TO: All FHA-Approved Mortgagees;  
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 Underwriting Training – Denver, CO

Date/Time: Tuesday, November 5, 2019, 8:30 AM to 12:30 PM (Mountain)  
Check-in begins 30 minutes before the start of the session.

Event Location: Department of Housing and Urban Development  
1670 Broadway  
Dakota Room – 23rd Floor  
Denver, CO 80202

Jurisdictional Host: Denver Homeownership Center


Description: This free, half-day, on-site training will cover a wide-range of topics, including: FHA’s Single Family Housing Policy Handbook 4000.1 and the Loan Review System (LRS), and more.

Audience: This training is intended for Direct Endorsement (DE) underwriters and loan processors; however, other mortgage lending professionals may also benefit from attending.

Special Instructions: Advance registration is required by November 4, 2019; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

This training is being held in a government building. Attendees must show valid government-issued identification (e.g., driver’s license) at the 25th floor guard station for course admission.

For additional information, contact Debbie Byers at: deborah.a.byers@hud.gov or (800) 225-5342.

Course Title: NEW FHA Condominium Training – Denver, CO

Date/Time: Tuesday, November 5, 2019, 1:00 PM to 5:00 PM (Mountain)
Check-in begins 30 minutes before the start of the session.

**Event Location:** Department of Housing and Urban Development  
1670 Broadway  
Dakota Room – 23rd Floor  
Denver, CO 80202

**Jurisdictional Host:** Denver Homeownership Center


**Description:** This free, half-day, on-site training will cover the recent changes to HUD’s condominium policy, including: FHA Condominium Approval, Direct Endorsement Lender Review and Approval Process (DELRAP), and Underwriting Condominium Loans. It will provide an overview of project approval requirements; and updates to quality control, oversight, and compliance requirements; and project and unit requirements that pertain to underwriting loans on condominium units.

**Audience:** This training is targeted primarily to underwriters, lender management personnel, consultants, attorneys, developers, builders, homeowners’ associations, and property management companies; however, other mortgage lending professionals may also benefit from attending.

**Special Instructions:** Advance registration is required by **November 4, 2019**; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

This training is being held in a government building. Attendees must show valid government-issued identification (e.g., driver’s license) at the 25th floor guard station for course admission.

For additional information, contact Debbie Byers at: [deborah.a.byers@hud.gov](mailto:deborah.a.byers@hud.gov) or (800) 225-5342.

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**Course Title:** NEW FHA Appraisal Training – Denver, CO

**Date/Time:** Wednesday, November 6, 2019, 8:30 AM to 4:30 PM (Mountain)  
*Check-in begins 30 minutes before the start of the session.*

**Event Location:** Department of Housing and Urban Development  
1670 Broadway  
Dakota Room – 23rd Floor  
Denver, CO 80202

**Jurisdictional Host:** Denver Homeownership Center


**Description:** This free, on-site training will cover FHA appraisal requirements, including appraisal protocol and updates to FHA appraisal policy as outlined in FHA’s *Single Family Housing Policy Handbook 4000.1*. This training also takes an in-depth look at a variety of appraisal-related topics, including: property acceptability criteria; minimum property requirements; property defects; appraiser responsibilities and requirements; and much more.

**Audience:** This training is intended primarily for appraisers; however, other industry professionals — including underwriters and processors — may also benefit from attending.
Special Instructions: Advance registration is required by **November 4, 2019**; seating is limited and is available on a first-come, first-served basis. **Priority will be given to appraisers.** Registrants must include their email address.

This training is being held in a government building. Attendees must show valid government-issued identification (e.g., driver’s license) at the 25th floor guard station for course admission.

For additional information, contact Debbie Byers at: [deborah.a.byers@hud.gov](mailto:deborah.a.byers@hud.gov) or (800) 225-5342.

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**Course Title:** **NEW** FHA Appraisal Training – Atlanta, GA  
**Date/Time:** Wednesday, November 13, 2019, 9:00 AM to 12:00 PM (Eastern)  
*Check-in begins 30 minutes before the start of the session.*

**Event Location:** U.S. Department of Housing and Urban Development  
40 Marietta Street  
Five Points Plaza  
11th Floor  
Atlanta, GA 30303-2806

**Jurisdictional Host:** Atlanta Homeownership Center


**Description:** This free, half-day, on-site training will cover FHA appraisal requirements, including appraisal protocol and updates to FHA appraisal policy as outlined in FHA’s *Single Family Housing Policy Handbook* 4000.1. Discussions include policy changes and clarifications and updates on other topics including: property acceptability criteria; underwriting the appraisal; minimum property requirements; property defects; appraiser and underwriter responsibilities and requirements; programs and products (e.g., 203(k)); and much more.

**Audience:** This training is intended primarily for appraisers and underwriters; however, other industry professionals — including mortgage loan professionals, loan officers, and property inspectors — may also benefit from attending.

**Special Instructions:** Advance registration is required by **November 12, 2019**; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

This training is being held in a government building. Attendees must show valid, government-issued identification (e.g., driver’s license) for course admission.

For additional information, contact Sykarah Hood at: [sykarah.v.hood@hud.gov](mailto:sykarah.v.hood@hud.gov) or (678) 732-2026.

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**Course Title:** **NEW** FHA Underwriting Training – Atlanta, GA  
**Date/Time:** Wednesday, November 13, 2019, 1:00 PM to 4:00 PM (Eastern)  
*Check-in begins 30 minutes before the start of the session.*

**Event Location:** U.S. Department of Housing and Urban Development  
40 Marietta Street  
Five Points Plaza
Jurisdictional Host: Atlanta Homeownership Center


Description: This free, half-day, on-site training will provide an overview of FHA underwriting procedures and address other policy-related questions for which answers can be found in FHA’s Single Family Housing Policy Handbook 4000.1. This training will also take an in-depth look at a variety of topics, including: credit, income, and asset (CIA) documentation; manual underwriting; automated underwriting systems (AUS); closing; and more.

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

Special Instructions: Advance registration is required by November 12, 2019; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

This training is being held in a government building. Attendees must show valid, government-issued identification (e.g., driver’s license) for course admission.

For additional information, contact Sykarah Hood at: sykarah.v.hood@hud.gov or (678) 732-2026.

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Course Title: NEW FHA Condominium Training – Atlanta, GA

Date/Time: Thursday, November 14, 2019, 9:00 AM to 12:00 PM (Eastern)
Check-in begins 30 minutes before the start of the session.

Event Location: U.S. Department of Housing and Urban Development
40 Marietta Street
Five Points Plaza
11th Floor
Atlanta, GA 30303-2806

Jurisdictional Host: Atlanta Homeownership Center


Description: This free, half-day, on-site training will introduce interested stakeholders to the basic principles of FHA’s condominium approval process. This training will also take an in-depth look at a variety of topics including: general requirements; Single-Unit Approval Process; HUD Review and Approval (HRAP) versus Direct Endorsement Lender Review and Approval Process (DELRAP); eligible and ineligible condominium projects, FHA Connection and more.

Audience: This training is targeted primarily to underwriters; however, all mortgage professionals — including lender management personnel, consultants, attorneys, developers, builders, homeowners’ associations and property management companies — may benefit from attending.

Special Instructions: Advance registration is required by November 13, 2019; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address. Lunch is on your own.
This training is being held in a government building. Attendees must show valid, government-issued identification (e.g., driver’s license) for course admission.

For additional information, contact Sykarah Hood at: sykarah.v.hood@hud.gov or (678) 732-2026.

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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.
- 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-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.

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