## Underwriter Registry

A Direct Endorsement (DE) underwriter's basic responsibility is to 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.

Underwriter information is checked against the Credit Alert Interactive Voice Response System (CAIVRS) file and recorded in the National Underwriter File maintained in CHUMS. Once the underwriter information is entered and there are no detected errors, the individual is issued an underwriter identification number by the FHA. This FHA-assigned number stays associated with the individual throughout their tenure as a DE underwriter, no matter what lender is his/her employer. FHA reserves the right to remove underwriters from the registry upon imposition of sanctions.

Pilot URL: [**https://entptest.hud.gov/b2b/lists/f17underxml.cfm**](https://entptest.hud.gov/b2b/lists/f17underxml.cfm)

Production URL: [**https://entp.hud.gov/b2b/lists/f17underxml.cfm**](https://entp.hud.gov/b2b/lists/f17underxml.cfm)