



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

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**Date: November 22, 2022**

**Mortgagee Letter 2022-19**

**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

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**Subject** Rescinding the Mandatory Use Date for the Federal Housing Administration (FHA) Catalyst: Electronic Appraisal Delivery (EAD) Module

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**Purpose** This Mortgagee Letter (ML) rescinds ML [2021-23](#), *Mandatory Transition to the FHA Catalyst: EAD Module for FHA Single Family Appraisals*, and ML [2022-04](#), *Update to the Mandatory Use Date for the FHA Catalyst: EAD Module*.

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**Effective Date** The provisions of this ML are effective immediately.

All updates will be incorporated into a forthcoming update of Handbook 4000.1.

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**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 policy document, please send feedback to the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). HUD will consider the feedback in determining the need for future updates.

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**Affected Programs** The provisions of this ML apply to FHA Single Family Title II forward and Home Equity Conversion Mortgage (HECM) programs.

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**Background**

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The modernization of FHA’s information technology resources remains a top priority for HUD. The FHA Catalyst platform has been central to FHA’s efforts to transform its technology tools and capabilities. To date, the Case Binder Submission, Claims, and Single Family Default Monitoring System Reporting Modules, built on the FHA Catalyst platform, have proven to be effective in enhancing the exchange and integration of key information between FHA and its business partners.

FHA is committed to ensuring that the tools developed through FHA Catalyst best meet the business needs of both Department and industry participants. After thoroughly evaluating the current structure and capabilities of the FHA Catalyst: EAD Module and its ability to effectively meet the electronic appraisal delivery needs of FHA and its business partners, FHA has determined that the most effective technology solution for electronic appraisal submission is to remain on its Legacy EAD, which maintains an industry-aligned external EAD portal and interfaces with FHA Catalyst: EAD Module for data storage, dissemination, and analysis.

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**Summary of Changes**

This ML:

- rescinds MLs [2021-23](#), *Mandatory Transition to the FHA Catalyst: EAD Module for FHA Single Family Appraisals*, and ML [2022-04](#), *Update to the Mandatory Use Date for the FHA Catalyst: EAD Module*;
  - provides information on the remaining temporary availability of FHA Catalyst: EAD Module; and
  - Updates Appraisal Delivery – Electronic Appraisal Delivery (II.A.1.a.iii(B)(11)).
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**Temporary Availability of FHA Catalyst: EAD Module**

The FHA Catalyst: EAD Module will remain available for:

- initial appraisal submissions for all cases through March 17, 2023; and,
- resubmissions of appraisals for cases previously submitted to FHA Catalyst: EAD Module, through October 14, 2023.

Mortgagees that have active credentials in the Legacy EAD portal are encouraged to promptly begin sending all new appraisal submissions to this portal.

Instructions for onboarding to the Legacy EAD portal are available at [https://www.hud.gov/program\\_offices/housing/sfh/lender/origination/ead](https://www.hud.gov/program_offices/housing/sfh/lender/origination/ead). For additional instructions, Mortgagees may contact the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov).

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**FHA Single  
Family Housing  
Policy  
Handbook  
4000.1**

The policy changes will be incorporated into Handbook 4000.1 as follows:

**Appraisal Delivery – Electronic Appraisal Delivery (II.A.1.a.iii(B)(11))**

**(a) Definition**

The Electronic Appraisal Delivery (EAD) is a web-based platform where Mortgagees or their designated technology service providers electronically deliver FHA Single Family appraisal reports prior to endorsement.

**(b) Standard**

Mortgagees or their designated technology service providers must deliver appraisals through **FHA's EAD portal**.

**(c) Required Documentation**

Appraisals submitted through **FHA's EAD portal** are the appraisals required for endorsement.

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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 (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0595; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, 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.

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## Mortgagee Letter 2022-19, Continued

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### Questions

Any questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALL-FHA, [answers@hud.gov](mailto:answers@hud.gov), or [www.hud.gov/answers](http://www.hud.gov/answers). The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech and communication disabilities. Information on how to make an accessible phone call is available at <https://www.fcc.gov/consumers/guides/telecommunications-relay-services>.

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### Signature

Julia R. Gordon  
Assistant Secretary for Housing -  
FHA Commissioner

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