

## FHA INFO #20-30

April 30, 2020



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

### NEWS AND UPDATES

#### Job Opportunity Alert: Underwriter, Atlanta, GA

The Federal Housing Administration (FHA) is seeking qualified candidates to fill the following vacancy within its Office of Single Family Housing.

<b>Job Title:</b>	<b>Underwriter</b>
<b>Job Announcement Number:</b>	<ul style="list-style-type: none"><li>• <a href="#">20-HUD-1085-P</a> — Open to the Public</li><li>• <a href="#">20-HUD-1314</a> — Open to Specific Groups Listed in Announcement</li></ul>
<b>Date Range to Apply for the Position:</b>	4/29/2020; closes 5/14/2020 at 11:59 PM (Eastern)
<b>Pay Scale-Series–Grade:</b>	GS-1101-12
<b>Location:</b>	Atlanta, GA
<b>Brief Description:</b>	As an Underwriter, you will: <ul style="list-style-type: none"><li>• Perform both the desk review of the property appraisal to determine the appropriate HUD estimate of value for proposed construction, existing construction, or substantial rehabilitation and, in certain circumstances, authorizes the issuance of the conditional commitment for home mortgage insurance; makes the determination of credit eligibility of the potential borrower; determines the acceptability of the mortgage for insurance and classification of risk inherent in the mortgage and authorizes the endorsement of the loan and the issuance of the mortgage insurance certificate binding the agency to the commitment through Mortgage Insurance Funds. Problem cases are referred to the field office for on-site review or technical assistance, as necessary.</li></ul>

- Perform the desk review of the Direct Endorsement (DE) Underwriter's analysis to verify the consistency, accuracy and reliability of ratings on all elements of risk, relating to the underwriting of the appraisal and of the borrower's creditworthiness; issues performance ratings of DE Underwriter's work; issues instructive and corrective commentary for the maintenance and improvement of the underwriting performance as a DE underwriter.
- Provide written evaluations and critique of the work of the DE Underwriters, approved inspectors, approved certified appraisers and contractors regarding the construction, repair proposals, compliance inspections, appraisals, conditional and firm commitments, and credit risk analysis, to ensure a fully supported final determination as to the acceptability of the completed work is in compliance with current statutory and regulatory requirements.
- Analyze the risk inherent in the issuance of mortgage insurance on mortgages for one-to-four family loans to determine if a property is an acceptable risk, and to determine the credit eligibility of the mortgagors and to assure compliance with statutory, regulatory and administrative requirements, the key area of responsibility is in evaluating the operation (s) of the Direct Endorsement and/or contractor performed underwriting program(s). This review is to determine problems with specific underwriters, appraisers, builders, or lenders so action can be taken to correct, or minimize the losses associated with the identified problems.

If you or someone you know is interested in applying for this position, click on the appropriate link (above), which will take you to the vacancy announcement on [USAJobs.gov](https://www.usajobs.gov).

### **Quick Links**

View this specific job vacancy announcement at:

- <https://www.usajobs.gov/GetJob/ViewDetails/566799700> (Open to Public) or
- <https://www.usajobs.gov/GetJob/ViewDetails/566914500> (Specific Groups listed in Announcement)

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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>	<p>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></p> <p>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></p> <p><a href="#">aaa@xyz.com</a>  <a href="#">bbb@xyz.com</a>  <a href="#">ccc@xyz.com</a></p> <p><a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.</p>	
<b>Resource Links:</b>	<a href="#">FHA Archived Webinars</a> <a href="#">Career Opportunities</a> <a href="#">Contracting Opportunities</a> <a href="#">Events &amp; Training</a> <a href="#">FHA Forms</a> <a href="#">FHA Homeownership Centers</a> <a href="#">FHA Mortgagee Letters</a>	<a href="#">Foreclosure Assistance</a> <a href="#">Grant Opportunities</a> <a href="#">HUD Homes - Property Listings</a> <a href="#">HUD.gov</a> <a href="#">Making Home Affordable</a> <a href="#">Presidentially-Declared Major Disaster Areas</a> <a href="#">Visit our Single Family Home Page</a>



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