

# Holds Tracking

HUD uses the **Holds Tracking** function to:

- inform lenders if a case's borrower information failed 1) overnight validation against the Social Security Administration (SSA), or 2) failed the property/borrower validation check for a HOPE for Homeowners case. This validation occurs when requesting a new case number or if borrower information is updated.
- enable lenders to monitor cases placed on hold when requesting an FHA case number and determine the hold reason(s).

The following steps outline the **Holds Tracking** process:

1. Notification that borrower information is being validated or that a case is being held can appear in the following: **Case Number Assignment**, **Borrower/Address Change**, **Insurance Application**, and **HECM Insurance Application**.
2. The status of a held case is posted in **Holds Tracking** approximately 24 hours after you receive the Warning or Error message.
3. You can view a list of your cases in **Holds Tracking** to determine the errors or issues associated with those cases and their current hold status. The reasons that either a new or an existing case may be in **Holds Tracking** are explained in **Table 1: Reasons for Holds Tracking According to Case Type**.
4. Cases with a **Holds Tracking** status of *Completed*, *Borrower Validation Completed*, or *Failed Borrower Validation* are removed from the Holds Tracking List either three business days after you select the case in **Holds Tracking** and retrieve its details or within five business days if details are not retrieved.

To learn how **Holds Tracking** functions, and how to retrieve held case details, see the section **Using Holds Tracking to View Held Cases**.

To learn about case hold and case number assignment statuses, and possible actions, see the section **Holds Tracking Statuses and Actions**.

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**Table 1: Reasons for Holds Tracking According to Case Type**

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<b>Case Type</b>	<b>Reasons for Holds Tracking</b>
<b>New Case</b>	<p><b>Duplicate property address:</b> A request has already been made for a case number for the same address. (If this is a prior Real Estate Owned (REO) case, the property address matches and the old case number exists in HUD's origination system.)</p> <hr/> <p><b>HUD Homeownership Center (HOC) review of the lender:</b> The originating lender is under review.</p> <hr/> <p><b>A refinance case with inaccessible refinance authorization information:</b> The system was unable to access refinance authorization information. When system access is available, case processing resumes and a case number is assigned.</p> <p><b>Note:</b> The refinance netting authorization information shown on the Case Number Assignment Results page no longer displays there after you process and close that page. To view again, use <b>Refinance Authorization</b> on the <b>Case Processing</b> menu.</p> <hr/> <p><b>Borrower validation:</b> The combination of the name, Social Security Number (SSN), and birth date for one or more borrowers failed validation against government records.</p> <hr/> <p><b>Property/borrower validation:</b> For a HOPE for Homeowners case, one or more borrowers failed the property/borrower validation check.</p>



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**Table 1: Reasons for Holds Tracking According to Case Type**

Case Type	Reasons for Holds Tracking
Existing Case	<p><b>Borrower validation:</b> Information for one or more borrowers was added or changed and the combination of the name, SSN, and birth date for each added or changed borrower must be validated against government records.</p> <p><b>Property/borrower validation:</b> For a HOPE for Homeowners case, one or more borrowers failed the property/borrower validation check.</p>

## Using Holds Tracking to View Held Cases

To view your held cases:

- After sign on, follow the menu path: **Single Family FHA > Single Family Origination > Case Processing > Case Number Assignment > Holds Tracking**. The FHA Connection menu path appears as a “breadcrumb trail” in the red banner at the top of each function page.
  - On the Holds Tracking page (**Figure 1**), lenders are recognized from their sign on ID and thus are not required to enter their 10-digit FHA ID in the **Lender ID** field.
  - However, all users **must** specify **one—but ONLY one**—of the following criteria:
    - By Status of Case** (options are: *All* (for every held case or to help locate a specific case), *Completed*, *Case Number Assigned*, *Awaiting HOC Processing*, *Failed Borrower Validation*)
    - By Street Name**
    - By Last Name**
- Note:** Click **Help Links**  at the upper right of the page for Business Background, Steps for Processing, and Field Descriptions assistance.
- Click  **Send**. The Holds Tracking List page (**Figure 2**) appears for you to view case status.

**Figure 1: Holds Tracking page**

- To use the Holds Tracking List page to get further details about a case, click the **Select One** radio button next to the desired case. The Case Number Assignment Results page displays case information. Specific details are provided for a failed borrower validation or a case rejected by the HOC.

**FHA Connection**

Home > Main Menu > ID Maintenance > E-mail Us > Contact Us > Sign Off

Single Family FHA > Single Family Origination > Case Processing > Case Number Assignment > Holds Tracking

**Holds Tracking List** [Help Links ?](#)

Select a case to get more detail

Select One	Originator ID	Borrower/Address	Status	Case Number Asgnd
<input type="radio"/>	9997902186	CAMP, CARL 123 4TH 07011-0000	FAILED BORROWER VALIDATION	YES
<input type="radio"/>	9997902186	FRANKS, FRED 432 FIRST 07011-0000	BORROWER VALIDATION COMPLETED	YES
<input type="radio"/>	9997902186	KING, KIMBERLY 234 ELM 14616-0000	COMPLETED	NO
<input type="radio"/>	9997902186	MICHAELS, MITCH 456 MAIN 15071-0000	PENDING BORROWER VALIDATION	YES
<input type="radio"/>	9997902186	WILLIAMS, WILSON 987 WALNUT 14450-0000	PROCESSING	NO

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


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Figure 2: Holds Tracking List page

The next section, **Holds Tracking Statuses and Actions**, explains the Holds Tracking List statuses shown in **Figure 2** (case hold **Status** and **Case Number Asgnd (Yes/No)**), and possible actions.

## Holds Tracking Statuses and Actions

The following table shows case hold and case number assignment statuses, what they mean, and what your next action may be. For more detail, or to reference this information when you are using **Holds Tracking**, click [Help Links](#)  and select *Steps for Processing*.

**Table 2: Holds Tracking Statuses and Actions**

Status	Case Number Asgnd	This means that...	Action
<b>Processing</b>	No	The Homeownership Center (HOC) has not yet processed the case.	Check <b>Holds Tracking</b> again within the next two business days to view the details to see if the HOC has completed the review; if necessary, contact the HOC.
<b>Pending Borrower Validation</b>	Yes	The HOC completed its review of the case (typically for a duplicate address), the case was assigned an FHA case number, and now all borrowers are pending validation against federal government records.	On the Holds Tracking List page, click to select the case and display the assigned FHA case number in the Case Number Assignment Results page. Print that page to capture the case number. Processing of the case can continue (you can click the <b>Other Functions</b> icon to select your processing function), but the case cannot be endorsed until borrower validation is completed.
<b>Completed</b>	No	The HOC has reviewed and rejected the case.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page. Review the Warnings and/or Errors at the top and bottom of the page, and the Lender Notes section which provides any additional information or instructions from the HOC. Make any required corrections and submit again for processing, and/or contact the HOC.
<b>Borrower Validation Completed</b>	Yes	The HOC completed its review of the case (typically for a duplicate address) and all borrowers passed validation against federal government records.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page. Continue processing the case (you can click the <b>Other Functions</b> icon to select your processing function).
<b>Failed Borrower Validation</b>	Yes	One or more borrowers for either a new or an existing case failed validation against federal government records. <b>Note:</b> This status is also used for a HOPE for Homeowners case when a borrower fails property/ borrower validation.	On the Holds Tracking List page, click to select the case and display the Case Number Assignment Results page with the case number and the validation failure reason displayed in the Borrower Information section. If applicable, use <b>Borrower/Address Change</b> to correct the problem. If necessary, contact the HOC.

**Note:** A case that successfully passes borrower validation and had no other problems causing the case to be held does not appear in **Holds Tracking**. Use **Case Query** or **Case Number Assignment** to further verify the status of the case.