

**FHA INFO #18-51**  
**December 19, 2018**

FHA Single Family Housing



NEWS

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

## NEWS AND UPDATES

**—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, January 9, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/2346242760202769675>

**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 servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, January 16, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Registration Link:** <https://attendee.gotowebinar.com/register/7438148178642959117>

**Description:** Representatives from the Federal Housing Administration (FHA) will review FHA's option priority waterfall and the process steps to be followed when evaluating owner-occupant borrowers for home retention options. This webinar also covers 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 servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, January 23, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/5575090596562712077>

**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 outlined in the *Single Family Housing Policy Handbook* 4000.1.

**Audience:** This webinar is open to FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, January 30, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/7086942174499845132>

**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 outlined in the *Single Family Housing Policy Handbook* 4000.1.

**Audience:** This webinar is open to FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, February 6, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/8051969236547885835>

**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 servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, February 13, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/7114196868730543116>

**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 FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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**Webinar Title:** **NEW** **Webinar V.2: SFDMS - Reporting Examples**

**Date/Time:** Wednesday, February 20, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/7653277524267789325>

**Description:** Representatives from the Federal Housing Administration (FHA) will provide FHA-approved servicers with an opportunity to review various default scenarios and the Single Family Default Monitoring System (SFDMS) reporting that should be associated with each one. Examples will include: default; loss mitigation; bankruptcy; and foreclosure.

**Audience:** This webinar is open to FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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**Webinar Title:** **NEW** **Webinar V.3: SFDMS – Reporting Errors**

**Date/Time:** Wednesday, February 27, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/478303346541224717>

**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 what can be done 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 FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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**Webinar Title:** **NEW** **Webinar V.4: SFDMS — Neglected Defaults**

**Date/Time:** Wednesday, March 6, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Registration Link:** <https://attendee.gotowebinar.com/register/4829638205650839820>

**Description:** Representatives from the Federal Housing Administration (FHA) will help FHA-approved servicers better understand the consequences of failing to update defaulted loans in the Single Family Default Monitoring System (SFDMS). Other topics of discussion include: 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 FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, March 13, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Registration Link:** <https://attendee.gotowebinar.com/register/8463552722752908813>

**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 servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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

**Date/Time:** Wednesday, March 20, 2019, 2:00 PM – 4:00 PM (Eastern)

**Event Location:** On-line Webinar — No Fee

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/6477366331036137484>

**Description:** Representatives from the Federal Housing Administration (FHA) will help enhance servicers' 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 FHA servicing industry participants.

**Special Instructions:** A valid company email address is required at the time of registration. For additional information, please email: [stacey.a.brown@hud.gov](mailto:stacey.a.brown@hud.gov)

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## **Resources**

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail the FHA Resource Center at: [answers@hud.gov](mailto: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-CALLFHA (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.

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a>

[bbb@xyz.com](mailto:bbb@xyz.com)

[ccc@xyz.com](mailto:ccc@xyz.com)

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**Resource Links:**

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[HUD Homes - Property Listings](#)

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