# Underwriters

The Underwriters page allows authorized users to request a list of Direct Endorsement (DE) underwriters included in the Underwriter Registry. HUD requires that a Direct Endorsement (DE) underwriter review/certify mortgage loan origination documents for compliance with the requirements of the Federal Housing Administration's mortgage insurance program.

Previously, DE underwriters were approved by the Federal Housing Administration (FHA); however, as of February 26, 1996 (see Mortgagee Letter 96-10), the FHA no longer approves individual underwriters. Underwriters are employed by the lender, and it is the lender's responsibility to ensure that the DE underwriter(s) employed by them meet the qualifications outlined in HUD Handbook 4000.4 REV-1. The lender must register employed DE underwriters with the FHA using the Underwriter Registry.

The Underwriters List can be requested for underwriters employed by a specific lender, located in a specific geographic location, and/or with a specific underwriter status; or, the list can be requested for one specific underwriter based on the underwriter's name or FHA-assigned underwriter identification number.

Pilot URL: [**https://entptest.hud.gov/b2b/lists/underxml.cfm**](https://entptest.hud.gov/b2b/lists/underxml.cfm)

Production URL: [**https://entp.hud.gov/b2b/lists/underxml.cfm**](https://entp.hud.gov/b2b/lists/underxml.cfm)