

FHA INFO #18-37

August 31, 2018

FHA Single Family Housing



NEWS

**TO: All FHA-Approved Mortgagees and Servicers;
All Other Interested Stakeholders**

TRAINING AND EVENTS

—There is no charge for training courses and webinars offered by the Federal Housing Administration—

Webinar Title: **NEW** **Webinar I: Overview HUD Early Delinquency Activities and Loss Mitigation Programs**

Date/Time: Wednesday, September 5, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/4738125850346102787>

Description: Representatives from the Federal Housing Administration (FHA) will provide an overview of FHA-approved servicer requirements to include: early delinquency activity; timelines; general loss mitigation; evaluation of the borrower's financial condition; and collections best practices.

Audience: This webinar is open to FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Course Title: **FHA Underwriting Training**
NEW

Date/Time Tuesday, September 11, 2018, 8:30 AM to 4:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Des Moines Public Library
1000 Grand Avenue
Des Moines, IA 50309

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emarc.registerEvent&eventId=3450&update=N>

Description: This on-site training will cover a wide-range of topics, including: FHA's *Single Family Housing Policy Handbook* 4000.1; underwriting the FHA appraisal and endorsement protocols; Loan Review System (LRS); and much more.

Audience: This training is intended for direct endorsement underwriters and loan processors; however, other mortgage lending professionals may benefit from attending.

Special Instructions: Advance registration is required by September 6, 2018. Seating is limited and available on a first-come, first-served basis. For more information, contact Deborah Byers via email at: deborah.a.byers@hud.gov, or via phone at: (800) 225-5342.

Webinar Title: **NEW** **Mortgagee Letter 18-05: Updated Loss Mitigation Policy Changes for Disaster-Affected Borrowers**

Date/Time Tuesday, September 11, 2018, 2:00 PM to 3:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/2927113651077225218>

Description: This on-line webinar will provide a detailed overview of the loss mitigation policies announced in ML 18-05. It will highlight the amended loss mitigation procedures for borrowers affected by the disaster — as referenced in ML 2018-01 and Section III.A.3.c.iv. of FHA *Single Family Housing Policy Handbook* 4000.1 — with FHA-insured mortgages whose property and/or place of employment is in the Presidentially-Declared Major Disaster Areas (PDMDAs) of Puerto Rico Hurricane Maria (DR-4339) or U.S. Virgin Islands Hurricane Maria (DR-4340), and who have not previously received an FHA permanent Loss Mitigation option relative to the referenced PDMDAs.

Audience: This webinar is open to all FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: This is a repeat of the August 29th webinar and is being presented again to reach those who weren't able to attend the first one. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. All registration requests must be submitted at least one hour prior to the start of the webinar. For additional information, please e-mail: stacey.a.brown@hud.gov.

Course Title: **Underwriting the Appraisal Training**
NEW

Date/Time: Wednesday, September 12, 2018, 8:30 AM to 12:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Des Moines Public Library
1000 Grand Avenue
Des Moines, IA 50309

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3451&update=N>

Description: This instructor-led, on-site training will provide an overview of the underwriter's requirements and procedures for reviewing an FHA appraisal. Other topics of discussion include: FHA's 203(h) Mortgage Insurance for Disaster Victims and 203(k) Rehabilitation Mortgage Insurance programs, as specified in the *Single-Family Housing Policy Handbook* 4000.1, and various mortgage processing scenarios.

Audience: Although designed as a refresher course for underwriters, other mortgage lending professionals, such as loan officers, processors, and managers, may also benefit from attending.

Special Instructions: Advance registration is required by September 6, 2018. Seating is limited and available on a first-come, first-served basis. For more information, contact Deborah Byers via email at: deborah.a.byers@hud.gov, or via phone at: (800) 225-5342.

Webinar Title: **NEW** **Webinar II.1: HUD Loss Mitigation Option Priority Waterfall, Forbearance Plans, and Special Forbearance Option**

Date/Time: Wednesday, September 12, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/6812180813309859842>

Description: Representatives from the Federal Housing Administration (FHA) will review FHA's loss mitigation option priority waterfall and the process steps to be followed when evaluating owner-occupant borrowers for home retention options. This webinar provides guidance on the use of informal and formal forbearance repayment plans; how to review, qualify, and process the special forbearance unemployment home retention option; and the actions required to comply with HUD guidance as outlined in the *Single Family Housing Policy Handbook* 4000.1.

Audience: This webinar is open to FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar II.2: HUD Loss Mitigation – FHA HAMP Option**

Date/Time: Wednesday, September 26, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/2813718817972640771>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance on HUD's FHA-HAMP Loss Mitigation Home Retention Option. Topics include: how to review, qualify, and use the calculations in HUD's loss mitigation option priority waterfall to determine which, if any, FHA-HAMP option is most appropriate; and the actions required to comply with HUD guidance as stipulated in the *Single Family Housing Policy Handbook* 4000.1.

Audience: This webinar is open to FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar III: HUD Loss Mitigation – Home Disposition Options**

Date/Time: Wednesday, October 3, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/3814639437109468419>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance on FHA's loss mitigation home disposition options: the pre-foreclosure sale program and deed-in-lieu. Topics include: the features and benefits of each loss mitigation home disposition option; how to review, qualify, and process each option; and the actions required to comply with HUD as stipulated in the *Single Family Housing Policy Handbook* 4000.1.

Audience: This webinar is open to FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar IV: Neighborhood Watch System – Servicer Tools**

Date/Time: Wednesday, October 10, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/6231447358821657091>

Description: Representatives from the Federal Housing Administration (FHA) will provide an overview of how FHA-approved servicers can utilize HUD's Neighborhood Watch system. Topics include: system access; available servicing reports; and how to utilize the case detail information available in Neighborhood Watch with the loss mitigation review process.

Audience: This webinar is open to FHA-approved servicers and FHA-approved housing counselors.

Special Instructions: A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar V.1: SFDMS – Reporting Basics**

Date/Time: Wednesday, October 17, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/2156328512307143427>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance to FHA-approved servicers covering the basics of reporting information on defaulted FHA loans to HUD through the Single Family Default Monitoring System (SFDMS). Topics include: deadlines; electronic data interchange (EDI) files vs. manual reporting; and reporting resources.

Audience: This webinar is open to all FHA-approved servicers.

Special Instructions: This webinar will focus exclusively on SFDMS reporting requirements. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar V.2: SFDMS – Reporting Examples**
Date/Time: Wednesday, October 24, 2018, 2:00 PM to 4:00 PM (Eastern)
Event Location: On-line Webinar
Jurisdictional Host: National Servicing Center
Registration Link: <https://attendee.gotowebinar.com/register/7076718912907092483>
Description: Representatives from the Federal Housing Administration (FHA) will provide FHA-approved servicers with an opportunity to review various default scenarios and the associated Single Family Default Monitoring System (SFDMS) reporting. Examples will include: default; loss mitigation; bankruptcy; and foreclosure.
Audience: This webinar is open to all FHA-approved servicers.
Special Instructions: This webinar will focus exclusively on SFDMS reporting. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar V.3: SFDMS – Reporting Errors**
Date/Time: Wednesday, October 31, 2018, 2:00 PM to 4:00 PM (Eastern)
Event Location: On-line Webinar
Jurisdictional Host: National Servicing Center
Registration Link: <https://attendee.gotowebinar.com/register/5574017470738519554>
Description: Representatives from the Federal Housing Administration (FHA) will provide FHA-approved servicers the opportunity to review the causes of fatal and non-fatal errors in Single Family Default Monitoring System (SFDMS) reporting, and the actions that can be taken to prevent or fix the problems. Servicers will also learn how SFDMS reporting affects their Tier Ranking System (TRS) II score.
Audience: This webinar is open to all FHA-approved servicers.
Special Instructions: This webinar will focus exclusively on SFDMS reporting requirements. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar V.4: SFDMS – Neglected Defaults**
Date/Time: Wednesday, November 7, 2018, 2:00 PM to 4:00 PM (Eastern)
Event Location: On-line Webinar
Jurisdictional Host: National Servicing Center
Registration Link: <https://attendee.gotowebinar.com/register/2064395046575238914>

Description: Representatives from the Federal Housing Administration (FHA) will help FHA-approved lenders that service defaulted loans better understand the consequences of failing to update the Single Family Default Monitoring System (SFDMS), as well as discuss the definition of neglected defaults, their impact on the TRS II scoring system, and how they might be corrected.

Audience: This webinar is open to all FHA-approved servicers; however, because it focuses exclusively on SFDMS reporting requirements, it is highly recommended that attendees have previous SFDMS system training.

Special Instructions: A valid company email address and the FHA 5-digit Lender ID are required at the time of registration. For additional information, please e-mail: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar VI: FHA's Claims Without Conveyance of Title (CWCOT)**

Date/Time: Wednesday, November 14, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/8490944853414602242>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance on the Claims Without Conveyance of Title (CWCOT) program in which the mortgagee attempts to secure a third-party purchaser for the mortgaged Property so that conveyance to HUD is not required in exchange for mortgage insurance benefits. Topics include: how foreclosing on FHA properties may differ from previous guidelines; requirements for appraisals; bidding instructions; and claim requirements.

Audience: This webinar is open to FHA-approved mortgagees and servicers (foreclosure valuation, claims, and default reporting personnel) and any vendors that might be involved (real estate auction vendors and foreclosure attorneys).

Special Instructions: A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

Webinar Title: **NEW** **Webinar VII: HUD Extension of Time and Variance Request System (EVARS) Training**

Date/Time: Wednesday, November 28, 2018, 2:00 PM to 4:00 PM (Eastern)

Event Location: On-line Webinar

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/3629426703412380930>

Description: Representatives from the Federal Housing Administration (FHA) will help enhance lenders' understanding of HUD's minimum time requirements for submission of an extension of time request, as well as their understanding of when a variance from HUD's policy is required. Topics to be covered include: types of extensions and variances; events that affect the First Legal Deadline; system access; and how to submit both an Extension of Time Request, and a Variance.

Audience: This webinar is open to all FHA-approved servicers.

Special Instructions: A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For additional information, please email: stacey.a.brown@hud.gov.

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.

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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