FHA Single Family Housing



NEWS

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

NEWS AND UPDATES

The Federal Housing Administration's (FHA) new, web-based platform, *FHA Catalyst*, provides enhanced digital solutions for stakeholders conducting business with FHA. The platform's architecture allows FHA to respond quickly with technology solutions for evolving business needs in response to the COVID-19 National Emergency.

The platform has two modules available today for mortgagees:

- *FHA Catalyst*: Claims Module, which is now available to all servicers for the submission of forward mortgage supplemental claims.
- *FHA Catalyst*: Case Binder Module, which allows lenders to electronically submit case binder documents as an alternative to mailing paper binders.

Additionally, this FHA INFO contains details on the:

• Webinar: Loss mitigation options for borrowers affected by the Presidentially-declared national emergency announced in FHA INFO# 20-24.

See below for details.

Supplemental Claims Digital Submission Now Available on FHA Catalyst

Today, the Federal Housing Administration (FHA) published <u>Mortgagee Letter (ML) 2020-08</u>, "FHA Catalyst: Claims Module — Single Family Forward Supplemental Claims Digital Submission." This ML announced the implementation of a digital supplemental claims submissions option for Single Family forward mortgages through the FHA Catalyst, a new web-based platform designed to improve how stakeholders conduct business with FHA. The claims module, one component of FHA Catalyst, provides an electronic alternative to paper-based supplemental claims submissions and streamlines processes for servicers and FHA.

Servicers are encouraged to use this new platform; however, participation is optional. To request access to the *FHA Catalyst*: Claims Module, contact the FHA Resource Center by emailing <u>answers@hud.gov</u> or by calling 1-800-CALLFHA (1-800-225-5342). Interested parties may also receive training on this topic by accessing the free, <u>pre-recorded webinar</u>.

<u>Quick Links</u>: (You should use a different web browser if you encounter issues opening documents in Internet Explorer)

- View Mortgagee Letter 2020-08 and all other archived Mortgagee Letters at: <u>https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee</u>
- View the FHA Catalyst: Claims Module Single Submission pre-recorded webinar at: <u>https://easthillmedia.com/home/hudfhacatalyst01/</u>

Case Binders for Mortgage Endorsements Include Digital Delivery Option

Today, the Federal Housing Administration (FHA) published <u>Mortgagee Letter (ML) 2020-07</u>, "FHA Catalyst: Case Binder Module – Single Family Forward and Home Equity Conversion Mortgage (HECM) Electronic Endorsement Submission." This ML announced the option to electronically deliver case binders for Single Family forward mortgage and HECM endorsements through the FHA Catalyst case binder module.

To ease the process for conducting business with FHA, mortgagees may use the module in conjunction with the requirements in Section II.A.7.d., *Procedures for Endorsement*, in <u>Single Family Housing Policy</u> <u>Handbook 4000.1</u>. The module enables non-lender insurance (LI) mortgagees the ability to electronically submit case binders for endorsement, in lieu of mailing paper binders to FHA Homeownership Centers. Mortgagees with LI authority that deliver paper case binders may also use this option to submit case binders with severe case warnings for reconsideration when the borrower failed or is pending social security number validation, or has a record found in the Credit Alert Verification Reporting System (CAIVRS).

The new *FHA Catalyst*: Case Binder Module excludes the delivery of both Single Family forward and HECM case binders selected for post-endorsement review at this time. Mortgagees approved for FHA's existing electronic Case Binder (eCB) delivery method through FHA Connection (FHAC) must continue to send electronic binders through FHAC.

Stakeholders are encouraged to utilize the case binder module; however, participation is not required. To access the module or receive guidance on its use, mortgagees should contact the FHA Resource Center by emailing <u>answers@hud.gov</u> or by calling 1-800-CALLFHA (1-800-225-5342).

The <u>FHA Resource Center's online knowledge base</u> has been updated with frequently asked questions related to this new technology. In addition, stakeholders can access the <u>FHA Catalyst: Case Binder</u> <u>Module User Guide</u> and <u>pre-recorded webinar</u> for more information.

<u>Quick Links</u>: (You should use a different web browser if you encounter issues opening documents in Internet Explorer):

- View Mortgagee Letter 2020-07 and all other archived Mortgagee Letters at: <u>https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee</u>
- Access the Single Family Housing Policy Handbook 4000.1 in online or portable document format from HUD's Client Information Policy Systems (HUDCLIPS) Handbooks web page at: <u>https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsgh</u>
- View the FHA Catalyst: Case Binder Module User Guide at: <u>https://www.hud.gov/sites/dfiles/SFH/documents/FHACatalyst_CaseBinderModuleUserGuide.p</u> <u>df</u>

 View the FHA Catalyst: Case Binder Module pre-recorded webinar at: <u>https://easthillmedia.com/home/hudfhacatalyst03/</u>

FHA's Loss Mitigation Options for Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency Webinar

The following webinar was announced in <u>FHA INFO 20-24</u>, dated April 1, 2020.

Webinar Title: NEW	FHA's Loss Mitigation Options for Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency	
Date/Time:	 Thursday, April 9, 2020 2:00 – 3:00 PM (Eastern) <u>AND</u> Wednesday, April 15, 2020 2:00 PM - 3:00 PM (Eastern) (This is the same webinar. It is offered on two separate dates to maximize attendance.) 	
Event Location:	Online Webinar - No Fee	
Registration Link:	https://attendee.gotowebinar.com/rt/691373317609470220	
Description:	This free, online webinar will provide a detailed overview of the loss mitigation policies available to Single Family borrowers affected by the COVID-19 Presidentially-Declared National Emergency in accordance with the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) announced in <u>Mortgagee Letter 2020-06</u> .	
Special Instructions:	This webinar is open to all interested stakeholders. It is being offered on two different dates to maximize attendance. You may select the date you would like to attend when registering. For additional information, please email: <u>stacey.a.brown@hud.gov</u>	

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: <u>www.hud.gov/answers</u>.
- E-mail the FHA Resource Center at: <u>answers@hud.gov</u>. 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 <u>FHA INFO Archives</u> to access FHA INFO messages issued from 2012 to the present.	
	To subscribe to the Single Family FHA INFO mailing list you can use	
Subscribe/Unsubscribe	this link: <u>FHA INFO</u> or send a request by email to: <u>answers@hud.gov</u>	
Instructions:	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.			
Resource Links:	FHA Archived Webinars	Foreclosure Assistance		
	Career Opportunities	Grant Opportunities		
	Contracting Opportunities	HUD Homes - Property Listings		
	Events & Training	HUD.gov		
	<u>FHA Forms</u>	Making Home Affordable		
	FHA Homeownership Centers	Presidentially-Declared Major		
		<u>Disaster Areas</u>		
	FHA Mortgagee Letters	Visit our Single Family Home Page		



We hope that you will want to continue receiving information from HUD.

We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Connect with HUD on <u>Social Media</u> and follow Secretary Carson on <u>Twitter</u> and <u>Facebook</u>.