



TO: All FHA-Approved Mortgages

NEWS AND UPDATES

In this Announcement:

- FHA Connection Modifications Planned to Comply with New Home Mortgage Disclosure Act Data Collection Fields
- Loan Review System Update

See below for details.

FHA Connection Modifications Planned to Comply with New Home Mortgage Disclosure Act Data Collection Fields

Today, the Federal Housing Administration (FHA) is informing mortgagees of planned changes in the [FHA Connection \(FHAC\)](#) system to capture expanded borrower demographic information that mortgagees must begin collecting on January 1, 2018, in accordance with the new [Home Mortgage Disclosure Act \(HMDA\) Final Rule](#). This information is available to be collected on the Demographic Information Addendum to the Uniform Residential Loan Application (URLA). However, these changes will not be implemented in FHAC by the January 1st collection date. In the interim, FHAC has been temporarily modified to:

- Allow mortgagees to submit the demographic information collected if the currently available fields in FHAC match the borrower(s) submission; or
- Permit the fields to be left blank, if the demographic information collected does not match the currently available fields in FHAC.

FHA has not yet established an implementation date for the expanded demographic information changes in FHAC. An announcement regarding the implementation schedule is expected to be made in the coming weeks.

[Quick Links](#)

- View the HMDA New Rule Executive Summary at: http://files.consumerfinance.gov/f/201510_cfpb_hmda-executive-summary.pdf
- View the HMDA Final Rule at: http://files.consumerfinance.gov/f/201510_cfpb_final-rule_home-mortgage-disclosure_regulation-c.pdf
- Access the FHAC user interface at: <https://entp.hud.gov/clas/index.cfm>

Loan Review System Update

The Federal Housing Administration (FHA) has completed an update to the Loan Review System (LRS) that expands functionality, making it easier for lenders to track specific cases and perform their own analytics using review data. Specifically, the LRS update consists of two new functions:

- **“Search”** – this function has been added to the main navigation header, allowing lenders to search their reviews by FHA case number, regardless of review status. It also allows lenders to filter and export results, which will be useful as additional search criteria are added in the future.
- **“LRS Downloads”** – this function has been added to the Reports section of LRS, allowing lenders to export detailed data on all their LRS reviews and incorporate it into their own reporting processes.

These new LRS functions are operational and available for use by lenders. Additional details and helpful tips will be included in a future update to the *LRS Lender User Manual*.

Quick Links

- Access the LRS information page on HUD.gov at:
https://www.hud.gov/program_offices/housing/sfh/lender/loan_review_system

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at:
<https://www.hud.gov/answers>
- E-mail the FHA Resource Center at: answers@hud.gov. 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.
- Call 1-800-CALL-FHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

RESOURCE INFORMATION

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.								
Subscribe/Unsubscribe Instructions:	To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov aaa@xyz.com bbb@xyz.com ccc@xyz.com To Unsubscribe follow the unsubscribe instructions on that page.								
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