# APPENDIX 7

## CREDIT ALERT INTERACTIVE VOICE RESPONSE SYSTEM (CAIVRS)

**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 and approved private lenders acting on the Government's behalf to access a database of delinquent Federal borrowers for the purpose of pre-screening applicants for credit worthiness for federal assistance.

**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**

### A. CAIVRS Access through GUS

Through a business to government agreement, an interface with CAIVRS occurs once adequate information is complete. GUS will automatically obtain a CAIVRS number once the "Borrower Information" page of GUS is complete and saved. When the lender opens the "Assets and Liabilities" page of GUS, the results of the CAIVRS request will be displayed in the "CAIVRS Information" section. A new CAIVRS result number will display for each borrower.

**Possible Results Codes of A CAIVRS Request**

**"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 Guaranteed Loans – when an FHA insured loan is in default and a claim is paid.

**"C"** A "claim" has been paid 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 either on Title II or Title I. — Title I is for mobile homes or home improvement.)

When a "claim" has been paid then HUD/FHA gets title back and HUD/FHA sells the property as a HUD-Repo.

PLEASE NOTE: There are "C" codes in CAIVRS for the Loss Mitigation Program. These are what are HUD refers to these ascalls "partial claims" but since a dollar amount was paid by HUD/FHA it is input into CAIVRS as a "C" or "claim paid".

**"D"** The loan is more than 90 days past due.

**"F"** FHA insured loan is the first stages of foreclosure via the mortgage company (if the loan is brought current then it can be reinstated).

**"J"** Judgments – via the Department of Justice (these can be for the Department of Education Guarantee Loans, child support, and a few FHA-insured loans if the borrower was an investor).

If GUS automatically retrieves a CAIVRS response, the CAIVRS response cannot be revised/overridden. If an applicant that will be a party to the loan does not receive a clear "A" CAIVRS response, the lender must obtain evidence of an "A" CAIVRS response outside of GUS. This documentation must be uploaded as part of a complete loan application submission of the GUS application to USDA.

For manually submitted loans, the lender must obtain and document the CAIVRS response in GUS and include this evidence in a complete loan submission to USDA. Regardless of the submission type, the lender must confirm that all parties to the note

have obtained a clear "A" CAIVRS response.

~~USDA will retrieve and confirm an "A" CAIVRS response when the loan file is processed in the Agency's internal Guaranteed Loan System (GLS).~~

B. **Access to CAIVRS outside of GUS**

FHA approved lenders may use their FHA Connection User I~~d~~Ds to access CAIVRS.

**Non-FHA Lenders**

Each non-FHA lender must request at least one Application Coordinator User ID and a Standard User ID for each individual's use.

- Non-FHA lenders new to the Single Family Housing Guaranteed Loan Program (SFHGLP) that have not yet made a SFHGLP loan, must request CAIVRS access from the ~~National Finance and Accounting Operations Center (NFAOC)~~ Servicing Office guaranteed loan branch in St. Louis prior to completing the steps below. This may be requested at:

  | | |
  |---|---|
  | **E-Mail Address:** | RD.~~NFAOC~~SO.HSB@usda.gov |
  | **Telephone Number:** | (314) 457-4192 |
  | **Toll Free Telephone Number**: | (877) 636-3789 |

- Non-~~-~~FHA Lenders c-~~C~~urrently participating in the Single Family Housing Guaranteed
  Loan Program (SFHGLP) that have previously participated in the SFHGLP can request CAIVRS access from HUD's Internet site at https://entp.hud.gov/caivrs/public/home.html.

Once access is granted, register as Application Coordinator or Standard User by Selecting "*Registering Lender User ID*" from the main menu.

**Register for Application Coordinator ID:**

- To apply for an Application Coordinator 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.

- Select ~~the~~ *USDA – Rural Development* for the Agency. 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.

## CAIVRS Application Coordinator and Standard User Registration

| Business Background | Steps for Processing | Field Descriptions |
|---|---|---|

To apply for an **Application Coordinator ID**, check the "Coordinator" radio button, fill out the form below, and click Send Application. Upon verification of the information, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!

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, so make sure you remember it!!! And remember:

**Warning!** Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration,damage or destruction of information residing on Federal Computers.

**Application Type:** Coordinator ○ User ○

**First Name:**

**Middle Initial:**

**Last Name:**

**Social Security Number:** [ ] - [ ] - [ ]

**Password:** — You will enter your password each time you use this service. Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character..
**Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g.,with upper and lower case letters, etc.**

**Re-enter Password:**

**Phone Number :** ( ) -

**Email:** — Include your e-mail user name, the @ sign and the servicename. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net.

**Re-enter email:**

**Agency:** Select Agency/Program ▼

**Lender ID:** — Enter the Lender ID that corresponds to the selected Agency. No hyphens or spaces, please.

**Organization Name:** — Enter the name of your Organization

**Mother's Maiden Name:** — Please provide this information for future verification when processing password reset requests.

[Send Application] [Clear Fields]

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*Privacy Act Notice*

**Authority:** *HUD is authorized to collect Personally Identifiable Information (PII), including Social Security Numbers (SSNs) by Section 203, National Housing Act, Pub. L. 73-479; Section 255, National Housing Act, Pub. L. 100-242; 42 U.S.C. 3543 - Sec. 3543 - Preventing fraud and abuse in Department of Housing and Urban Development programs, and in U.S. Federal Criminal Code 18 USC 1030 - Fraud and Related Activity with Computers; and in HUD Information Technology Security Policy 2400.25.*

**Purpose:** *HUD will use this information, including Social Security Numbers (SSNs) to verify the identity of all individuals who request a user ID to access HUD information systems.*

**Routine Uses:** *The information will be used by and disclosed to HUD personnel and contractors or other agents to protect HUD information systems and networks as well as to safeguard sensitive PII and/or business-related information of participants in HUD programs that use CAVIRS and/or other information systems in fulfilling their Congressionally-mandated missions. Pursuant to the published Privacy Act System of Records Notices (SORNs), HUD may share the information with other program offices within HUD, and with law enforcement or other government agencies as necessary to respond to potential or actual threats to the security of Federal information systems and related data.*

**Disclosure:** *Providing this information (including your SSN) is voluntary; however, failure to provide the requested information may delay or prevent access to this system.*

**The System of Records Notice (SORN)** *for this system is publicly available at:* https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing

**Application Type:** Coordinator ○ User ○

**First Name:**

**Middle Initial:**

**Last Name:**

**Social Security Number:** [ ] - [ ] - [ ]

**Password:** — You will enter your password each time you use this service. Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character.. Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g.,with upper and lower case letters, etc.

**Re-enter Password:**

**Phone Number :** ( ) -

**Email:** — Include your e-mail user name, the @ sign and the servicename. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net.

**Re-enter email:**

**Agency:** Select Agency/Program ▼

**Lender ID:** — Enter the Lender ID that corresponds to the selected Agency. No hyphens or spaces, please.

**Organization Name:** — Enter the name of your Organization

**Mother's Maiden Name:** — Please provide this information for future verification when processing password reset requests.

[Send Application] [Clear Fields]

## Registering as a Standard User:

- To apply for a **Standard User ID**, check the "*User*" radio button, fill out ~~the form~~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.

**CAIVRS Application Coordinator and Standard User Registration**

| Business Background | Steps for Processing | Field Descriptions |
|---|---|---|

To apply for an **Application Coordinator ID**, check the "Coordinator" radio button, fill out the form below, and click Send Application. Upon verification of the information, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!
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, so make sure you remember it!!! And remember:
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**Application Type:** Coordinator ⦿ User ⦿ ←

| Field | Input | Description |
|---|---|---|
| **First Name:** | | |
| **Middle Initial:** | | |
| **Last Name:** | | |
| **Social Security Number:** | _ - _ - _ | |
| **Password:** | | You will enter your password each time you use this service. Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character.. **Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g.,with upper and lower case letters, etc.** |
| **Re-enter Password:** | | |
| **Phone Number :** | ( ) - | |
| **Email:** | | Include your e-mail user name, the @ sign and the servicename. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net. |
| **Re-enter email:** | | |
| **Agency:** | Select Agency/Program ▾ | |
| **Lender ID:** | | Enter the Lender ID that corresponds to the selected Agency. No hyphens or spaces, please. |
| **Organization Name:** | | Enter the name of your Organization |
| **Mother's Maiden Name:** | | Please provide this information for future verification when processing password reset requests. |

[Send Application] [Clear Fields]

**CAIVRS Application Coordinator and Standard User Registration**

| Business Background | Steps for Processing | Field Descriptions |
|---|---|---|

To apply for an **Application Coordinator ID**, check the "Coordinator" radio button, fill out the form below, and click Send Application. Upon verification of the information, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!

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, so make sure you remember it!!! And remember:

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**Disclosure:** *Providing this information (including your SSN) is voluntary; however, failure to provide the requested information may delay or prevent access to this system.*

**The System of Records Notice (SORN)** *for this system is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing*

**Application Type:** Coordinator ⬤ User ⬤  ◀━━

| | |
|---|---|
| **First Name:** | |
| **Middle Initial:** | |
| **Last Name:** | |
| **Social Security Number:** | ___ - ___ - ___ |
| **Password:** | You will enter your password each time you use this service. Note: Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character.. Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g.,with upper and lower case letters, etc. |
| **Re-enter Password:** | |
| **Phone Number :** | ( ___ ) ___ - ___ |
| **Email:** | Include your e-mail user name, the @ sign and the servicename. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net. |
| **Re-enter email:** | |
| **Agency:** | Select Agency/Program ▾ |
| **Lender ID:** | Enter the Lender ID that corresponds to the selected Agency. No hyphens or spaces, please. |
| **Organization Name:** | Enter the name of your Organization |
| **Mother's Maiden Name:** | Please provide this information for future verification when processing password reset requests. |

[Send Application] [Clear Fields]

- After clicking *Send Application* on the CAIVRS Application Coordinator or Standard User Registration form, the user is notified by email if the 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 e-mailed. The password will not be disclosed, so ensure users remember it.

- After successful submission, the following screen will appear.

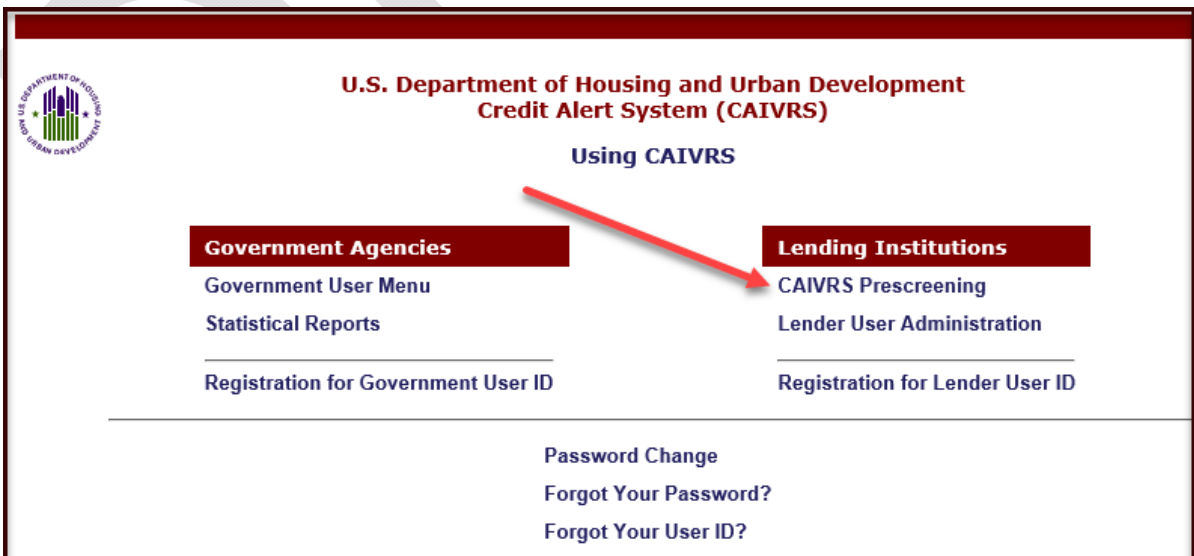**NOTE: Displayed as an Example only – Coordinator**

## CAIVRS Coordinator Registration Results

| Business Background | Steps for Processing | Field Descriptions |
|---|---|---|

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

**Obtaining a CAIVRS Authorization:**

When CAIVRS is obtained outside of GUS, a printout of the result must be placed in the lender's permanent file and a copy submitted to the Agency.

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



2. Enter your username and password. Click "Login" to continue.

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



**NOTE:** Password expires every 21 days. If your password is about to expire, you may get this pop-up screen before or after the initial login screen. It is suggested that you have a reminder to change your password every 20 days to avoid being locked out.

4. At the "*CAIVRS Prescreening*" page enter the following:

- Borrower's social security number;

- "*Lender ID*"; and

- Choose "*USDA – Rural Development*" as the Agency and click "*Send*". TIN numbers for borrowers are not allowed.



5. A CAIVRS number will be issued upon successful submission.

If assistance is needed, the lender may email the CAIVRS Administrator at caivrs_admin@hud.gov.