</a>, <i>Uniform Residential Appraisal Report</i></li> <li>• Fannie Mae form <a href="#">1073</a>, <i>Individual Condominium Unit Appraisal Report</i></li> <li>• Fannie Mae form <a href="#">1025</a>, <i>Small Residential Income Property Appraisal Report</i></li> <li>• Fannie Mae form <a href="#">1004C</a>, <i>Manufactured Home Appraisal Report</i>, or</li> <li>• Fannie Mae form <a href="#">1004MC</a>, <i>Market Conditions Addendum to the Appraisal Report</i>.</li> </ul>	<p>If the case involves a HECM refinance, an original Form HUD-92901 is required.</p>

<p><b>Specialized Eligibility Documents</b> (to include, but not limited to):</p> <ul style="list-style-type: none"> <li>• Form <a href="#">HUD-92561</a>, <i>Borrower's Contract with Respect to Hotel and Transient Use of Property</i> required on 2, 3, or 4 unit properties</li> <li>• For condominiums: <ul style="list-style-type: none"> <li>– Separate owner occupancy certification for loans where the Fannie Mae form 1073 does not contain the required data for condominiums, or</li> <li>– Lender certification of Condominium Requirements for the Direct Endorsement Lender Review and Approval Process (DELRAP) or HUD Review and Approval Process (HRAP) condominium project approval processing options.</li> </ul> </li> </ul>	<p>Certified true copy of original First (1<sup>st</sup>) Note.</p> <p><b>Note:</b> Original maintained by lender.</p>
<ul style="list-style-type: none"> <li>• Purchase contract, if applicable, to include <ul style="list-style-type: none"> <li>– the amendatory clause executed by all parties</li> <li>– the real estate certification executed by all parties</li> <li>– all other contract addenda</li> </ul> </li> <li>• Escrow instructions, if applicable</li> </ul>	<p>Certified true copy of original First (1<sup>st</sup>) Security Instrument (mortgage or Deed of Trust) and all applicable riders.</p> <p><b>Note:</b> Original maintained by lender.</p>
<p>Evidence of construction completion and certificate of occupancy (CO), if applicable.</p>	<p>Original Second (2<sup>nd</sup>) Note.</p>

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### 3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases, Continued

4155.2 8.B.3.a HECM Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
Title insurance commitment or other acceptable evidence of title insurance, in an amount not less than the maximum claim amount (MCA)	Copy of <a href="#">HUD-1</a> , <i>Settlement Statement</i> and <a href="#">HUD-1 Addendum</a> .
If applicable, • Copy of – Letter of Map Amendment (LOMA), or – Letter of Map Revision (LOMR) • Copy of FEMA form <a href="#">81-93</a> , <i>Standard Flood Hazard Determination Form (SFHD)</i> • Copy of declaration page of the flood insurance policy	Notice to Borrower.
Flood Certificate	One original and two copies of the Loan Agreement and the following related exhibits: • Schedule of Closing Costs, and • Liens Payment Plan
--	Copy of Fannie Mae <a href="#">Form 1009</a> , <i>Residential Loan Application for Reverse Mortgages</i>
--	Copy of <a href="#">Good Faith Estimate</a> (GFE), including initial and revised, if applicable.
--	If applicable, one original and two certified true copies of the Repair Rider.  <b>Note:</b> Required if repairs are escrowed.

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### 3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases, Continued

#### 4155.2 8.B.3.a HECM Case Binder Document Requirements (continued)

Left Side of Binder	Right Side of Binder
--	Certified true copy of Form <a href="#">HUD-92900-A</a> , HUD/VA Addendum to the Uniform Residential Loan Application (all pages)
--	Evidence of calculations for Principal Limit and Monthly Payment Amount  <b>Note:</b> A screen print is acceptable.
--	<ul style="list-style-type: none"> <li>• Evidence of Credit Alert Interactive Voice Response System (CAIVRS), which includes the system's authorization code</li> <li>• Copies of a printout for the General Services Administration/Limited Denial of Participation (GSA/LDP) check.</li> </ul>
--	Credit report  <b>Note:</b> A merged in file report, containing the information currently available from three consumer credit information repositories, is acceptable.
--	Copy of Durable Power of Attorney or legal document appointing a conservator or guardian, if applicable.
--	If applicable, verification of source of funds and/or verification of deposit (VOD).  <b>Note:</b> To be used for HECM for Purchase or when borrowers need additional monetary funds to close.

## 4. Requirements for Case Binder Submission by a Lender Other Than the Originating Lender

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**Introduction** This topic contains information on requirements for case binder submission by a lender other than the originating lender, including

- endorsement submission by the assignee in the name of the originating lender
- endorsement submission requirement for all approved lenders, and
- executing certifications.

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**Change Date** March 1, 2011

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**4155.2 8.B.4.a Endorsement Submission by Assignee in the Name of the Originating Lender** If the originating lender assigns the mortgage to another approved lender before submitting the case for endorsement, the assignee may submit the case for endorsement in the name of the originating lender. However, special handling should be requested to prevent correspondence from being sent to the closing lender, rather than the servicing (submitting) lender.

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## 4. Requirements for Case Binder Submission by a Lender Other Than the Originating Lender, Continued

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### 4155.2 8.B.4.b Endorsement Submission Requirements for All Approved Lenders

All approved lenders may originate, process, close, fund, and submit loans for endorsement in their own names. A loan may close in the name of the sponsoring lender, the Principal or the Authorized Agent. Third-party originators may *not* close in their own names or perform any functions in FHA Connection (FHAC).

Either the sponsoring lender, Principal or Authorized Agent may

- complete the Mortgage Insurance Premium (MIP) Transmittal Form, send the [MIP](#) to the FHA, and receive the Statement of Account
- submit evidence of assignment of the case for endorsement in the name of the originating lender, and
- transfer the case number to another lender prior to closing, complete the *Lender Transfer* screen in [FHAC](#), and complete the assignment of mortgage after endorsement to a new holding or servicing lender via FHAC.

**Exception:** See [HUD 4155.2 2.B.6.g](#) and <http://www.hud.gov/office/hsg/sfh/waiver122010.pdf> for information on a temporary extension under which previously FHA-approved loan correspondents may close in their own names until March 31, 2011.

**References:** For more information on

- the Principal/Authorized Agent relationship, see [HUD 4155.2 2.B.5](#) and [ML 05-37](#)
- sponsoring lenders and third-party originators, see [HUD 4155.2 2.B.6](#), and
- performing functions in FHAC, see [HUD 4155.2 1.D](#).

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#### 4. Requirements for Case Binder Submission by a Lender Other Than the Originating Lender, Continued

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**4155.2 8.B.4.c Executing Certifications** The FHA-approved originating lender, or its underwriter, if appropriate, must execute all certifications. The purchasing lender may pay any required [MIP](#), late charges, and interest.

FHA will *not* endorse an ineligible mortgage for insurance, or waive MIP payments on any case.

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## 5. Requirements for Case Binder Submission by a Lender With Conditional DE Approval

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**Introduction** This topic contains information on the requirements for case binder submission by a lender with conditional Direct Endorsement (DE) approval, including

- › requirement for obtaining firm commitment, and
  - › submitting a test case closing package.
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**Change Date** December 23, 2010

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**4155.2 8.B.5.a Requirement for Obtaining Firm Commitment** A lender who is not yet unconditionally approved for Direct Endorsement (DE) must submit its loans to the appropriate Homeownership Center (HOC) for review and issuance of a Firm Commitment prior to closing.

The lender must submit the property and credit documents in an FHA case binder, in the order specified in [HUD 4155.2 8.B.2](#) (excluding the closing documents). After FHA staff issues a Firm Commitment, the loan may be closed.

**Note:** The lender may, at its own risk, choose to close a loan prior to FHA issuing a Firm Commitment. In this circumstance, FHA is not obligated to issue a Firm Commitment or endorse the loan.

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## 5. Requirements for Case Binder Submission by a Lender With Conditional DE Approval, Continued

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### 4155.2 8.B.5.b Submitting a Test Case Closing Package

After the loan is closed, the lender ensures that required certifications are executed, assembles the closing package, and submits the package to the appropriate [HOC](#) for endorsement processing.

#### DO NOT

- › submit in an FHA case binder, or
- › resubmit documents previously submitted for approval, as described in [HUD 4155.2 8.B.5.a](#).

#### DO

- › submit a complete closing package in the order specified in [HUD 4155.2 8.B.2](#)
  - › include credit and property approval conditions (place at the bottom of the closing package), and
  - › place a cover sheet identifying the loan as a Pre-Closing (test) Case, along with the FHA Case Number, on the top of the package.
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## 6. Requirements for Case Binder Submission for HUD/FHA Employee Cases

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**Change Date**      December 23, 2010

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**4155.2 8.B.6.a**      The lender  
**FHA**  
**Underwriting**  
**and Approval**  
**Required for**  
**Employee**  
**Loans**

- › obtains the case number
- › follows the pre-closing case instructions (for both the property/credit package, as well as the closing package), and
- › submits the case binder to the appropriate Homeownership Center (HOC), to the attention of the Processing and Underwriting Director.

The [HOC](#)

- › completes the underwriting review, and
  - › issues a Firm Commitment or declination, as appropriate.
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## 7. Submission of Case Binders by Lenders Participating in the LI Program

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**Introduction** This topic contains information on the submission of case binders by lenders participating in the Lender Insurance (LI) Program, including

- when an LI lender may need to submit a case binder
  - LI lender electronic case binder (eCB) submission requirements, and
  - lender requirements for record keeping.
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**Change Date** December 23, 2010

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**4155.2 8.B.7.a When an LI Lender May Need to Submit a Case Binder** While a lender participating in the Lender Insurance (LI) Program generally does not need to submit case binders for endorsement, there are occasions when the lender may be required to submit a case binder, such as when a

- loan-level data submission does not clear FHA system edits and the lender is unable to correct the deficiency, or
- case binder is selected by FHA for post endorsement technical review (PETR).

**References:** For more information on

- [LI](#) Program eligibility and approval, see [HUD 4155.2 2.C](#)
  - [LI](#) endorsement processing, see [HUD 4155.2 8.C.3](#)
  - requirements for [LI](#) lender pre insurance review, see [HUD 4155.2 8.A.2](#), and
  - [LI](#) lender submission requirements for case binders selected for [PETR](#), see [HUD 4155.2 9.B.1.d](#).
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## 7. Submission of Case Binders by Lenders Participating in the LI Program, Continued

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### 4155.2 8.B.7.b LI Lender Electronic Case Binder (eCB) Submission Requirements

Lenders participating in the [LI](#) Program may choose to submit either paper or electronic case binders (eCB) to comply with FHA's request.

Once a lender chooses the electronic case binder option, the first five requests for endorsement that the lender submits will result in requests from FHA for the digitized case binders. FHA uses this quality control measure to ensure that the lender is able to transmit an acceptable digitized case binder for review.

The [eCB](#) must include all of the documents previously required in hard copy binders submitted for endorsement, as discussed in

- [HUD 4155.2 8.B.2.b](#), and
- the LI Program page at <http://www.hud.gov/offices/hsg/sfh/lender/lendins.cfm>

**Note:** The standards for indexing requirements of the documents within the eCB may also be found in the eCB Developers Guide available at <http://www.hud.gov/pub/chums/electronicCaseBinder.pdf>.

**Reference:** For more information on

- [LI](#) Program eligibility and approval, see [HUD 4155.2 2.C](#)
  - [LI](#) endorsement processing, see [HUD 4155.2 8.C.3](#)
  - requirements for [LI](#) lender pre insurance review, see [HUD 4155.2 8.A.2](#), and
  - [LI](#) lender submission requirements for case binders selected for [PETR](#), see [HUD 4155.2 9.B.1.d](#).
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### 4155.2 8.B.7.c Lender Requirements for Record Keeping

The requirements for maintenance of binders by lenders and servicers are stated in [HUD 4155.2 8.B.1.f](#).

Lenders retaining electronic case binders need not maintain a separate version of the [eCB](#) indexed for electronic submission to HUD. However, if HUD requests a case binder that is maintained electronically, the lender must follow standards and procedures set forth in the [eCB Developers' Guide](#) for submission of the [eCB](#) to HUD.

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