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

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

FHA is reposting the previously announced Homeownership Center training events occurring between Tuesday, November 5, and Friday, November 16, 2019.

Course Title: REPOST 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

Registration Link: http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3738&update=N

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, 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: REPOST 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
<table>
<thead>
<tr>
<th><strong>Jurisdictional Host:</strong></th>
<th>Denver Homeownership Center</th>
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<tbody>
<tr>
<td><strong>Description:</strong></td>
<td>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; DELRAP program requirements and updates to quality control, oversight, and compliance requirements; and project and unit requirements that pertain to underwriting loans on condominium units.</td>
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<td><strong>Audience:</strong></td>
<td>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.</td>
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<td><strong>Special Instructions:</strong></td>
<td>Advance registration is required by <strong>November 4, 2019</strong>; 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: <a href="mailto:deborah.a.byers@hud.gov">deborah.a.byers@hud.gov</a> or (800) 225-5342.</td>
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**Course Title:** **REPOST** ![FHA Lender Training – Santa Ana, CA](http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventld=3731&update=N)

**Date/Time:** Tuesday, November 5, and Wednesday, November 6, 2019, 8:30 AM to 5:00 PM (Pacific)  
*Check-in begins 30 minutes before the start of the session.*

**Event Location:** Santa Ana Homeownership Center  
34 Civic Center Plaza  
Santa Ana, CA 92701  
8th Floor Conference Room

**Jurisdictional Host:** Santa Ana Homeownership Center


**Description:** This free, two-day, on-site training will cover a wide-range of topics, including: FHA's *Single-Family Housing Policy Handbook* 4000.1, featuring topics such as recent SF Handbook updates; underwriting the FHA appraisal; endorsement protocols; and Questions and Answers about the new condominium approval process and procedures, including Single-Unit Approvals.

**Audience:** This training is targeted primarily to Direct Endorsement (DE) underwriters; however, other mortgage lending professionals may also benefit from attending.
Special Instructions: Advance registration is required by **November 1, 2019**; seats are limited and available on a first-come, first-served basis. Walk-ins are welcomed, but not guaranteed. Lunch is on your own. Parking is available for a fee at various surrounding parking garages.

This training is being held in a government building. Be advised that the on-site security screening is similar to airport security screening; allow extra time to go through the screening process. Attendees must provide a valid, government-issued photo ID and course registration confirmation at the guard station.

For additional information, contact Briyanna Norman at: SAHOC-PUDTraining@hud.gov or (714) 955-0763.

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**Course Title:** REPOST 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 (i.e., 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.

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**Course Title:** REPOST 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
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; enhanced 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 or (678) 732-2026.
**Course Title:** **REPOST 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

**Registration Link:**

**Description:**
This free, half-day, on-site training will introduce interested stakeholders to the basic principle 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 target 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 own 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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**Course Title:** **REPOST FHA Underwriting Training – Philadelphia, PA**

**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
Philadelphia Regional Office
The Wanamaker Building
100 Penn Square East

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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 the 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 6, 2019; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

For additional information, contact Beth Cahall at: PHOEvents@hud.gov
Course Title: REPOST FHA Appraisal Training – Philadelphia, PA

Date/Time: Friday, November 15, 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
Philadelphia Regional Office
The Wanamaker Building
100 Penn Square East
Room 10A/B (10th Floor)
Philadelphia, PA 19107

Jurisdictional Host: Philadelphia Homeownership Center

Registration Link: http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3734&update=N

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; enhanced 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 6, 2019; seating is limited and is available on a first-come, first-served basis. Registrants must include their email address.

For additional information, contact Beth Cahall at: PHOEvents@hud.gov.

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.

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
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