

FHA INFO #20-76

October 21, 2020



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

NEWS AND UPDATES

FHA Introduces First Automated Underwriting System with *FHA Catalyst: Single Family Origination Module* Launch

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-35](#), *FHA Catalyst: Single Family Origination Module – Automated Underwriting System (AUS)*. This ML announced the first FHA-specific automated underwriting system, which is now available on the new *FHA Catalyst: Single Family Loan Origination Module*. The functionality allows mortgagees' loan origination systems (LOS) to be integrated within *FHA Catalyst*. The Single Family Origination Module – AUS, the first mortgage origination capability within the *FHA Catalyst* platform, allows mortgagees to submit borrower loan application data and receive TOTAL Mortgage Scorecard risk assessments directly from FHA.

Beginning October 30, 2020, mortgagees who have built an interface between their LOS and *FHA Catalyst* may use the *FHA Catalyst: Single Family Origination Module – AUS* for Title II forward mortgage programs.

The module serves as an alternative AUS for Uniform Loan Application Dataset (ULAD) data submissions that *FHA Catalyst* will utilize to score loan applications against FHA's Technology Open to Approved Lenders (TOTAL) Mortgage Scorecard. Mortgagees may complete loan applications in their LOS and submit through *FHA Catalyst*, which will capture the ULAD and credit report information. Subsequently, loans will be scored using the TOTAL Mortgage Scorecard and mortgagees will receive scoring decisions and feedback certificates.

For instructions on how mortgagees' LOS vendors can connect to the module, stakeholders should request the *FHA Catalyst: Single Family Origination – AUS Integration Guide* from the FHA Resource Center by email at: answers@hud.gov or call: 1-800-CALL-FHA (1-800-225-5342). In addition, stakeholders can access the [FHA Catalyst: Single Family Origination Module](#) web page for more information.

Mortgagees are not required to utilize *FHA Catalyst: Single Family Origination Module – AUS* at this time and may continue to use their existing AUS pathways for TOTAL Mortgage Scorecard submissions. Additional modules designed to support the loan origination process are in progress.

Quick Links:

- View Mortgagee Letter 2020-35 and all other archived Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee

- View *FHA Catalyst* information at: <https://www.hud.gov/catalyst>
- View the *FHA Catalyst: Single Family Origination Module* web page at: https://www.hud.gov/program_offices/housing/FHACatalyst/singlefamilyorigination

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



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