

## FHA INFO #19-32

June 21, 2019



**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 —

- Course Title:** **NEW**      **FHA Essentials**
- Date/Time:**              Wednesday, July 24, 2019, 8:30 AM to 12:30 PM (Central)  
*Check-in begins 30 minutes before the start of the session.*
- Event Location:**        Department of Housing and Urban Development  
Sioux Falls Field Office  
4301 West 57<sup>th</sup> Street  
Sioux Falls, SD 57108
- Jurisdictional Host:**    Denver Homeownership Center
- Registration Link:**      <https://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3642&update=N>
- Description:**            This free, **4 hour**, on-site site training will provide an overview of FHA underwriting procedures and addresses several industry-related frequently asked questions and policy updates as outlined in FHA's *Single Family Housing Policy Handbook* 4000.1 and recent Mortgagee Letters. This training will also cover a variety of topics, including: credit, income, and asset documentation; manual underwriting; and appraisals.
- Audience:**              This training is intended for underwriters; however, other mortgage lending professionals may also benefit from attending.
- Special Instructions:**    Advance registration is required by July 2, 2019; seating is limited and is available on a first-come, first-served basis.

For additional information, contact Deborah Byers via email at: [deborah.a.byers@hud.gov](mailto:deborah.a.byers@hud.gov) or by phone at 1-800-225-5342.

## National Servicing Center Quarterly Webinar Series

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

**Date/Time:** Wednesday, July 10, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/3492172474374167554>

**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, July 17, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/7375118678586071298>

**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, July 24, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/4675518565233258498>

**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, July 31, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/1379740157556107778>

**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 August 7, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/5790921434565542914>

**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, August 14, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/4928312781133443074>

**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 August 21, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/2584332111598749186>

**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, September 4, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/2885423475260601346>

**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, September 11, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/9189352446835255554>

**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 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, September 25, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/1521841040330041602>

**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, October 2, 2019, 2:00 PM to 4:00 PM (Eastern)

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

**Jurisdictional Host:** National Servicing Center

**Registration Link:** <https://attendee.gotowebinar.com/register/6143532614570210562>

**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 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> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.												
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[FHA Mortgagee Letters](#)

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