



ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

Date: January 19, 2021

Mortgagee Letter 2021-02

To: All FHA-Approved Mortgagees
All Direct Endorsement Underwriters
All Eligible Submission Sources for Condominium Project Approvals
All FHA Roster Appraisers
All FHA-Approved 203(k) Consultants
All HUD-Approved Housing Counselors
All HUD-Approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject FHA Catalyst: Single Family Origination Module – Uniform Closing Dataset

Purpose This Mortgagee Letter (ML) announces expanded capabilities in the FHA Catalyst Single Family Origination Module for collection of the Uniform Closing Dataset (UCD).

Mortgagee use of the FHA Catalyst: Single Family Origination Module - UCD is optional.

Effective Date Mortgagees may begin using the FHA Catalyst: Single Family Origination Module – UCD for FHA Title II Single Family Forward Mortgage programs on January 19, 2021.

Public Feedback HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this document, please send feedback to the FHA Resource Center at answers@hud.gov. HUD will consider the feedback in determining the need for future updates.

Affected Programs This guidance applies to the FHA Title II Single Family Forward Mortgage program. The Home Equity Conversion Mortgage (HECM) program is not affected at this time.

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Background

Under FHA's existing requirements, Mortgagees are required to review and retain the Closing Disclosure as part of the case binder and, where applicable, to deliver such case binder to FHA. To provide added flexibility for Mortgagees to submit documentation electronically and to provide FHA with the ability to collect such related data for future use in automating processes, FHA is adding functionality to FHA Catalyst to deliver the UCD. HUD previously issued MLs 2020-07, 2020-08, 2020-18, 2020-26, 2020-29, 2020-32, 2020-35, and 2020-38, announcing FHA Catalyst functionality for, respectively, case binder electronic endorsement submission, supplemental claims, loss mitigation home retention claims, the Electronic Appraisal Delivery Module, post-endorsement loan reviews, Reacquisition Claims, Automated Underwriting System, and additional claim submission types.

Mortgagees remain responsible for proper submission of information to HUD and for ensuring they meet FHA's requirements and standards for such submissions.

Platform Access, User Guide, and Training

Mortgagees may request access to FHA Catalyst via the FHA Resource Center at answers@hud.gov or 1-800-Call FHA (1-800-225-5342).

Lender and developer resources for the FHA Catalyst: Single Family Origination Module that include the UCD are available at https://www.hud.gov/program_offices/housing/FHACatalyst/singlefamilyorigination including user guides and onboarding information and resources.

Summary of Changes

HUD is establishing functionality in FHA Catalyst for Mortgagees to submit the UCD prior to endorsement. Use of the FHA Catalyst: Single Family Origination UCD platform is optional.

Single Family Housing Policy Handbook 4000.1

The provisions of this ML will be incorporated into the referenced section of Handbook 4000.1 and appear as follows:

Glossary

Uniform Closing Dataset (UCD) refers to a common industry dataset that allows information on the Closing Disclosure to be communicated electronically.

(Section II.A.7.b.v) Closing Disclosure and Settlement Certification

The Mortgagee must confirm that the Closing Disclosure or similar legal document is complete and signed by all required parties, and the Settlement Certification is complete and signed by the Borrower, seller (as applicable,

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except in case of HUD Real Estate Owned (REO) Sales), and settlement agent. The Mortgagee may submit the final Closing Disclosure utilizing the Uniform Closing Dataset (UCD). The Settlement Certification is not required for refinance transactions. If the seller's Closing Disclosure or similar legal document is provided separately, the Mortgagee must obtain from the Closing Agent a copy of the final disclosure provided to the seller to keep in the case binder.

(Section II.A.7.d.ii) Assembly of Case Binder

(C.) Uniform Case Binder Stacking Order

Right Side	
Underwriting Documentation	
Late Endorsement Letter	
FHA Connection Screen Prints	
FHA Loan Underwriting and Transmittal Summary	HUD-92900-LT
Underwriter Memos, Clarifications, or Attachments	
Automated Underwriting System (AUS) Feedback Certificate	
Mortgage Note for new first lien	
Security Instrument for new first lien	
Mortgage Riders & Allonges	
Secondary Lien Exhibits	
All Closing Disclosures or similar legal documents with Addendums (If the final Closing Disclosure is submitted electronically utilizing the UCD, it is not required to also be included in the Case Binder.)	
Loan Estimate	
FHA/RESPA/TILA Required Disclosures including Affiliated Business Arrangement Disclosure Statement if applicable	
Buydown Agreement	
Power of Attorney	
Uniform Residential Loan Application (URLA) – Initial and Final	Fannie Mae Form 1003
HUD/VA Addendum to Uniform Residential Loan Application – Initial and Final	HUD-92900-A
Borrower Authorization for Verification	
Borrower Authorization for Use of Information Protected under Privacy Act	

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Paperwork Reduction Act

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB Control Number 2502-0059. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB Control Number.

Questions

Any questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALL-FHA. Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339. For additional information on this ML, please visit www.hud.gov/answers.

Signature

Dana T. Wade
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Federal Housing Commissioner