
STANDARD OPERATING PROCEDURE

How to Order an FHA Case Number

A step-by-step guide in FHA Connection

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New LOA Training Reference

Before you start

Ordering the FHA case number is the very first thing HUD needs before a loan can move toward insuring. You do it inside **FHA Connection** at <https://entp.hud.gov/clas/>. You will need your own FHA Connection user ID and password, plus these three items from the file:

- The **property address** (from the contract).
- Each **borrower's full legal name, Social Security Number, and date of birth**.
- Confirmation that we have an **active, signed loan application** on file for this borrower and property.

IMPORTANT You cannot order a case number until the application is signed and in our system. FHA requires us to certify this on the screen — no application, no case number.

TIP First time in FHA Connection? You need your **own** user ID and password — you can't use someone else's. If you don't have a login yet, ask the loan officer or our Application Coordinator to set you up before you start. Take your time; nothing is final until you click **Send** on the last screen.

The menu path

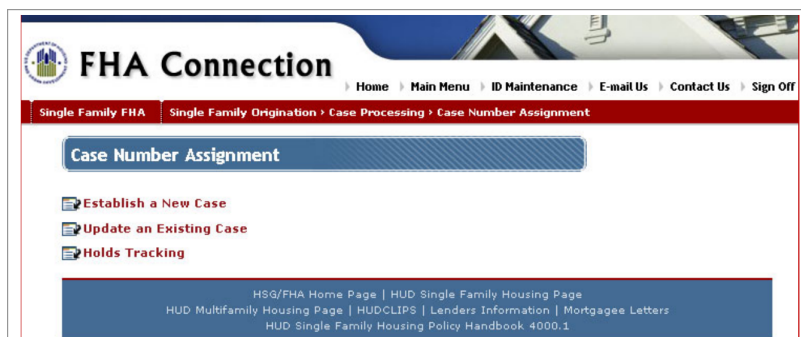
After you log in, follow this trail across the menus:

Single Family FHA › Single Family Origination › Case Processing › Case Number Assignment

1

Open a new case

On the **Case Number Assignment** menu, click **Establish a New Case**. (The other two options — Update an Existing Case and Holds Tracking — are for later.)



Case Number Assignment menu — start with “Establish a New Case.”

2

Enter and validate the property address + borrowers

This first screen has two halves: **Property Address** on top and **Borrower Data** below. Fill both, then submit to validate.

Property Address

- Type the house number, street name, city, state, and ZIP exactly as on the contract.
- The system checks the address against the **USPS database**. If it matches, you move on automatically.
- If it fails but you know the address is correct (common on new construction), you may check **Override Address Validation** to continue — but the address must be corrected later before the loan can close.

Finding the county code

- Usually you can **leave City and County blank** — enter the ZIP, and once the address validates, FHA Connection fills in the default city and **HUD county code** for you automatically.
- If the ZIP covers **more than one county**, a dropdown appears — just pick the correct city/county from the list.
- To look one up yourself, use the **Zip Codes** lookup on the **FHA Approval Lists** menu (it's also available as a lookup inside Case Number Assignment). Enter the ZIP and it shows the city, state, county name, and HUD county code.

On our Taylor case the county code was 251.

Borrower Data

- Enter each borrower as **Last, First MI** (example: *Taylor, Dhawncia*).
- Enter the **SSN** and **date of birth**, then **re-type the SSN** in the confirm box — they must match or it won't process.
- You must enter the **primary borrower** now. Co-borrowers can be added now or later, but all must be in before the insurance application.

IMPORTANT At the very bottom, check the box certifying we have an active loan application for this property and borrower(s). If you skip it, the system blocks the case number.

TIP If you get an error: FHA Connection shows a red **ERROR** bar at the top and turns the problem field's name red. Click the **Review Error(s)** link to jump to the plain-English explanation at the bottom, fix that one field, and submit again. It's almost always the address — double-check the street name and ZIP against the contract.

Validate Borrower/Address for Case Number Assignment [Help Links](#)

*** Property Address ***

Hse No	Unit	Pre	Street Name	Type	Post
123			Main	St	
City	State	Zip Code	County	Lot	Blk/Plat
Vienna	Virginia	22182			

*** Borrower Data ***

HECM Case: No

Borrower Name (Last, First MI)	SSN/TIN	Date of Birth (MM-DD-YYYY)
Borr1 Smith, Sam	SSN 123 -45 -6789	01 01 1961
Please Re-enter SSN/TIN: 123 -45 -6789		
Borr2 Smith, Sally	SSN 234 -56 -7890	02 02 1962
Please Re-enter SSN/TIN: 234 -56 -7890		
Borr3	N/A	
Please Re-enter SSN/TIN:		
Borr4	N/A	
Please Re-enter SSN/TIN:		
Borr5	N/A	
Please Re-enter SSN/TIN:		

I certify that the lender associated with this case number request has an active loan application for this property address and listed borrower(s): ☒

Validate Borrower/Address screen — address on top, borrowers below, certification box at the bottom.

3

Complete the General Information section

Once the address passes, the full **Case Number Assignment** page opens. The address and borrowers you just entered carry over automatically. Now set the loan details in **General Information**. For a standard FHA purchase of an existing home, we use the same values almost every time — see the cheat sheet on the next page.

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Welcome

[Single Family FHA](#) [Single Family Origination](#) [Case Processing](#) [Case Number Assignment](#) [Establish a New Case](#)

Case Number Assignment [Help Links](#)

*** General Information ***

Field Office: Washington, DC	Lender Case Ref:
Is this a Sponsored Originator Case? Select Response	Sponsor/Agent ID:
Originator ID:	Loan Officer Name: First Name: MI: Last Name: Suffix: Select Suffix
Loan Officer NMLS ID:	Date of Application (HECM only):
Case Type: Regular DE	Construction Code: Existing Construction
Processing Type: N/A	Financing Type: N/A
Is this a HUD Approved Secondary Residence? No	ADP Code: Living Units: 01 Accessory Dwelling Unit: No
Program ID: (00)-Default	Loan Term:
ADP Code Characteristics:	
Amortization Type: Select Amortization Type	Housing Program: Select Housing Program
Special Program: No Special Program	Buydown: No
Property Type: Not a condominium	Principal Write-down: Not a principal write-down
Type of Case: Specify Type of Case	
If Purchaser Was this case previously sold as Real Estate Owned (previously sold by HUD)? Yes No	
If Refinance: Specify type of refinance: Not a Refinance	

General Information section of the Case Number Assignment page.

TIP The **Field Office**, **Originator ID**, company name, and company **NMLS** fill in automatically from your FHA Connection login. Just confirm they show **Willow Bend Mortgage Company** — that is our operational lending entity for FHA cases — before you submit.

Our standard values (FHA purchase, existing home)

These are the values we used on a real case (Taylor). Match these unless the specific loan calls for something different:

Field	What to enter	Where it comes from
Loan Officer Name	NESTOR CAUSSADE	You enter / select
Loan Officer NMLS ID	1538512	You enter
Case Type	Regular DE	You select
Construction Code	Existing Construction	You select
ADP Code	703	You enter
Living Units	01	You enter
Amortization Type	Fixed	You select
Housing Program	FHA Standard Mortgage Program (203b)	You select
Program ID	(00) - Default	You select
Loan Term	360	You enter
Property Type	Not a condominium	You select
Type of Case	Purchase (Forward)	You select
Company (operational)	Willow Bend Mortgage Company	Auto-fills from login
Originator ID	1324800008	Auto-fills
Company NMLS ID	117371	Auto-fills
Field Office	Ft. Worth for DFW (varies by property location)	Auto-fills from property

*Heads up: the **Field Office** and the **case number prefix** follow the property's location, not our office. A DFW property pulls Ft. Worth (prefix 513); a Houston, San Antonio, or Austin property pulls its own office and a different prefix. It still fills in by itself — you never type it — so don't worry if it isn't Ft. Worth.*

Want to see a completed screen? A full completed case (Taylor) is at the end of this guide — keep it open beside you while you work.

4

Check the remaining sections, then Send

Scroll down and just confirm the rest of the page. On a normal purchase you barely touch anything here:

- **Property Address** and **Borrower Information** — already filled in from Step 2; just read them over.
- Make sure the **borrower certification box** in the Borrower Information section is checked.

Fields you can leave blank (they're not needed for a purchase)

This trips up new people: a lot of fields stay **empty** or say **N/A**, and that is **correct**. On our Taylor case these were all intentionally blank — leave them alone:

Field	Why it's blank
Lender Case Ref	Optional internal reference.
Sponsor/Agent ID	Only for sponsored-originator cases — we're not one.
Date of Application (HECM only)	HECM = reverse mortgage. This is a forward purchase.
Processing Type / Financing Type	Leave as N/A.
Whole As Required section	Refi, Prev Case No, 203k, PUD/Condo, VA CRV, HECM Counseling — none apply to a purchase.
Projected Closing Date, Contact Name / Phone	Optional on a purchase.
Compliance Inspection Fields	Not used for cases dated Aug 2, 2018 or later.
Lot / Blk/Plat	Only for new construction with no street address yet.
Lender Notes	Optional.

TIP Rule of thumb: if this guide didn't tell you to fill a field in, and it's already blank or says N/A, leave it alone. Don't make something up.

When everything looks right, click **Send**.



READING CAIVRS — DO NOT GET THIS WRONG (FHA · VA · USDA)

After you click Send, FHA Connection checks each borrower against **CAIVRS** — the federal database of people with unpaid or defaulted federal debt (a past FHA, VA, or USDA foreclosure or insurance claim, defaulted federal student loans, SBA loans, federal tax judgments, and so on). This check is required on **every government-backed loan — FHA, VA, and USDA** (the only exception is an FHA streamline refinance). Read the result carefully:

GOOD — safe to proceed	STOP — flag the loan officer
Authorization Number starts with A	Authorization Number starts with any letter B–J
Every borrower reads “ No Claims/Defaults on file ”	You see a claim, default, foreclosure, or judgment
Nothing else shows under the borrower — no agency, no phone number	A federal agency name and phone number appear
Bottom line: this is what you want. Save the page and keep going.	Bottom line: STOP. Do not proceed — tell the loan officer now.



DON'T IGNORE THIS — A CAIVRS hit almost always means the borrower **cannot** get an FHA, VA, or USDA loan until it's cleared. A past federal foreclosure or claim usually has to age out first — roughly **3 years for FHA and USDA, 2 years for VA** — but whether a borrower actually clears is the loan officer's and underwriter's call, not yours. Your job: **catch the hit and flag it. Never ignore it, and never change or delete anything.**

DONE A clean one looks like this: every borrower shows an **A** authorization number and “**No Claims/Defaults on file.**” See the completed Taylor case at the end of this guide for a real example.

5

Save the case number and check Holds Tracking the next day

If it processes successfully, you'll see the **Case Number Assignment Results** page with the new 10-digit **FHA Case Number** at the top and this message:



Success message on the Results page.

- **Write down / save the FHA Case Number** to the loan file right away (format looks like 513-3376143).
- The “pending borrower validation” warning is **normal** — HUD checks the borrowers' SSNs against Social Security overnight.
- **The next business day**, go to **Holds Tracking** on the Case Processing menu to confirm the borrowers passed. If a borrower *passed*, they will **not** appear in Holds Tracking — no news is good news.
- If a borrower **failed** validation, a warning stays on the case and it cannot be insured until it's corrected. Flag it to the loan officer.

DONE That's it — case number ordered. Save it to the file and set a reminder to check Holds Tracking tomorrow.

Reference — a completed case (Taylor, 513-3376143)

Keep this open beside you the first few times. This is what a finished FHA purchase case number looks like — your entries should match these same fields (only the address and borrowers change from file to file).

Case Number Assigned on: 05/26/2026			
* General Information *			
FHA Case Number: 513-3376143		Last Update ID: MRR093 Last Update Date: 05/26/2026	
Field Office: Ft. Worth, TX		Lender Case Ref: Not Entered	
Is this a Sponsored Originator Case? No			
Originator ID: 1324800008			
WILLOW BEND MORTGAGE COMPANY L PLANO TX 750934690 NMLS ID: 117371		Sponsor/Agent ID: Not Entered	
Loan Officer Name: NESTOR CAUSSADE			
Loan Officer NMLS ID: 1538512			
Date of Application (HECM only): Not Entered			
Case Type: Regular DE	Construction Code: Existing Construction	Processing Type: N/A	Financing Type: N/A
Is this a HUD Approved Secondary Residence? No			
ADP Code: 703	Living Units: 01	Accessory Dwelling Unit: No	Program ID: (00)-Default Loan Term: 360
ADP Code Characteristics:			
Amortization Type Fixed	Housing Program FHA Standard Mortgage Program (203b)	Property Type Not a condominium	
Special Program No Special Program	Buydown No	Principal Write-down Not a principal write-down	
This is a Forward Purchase case.			

General Information — company, loan officer, ADP 703, 203(b), Fixed, 360.

* Borrower Information *			
I certify that the lender associated with this case number has an active loan application for this property address and listed borrower(s): ☒			
Borrower Name	SSN:	Birth Date:	
Coborrower Name	SSN:	Birth Date:	
Coborrower Name: Not Entered		Birth Date: Not Entered	
Coborrower Name: Not Entered		Birth Date: Not Entered	
Coborrower Name: Not Entered		Birth Date: Not Entered	
* CAIVRS Claim/Default Data *			
SSN:	Authorization:	No Claims/Defaults on file	
SSN:	Authorization:	No Claims/Defaults on file	

Property, Borrower Information, and a clean CAIVRS (A numbers, no claims/defaults).

Borrower names, Social Security numbers, dates of birth, and CAIVRS authorization numbers are redacted in this training copy.