

Foreword

This handbook updates the provisions of Handbook 4165.1 REV-1 CHG-3, and contains major changes to the basic instructions and guidelines for mortgage insurance endorsement.

Guidelines concerning circumstances that change after a case is endorsed are contained in this handbook to a limited extent. See HUD Handbook 4330.1 REV-2, Administration of Insured Home Mortgages, for post-endorsement circumstances not covered by this handbook.

This handbook contains appendices for: (1) case binder requirements; (2) section of the act Automated Data Processing (ADP) code chart; (3) sample format for mortgage and Note instruments, (4) riders; (5) FHA common system and documentation problems; (6) rating code sheets and Computerized Homes Underwriting Management System (CHUMS) modifications; and (7) pre-endorsement checklists.

Questions related to this handbook should be directed to the appropriate Homeownership Center (HOC), or the Director of the Office of Single Family Program Development, Office of Insured Single Family Housing, HUD Headquarters, 451 Seventh St., SW, Washington DC 20410-8000.

References:

1. 2226.1 Single Family Mortgage Insurance Case Binder...Transfer and Retrieval
2. 4000.2 Mortgagees' Handbook Application Through Insurance (Single Family)
3. 4000.4 Single Family Direct Endorsement Program
4. 4060.2 Mortgagee Review Board Handbook
5. 4110.1 Fiscal and ADP Handbook
6. 4110.2 Mortgagee's Guide Home Mortgage Insurance Fiscal Instructions
7. 4150.1 Valuation Analysis for Home Mortgage Insurance
8. 4155.1 Mortgage Credit Analysis for Mortgage Insurance
9. 4205.01 Single Family Coinsurance Program Handbook
10. 4330.1 Administration of Insured Home Mortgages
11. 24 CFR Code of Federal Regulations

