



FHA Catalyst:
Single Family
Origination
Module
Lender User
Guide

U.S. Department of Housing and Urban Development

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Document History

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1. *FHA Catalyst* System Overview

The *FHA Catalyst* platform manages loan origination and loan servicing information exchange throughout the loan lifecycle for FHA insured loans. The platform includes a website interface and a web services architecture for system to system integration. The platform is comprised of modules for each stage of the loan lifecycle. To learn more about the broader scope of the *FHA Catalyst* platform, please visit <https://www.hud.gov/catalyst>.

1.1 Navigating the *FHA Catalyst*: Single Family Origination Module User Guide

The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide, or using the [return to table of contents](#) links at the end of each section.




This guide features step-by-step instructions. Numbered lists, bullets, and screenshots are used to give the step-by-step instructions for completing tasks in the Single Family Origination Module.

Step-by-Step Instructions

1. Instructions describing how to complete tasks appear in lists.
2. Words that point to **links** or **boxes** that the user needs to select will appear in **bold**.
3. These instructions will describe how to complete processes using screenshots.
4. The screenshot may also include boxes, lines, and labels that show which part of the page is important.

1.2 Understanding the Icons

This user guide employs icons to alert users to important information, especially during step-by-step instructions. This guide uses the following icons:

-  Contains supplementary information about actions that mortgagees and third party service providers take in the Single Family Origination Module.
-  Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.
-  Indicates highly important information that is critical to an action.

1.3 Release 1 Scope: Supported Loan Types, Loan Submission Methods, and Result Formats

The first release for the *FHA Catalyst*: Single Family Origination Module supports the following loan types and loan file submission methods. Additional submission methods and programs will be supported in future releases.

- **Supported Loan Programs**



- FHA section 203b basic home mortgage loan program, providing mortgage insurance for a person to purchase or refinance a principal residence in a one-to-four-unit structure.
- **Supported Submission Method and Required Data and Results**
 - API submission only: Lenders must submit the loan application data via system to system integration with their loan origination or point of sale system. Please refer to the ***FHA Catalyst Integration Guide for Credit Underwriting*** for details on how to establish and use the *FHA Catalyst* API to submit loan applications and retrieve evaluation results.
 - Required Data to Submit a Loan Application via API
 - Lender account information for accessing *FHA Catalyst* system.
 - Uniform Loan Application Dataset (ULAD) in MISMO 3.4 format with Fannie Mae extensions (Fannie Mae version 1.8.1).
 - Credit report reference ID for previously ordered credit report with associated borrower identifier (Social Security Number or Taxpayer Identification Number), and credit reporting company credentials for your account, to enable *FHA Catalyst* to directly obtain a reissue of the credit report from the provider.
 - *FHA Catalyst* is currently integrated with credit reporting companies Credco and Factual Data. Additional credit reporting companies are being added.
 - Lenders are currently required to review the liabilities shown on the credit report with those on the loan application and submit a reconciled set of liabilities. Automated reconciliation will be supported in *FHA Catalyst* in an upcoming release.
- **Reviewing *FHA Catalyst* Credit Underwriting Results**
 - Review results are available in PDF format and JSON format. In the *FHA Catalyst* platform, only the PDF formatted results are available. The JSON format is primarily for use in system to system integration, in addition to the PDF format.
 - Results are accessed in the *FHA Catalyst* platform as shown below.

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2. Navigating the *FHA Catalyst* Portal

This section provides Lender Users an overview on how to navigate the *FHA Catalyst*: Single Family Origination Module.

2.1 New User Access Request

1. Complete and email the Mortgagee User Access Request Form to answers@hud.gov.
2. Upon successful setup of your username in *FHA Catalyst*, you will receive an email from FHACatalyst@hud.gov (HUD-modernization-form) along with your username.
3. Check your email from FHACatalyst@hud.gov for a welcome link and your username.
4. Upon selecting the welcome link, you will be directed to the login page.

Note: Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.

2.2 Logging In

1. Navigate to <https://fha-gateway.force.com/hudpdeform/s/login/>.
2. Enter your username and password, and then select **Login**.



Figure 1: Loan Origination Portal Login Screen

2.3 Resetting Your Password

1. If you forgot your password, select **Forgot Password**.

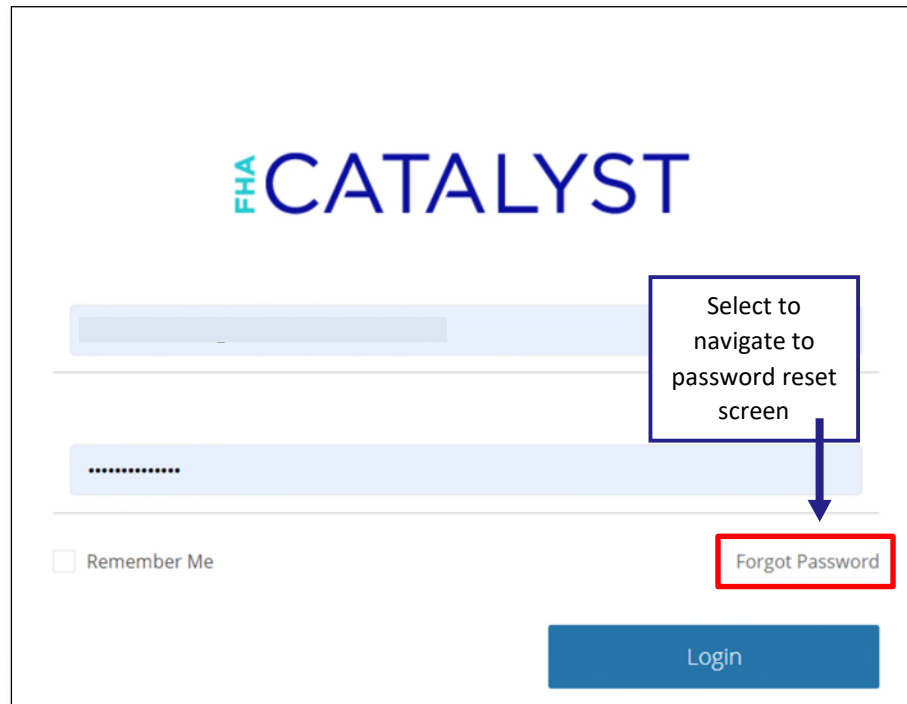


Figure 2: Forgot Password

2. Enter your username, then select **Reset Password** to reset your password. Password reset instructions will be sent to the email address associated with your account.

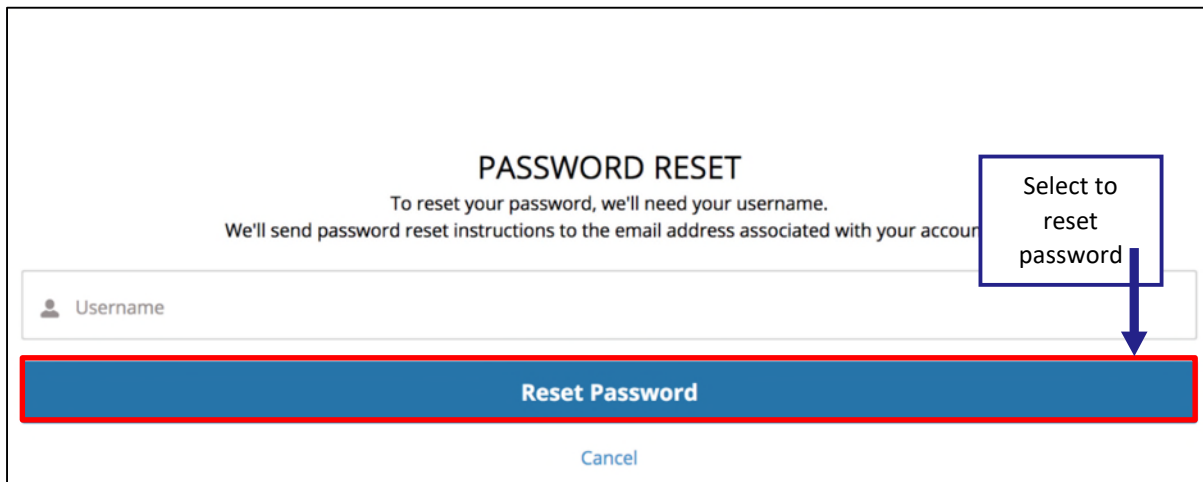


Figure 3: Reset Password

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3. Navigating the Single Family Origination Module

After logging in, user will be directed to the *FHA Catalyst* Landing Page as shown below.

- Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple applications, you will see multiple icons.

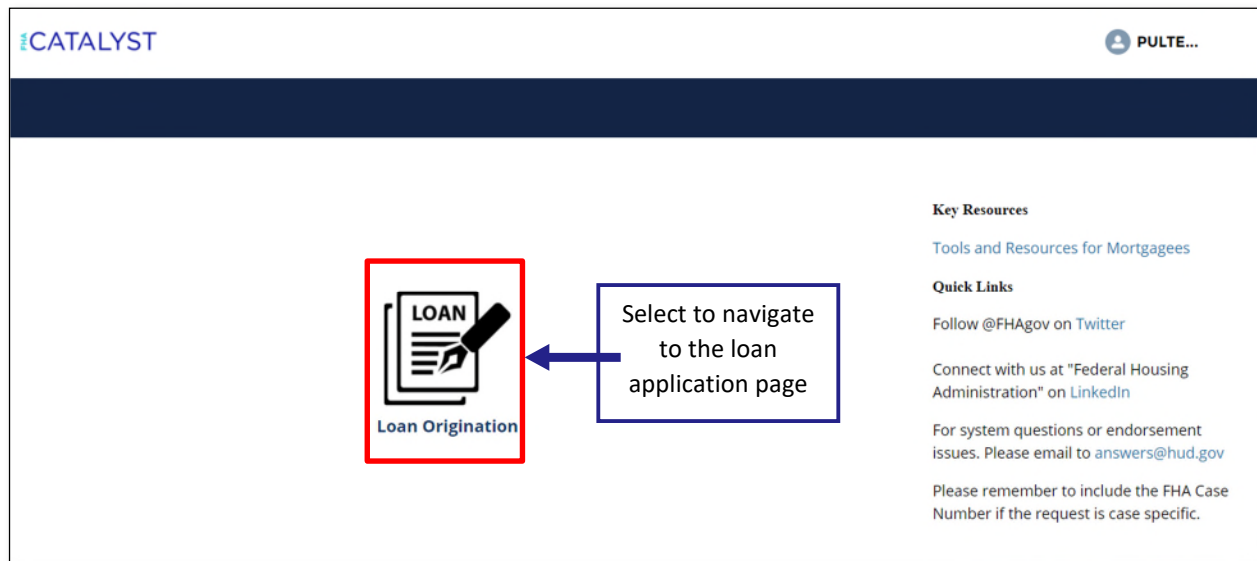


Figure 4: *FHA Catalyst* Landing Page

- The ***FHA Catalyst* Landing Page** displays the Loan Origination icon. Select the Loan Origination icon to go to the Loan Application Home Page.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD Single Family Housing Policy Handbook 4000.1.

3.1 Loan Application Home Page

Once the user clicks on Loan Origination icon from the landing page, the user will navigate to the **Loan Origination** Homepage.

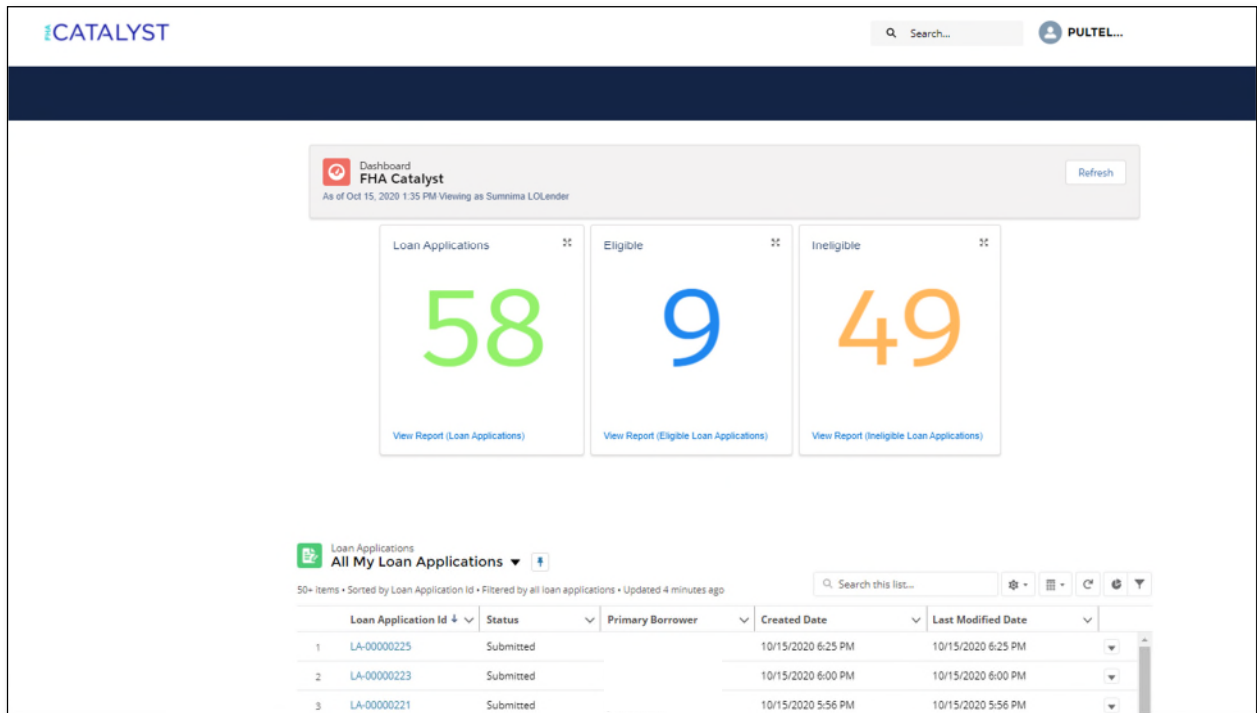


Figure 5: Loan Origination Homepage

- The Loan Origination Dashboard includes:
 - **Loan Applications:** Total number of loans submitted.
 - **Eligible:** Total number of loans submitted that have generated a result of eligible for FHA insurance.
 - **Ineligible:** Total number of loans submitted that have generated a result of ineligible for FHA insurance.

3.2 List View

The **List View** provides the user with a view of existing records in a table format with column names displayed at the top.

- List views are a way to sort, prioritize, and analyze records based on filtering criteria. Users can conduct a search within the List view Search Bar by typing in the specific search information based on the column headers (i.e. Loan Application ID, Status, Primary Borrower, Created Date and Last Modified Date).

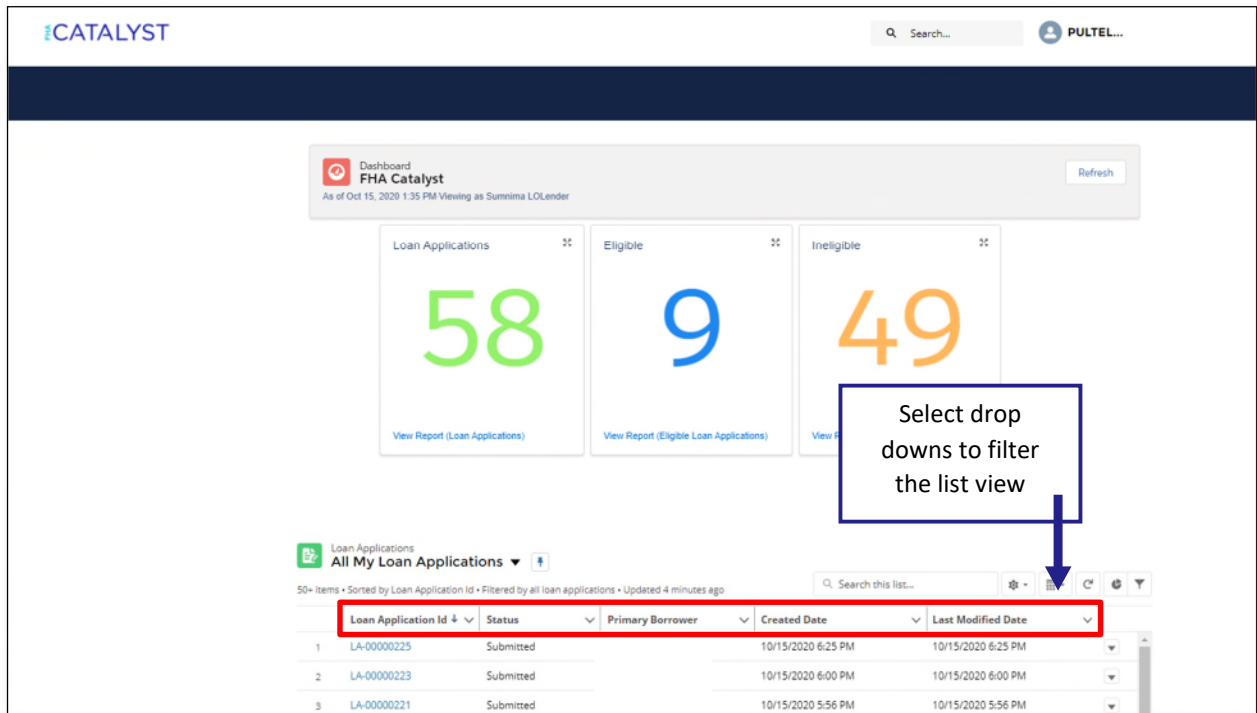


Figure 6: List View

3.3 Loan Details Page

User can see the results for a specific loan application submission in the Loan Details Page.

1. To access a specific loan, search for it using any of the criteria in the list view. Then select the **Loan Application ID** from the Home Page to go to Loan Details page.

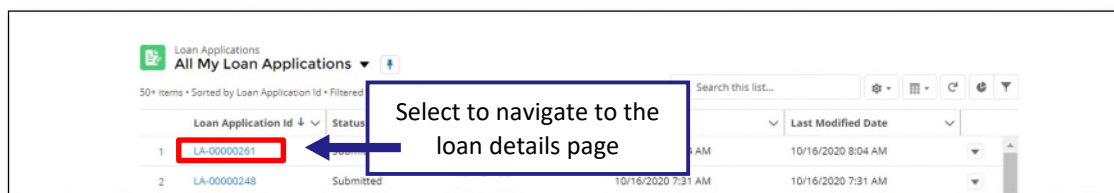


Figure 7: Navigate to Loan Details Page

2. After selecting the Loan Application ID, you will be directed to the Loan Details page.



Loan Application

Property Address	Section of Act	Lender Name	Lender Loan Number	Purpose	Loan Application Id
12345 Homeowner Lane, Dawson, IA 500661111	203B251			Purchase	

Recommendation

Risk Refer

Eligibility InEligible

Feedback Certificate

PDF [Download Icon]

Loan Application Histories (1)

1 item • Updated a few seconds ago

Loan Appli...	Date Modified	Version	Status	Owner Firs...	Owner Last...	Action
1 LAH-00000133	10/15/2020 11:51 AM	1	Submitted	Integration	User	Created Loan Case and Uploaded UL...

[View All](#)

Figure 8: Loan Details Page

- i** The Loan Details page contains information on the loan, the current recommendation from the last submitted version of the loan application, and the prior submissions.
 - **Loan Application:** This header contains details about Property Address, Section of Act, Lender Name, Lender Loan Number, Purpose of Loan and Loan Application ID.
 - **Recommendation:** This section contains the Risk Score and Eligibility Decision results for the last submitted version. The risk result (Accept or Refer) is returned by TOTAL Scorecard. The eligibility result is returned by the *FHA Catalyst* eligibility engine. The details for the risk and eligibility results, including loan specific feedback messages, are included in the Feedback Certificate.
 - **Feedback Certificate:** This is a downloadable PDF. It includes loan and feedback data from the last submitted version of the loan application, and the feedback messages or data processing errors as applicable.
 - **Loan Application History:** This section displays all prior submissions for the loan application and relevant information:
 - Loan Application ID in hyperlink – to see prior versions submitted
 - Date Modified
 - Version
 - Status
 - Owner First Name (who submitted the loan application)
 - Owner Last Name (who submitted the loan application)
 - Action

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4. Getting Help

For further assistance, please contact the FHA Resource Center:

- E-mail: answers@hud.gov.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.
- Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.

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