

APPENDIX 7
CAIVRS ACCESS INSTRUCTIONS

DRAFT 10/1/14

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CAIVRS - THE CREDIT ALERT VERIFICATION REPORTING SYSTEM

What is CAIVRS?

CAIVRS is a Federal government database of delinquent Federal debtors that allows federal agencies to reduce the risk to federal loan and loan guarantee programs. CAIVRS alerts participating Federal lending agencies when an applicant for credit benefits, or for a position of trust in support of the administration of a Federal credit program, has a Federal lien, judgment or a Federal loan that is currently in default or foreclosure, or has had a claim paid by a reporting agency.

What does it do?

CAIVRS allows authorized employees of participating Federal agencies to access a database of delinquent Federal borrowers for the purpose of pre-screening direct loan applicants for credit worthiness, and permits approved private lenders acting on the Government's behalf to access the delinquent borrower database for the purpose of pre-screening the credit worthiness of applicants for federally guaranteed loans.

How does it work?

CAIVRS has delinquent borrower records from the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Department of Education (DOE), the Department of Agriculture (USDA), the Small Business Administration (SBA), the Federal Deposit Insurance Corporation (FDIC), and the Department of Justice (DOJ). Authorized users may access CAIVRS via the Internet.

How does CAIVRS relate to Government Financial Management?

Federal law prevents “delinquent Federal debtors from obtaining Federal loans or loan insurance guarantees.” CAIVRS provides a single repository of delinquent Federal debtor records with easy access through a variety of media for pre-screening applicants for Federal benefits. Most credit bureau reports do not identify insured debts as being delinquent Federal debts. By participating in CAIVRS, Federal lending agencies have ready access to an interdepartmental database of delinquent Federal debts that provide Federal financial managers with the information necessary to comply with the U.S. Code requirements.

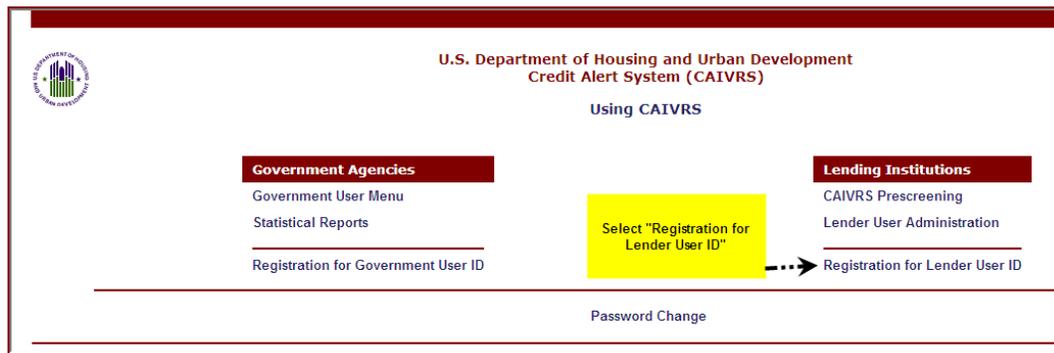
Access to CAIVRS

FHA approved lenders have FHA Connection User Ids which provide them access to CAIVRS.

Non-FHA lender staff can request access from HUD’s Internet site at <https://entp.hud.gov/caivrs/public/home.html>. Each non-FHA lender must request at least one Application Coordinator User ID and as well as a Standard User ID for each individual user. If the non-FHA lender is new to the SFHGLP and has not yet made a SFHGLP loan, prior to completing the steps below, the lender must request CAIVRS access from the DCFO guaranteed loan branch in St. Louis. This may be requested at:

E-Mail Address:	RD.DCFO.GLB@stl.usda.gov
Telephone Number:	(314) 457-4192
Toll Free Telephone Number:	(877) 636-3789

Select “*Registering Lender User ID*” from the main menu. Each non-FHA lender must request at least one Application Coordinator User ID as well as a Standard User ID for each individual user.



The following page will appear with the following instructions:

To apply for an **Application Coordinator ID** (Note: You need at least one Application Coordinator User ID), check the “*Coordinator*” radio button, fill out the form below, and click *Send Application*.

A six character password will be required in the password field. The password is case sensitive and can include numbers and letters. The password must contain at least one number and can consist entirely of numbers.

Your business email address will require the @ sign. Example:
johndoe@internet.org.

The Agency to select is **USDA – Rural Development**. Ensure the user selects the correct Agency, as there are multiple USDA choices.

The Lender ID must correspond to the Tax ID Number (no hyphens or spaces) reflected on *Form RD 3555-16, “Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government.”* This will be a 9 digit number.

As a security question, the page will require the user to type the last name of their mother, before marriage, in the **Mother's Maiden Name** field.

The screenshot shows the registration form with the 'Coordinator' radio button selected. The 'Send Application' button is highlighted with a red arrow. The form includes fields for First Name, Middle Initial, Last Name, Social Security Number, Password, Re-enter Password, Phone Number, Email, Re-enter email, Agency, Lender ID, Organization Name, and Mother's Maiden Name. A 'Clear Fields' button is also present.

To apply for a **Standard User ID**, check the **“User”** radio button, fill out the form below and click **Send Application**. Upon verification of the information below, a User ID will be assigned. The **“Application Coordinator”** of your organization will retrieve the **User ID**. The password will not be disclosed. The user will need to remember it.

The screenshot shows the registration form with the 'User' radio button selected. The 'Send Application' button is highlighted with a red arrow. The form includes fields for First Name, Middle Initial, Last Name, Social Security Number, Password, Re-enter Password, Phone Number, Email, Re-enter email, Agency, Lender ID, Organization Name, and Mother's Maiden Name. A 'Clear Fields' button is also present.

After successful submission, the following screen will appear.

NOTE: DISPLAYED AS AN EXAMPLE ONLY - Coordinator

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CAIVRS Coordinator Registration Results

Business Background	Steps for Processing	Field Descriptions
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 **Message: CAIVRS COORDINATOR REGISTRATION ACCEPTED FOR FURTHER PROCESSING**

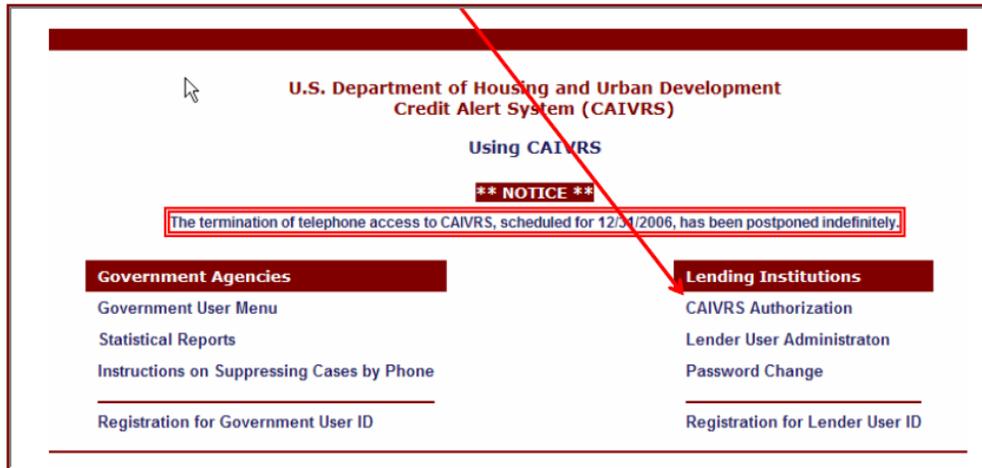
First Name: JOHN
Middle Initial: B
Last Name: SMITH
Social Security Number: 123-45-6789
Telephone Number: 972-555-5140
E-mail Address: jsmith@yahoo.com
Agency: USDA - Rural Development
Lender ID: 75820141
Organization Name: BIG MORTGAGE COMPANY
Mother's Maiden Name: JONES

After clicking **Send Application** on the CAIVRS Application Coordinator and Standard User Registration form, the user is notified by email if processing was successfully completed or if there are errors that need to be corrected before processing can be completed. Help guides are available online at this website to assist with questions.

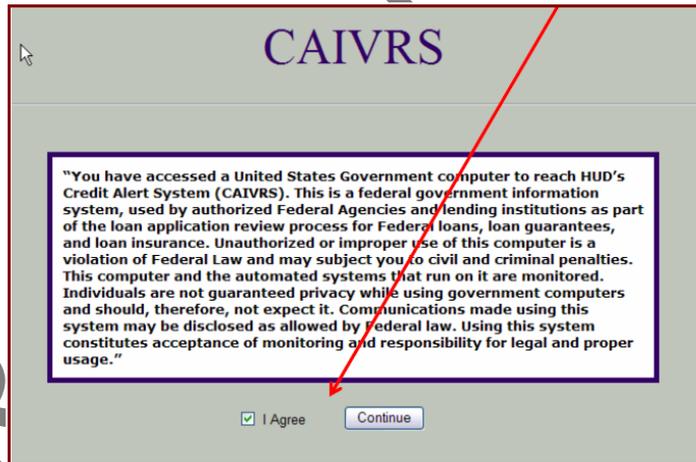
Upon verification of the information, an ID will be assigned and mailed to the CEO of the lender's organization. The password will not be disclosed, so ensure users remember it.

Obtaining a CAIVRS Authorization

Once the user receives access capabilities, at the same website, the user selects "**CAIVRS Authorization**" under the "Lending Institutions" menu to obtain a CAIVRS number for borrower(s).



Review CAIVRS message. Check "I Agree" and then click "Continue."



Enter your user name and password. Click “OK” to continue.



At the “CAIVRS Prescreening” page – 1) enter borrower’s social security number; 2) “**Lender ID**” and 3) choose “**USDA – Rural Development**” as the Agency and click “**Send.**”. TIN numbers for borrowers are not allowed.

A CAIVRS number will be issued upon successful submission.

The CAIVRS printout must be placed in the lenders permanent file, unless the lender is approved to utilize GUS. Lenders who are approved to utilize the Agency's automated underwriting system, GUS, automatically are connected to a service that retrieves the CAIVRS ID for each borrower once the lender completes the borrower information portion of the GUS pages. GUS retains the permanent electronic record.

If assistance is needed, the lender may call the CAIVRS Administrator at (301) 292-1661 or email at caivrs_admin@hud.gov.

CAIVRS ACCESS THROUGH GUS

Lenders who utilize the Agency's automated underwriting system, GUS can automatically obtain a CAIVRS number once the "Borrower" page of GUS is complete and saved. Through a business to government agreement, an interface with CAIVRS occurs once adequate information is complete. When the lender opens the "Additional Data Page" of GUS, provided the system is available, the results of the CAIVRS request will be displayed. A new CAIVRS result number will display for each CAIVRS request.

POSSIBLE RESULT CODES OF A CAIVRS REQUEST

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7.4.2. Rules for CAIVRS number formatting

The first character of the CAIVRS number is interpreted below:

1 st Character of CAIVRS Number	Interpretation
A	There are no Government loan claims/defaults against a Social Security Number
B	There is more than one "hit" on a Social Security Number – mostly on Department of Education Guarantee Loans -when a FHA -insured loan is in Default and then a Claim is paid
C	<p>A "claim" has been paid by FHA to the mortgage company to pay off the loan that has gone into foreclosure (this will remain on the CAIVRS' system for 3-years (These can be on either Title II or Title 1 - Title 1 is for mobile homes or home improvement)</p> <p>When a "claim" has been paid then HUD/FHA gets title back HUD/FHA sells the property as a HUD-Repo.</p> <p>PLEASE NOTE: There are "C" codes in CAIVRS for the Loss Mitigation Program and the Pre-foreclosure Program, these are what we call "partial claims", but since a dollar amount was paid by HUD/FHA it is input into CAIVRS as a "C" or "claim paid"</p>
D	The loan is more than 90 days past due
F	FHA-insured loan is in the first stages of foreclosure via the mortgage company (if loan is brought current then it can be reinstated)
J	Judgments - via the Department of Justice (these can be for Department of Education Guarantee Loans, child support, and a few FHA-insured loans if the borrower was an investor)

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