

## FHA INFO #20-79

October 28, 2020



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

### NEWS AND UPDATES

In this announcement:

- Extension of Re-verification of Employment Guidance and Updated Appraisal Scope of Work Option Extended to December 31, 2020
- Re-post of FHA's Claims Without Conveyance of Title (CWCOT) Webinar – New Date for Second Session (previously posted in FHA INFO 20-78 on 10/27/2020)

See below for details.

### Extension of Re-verification of Employment Guidance and Updated Appraisal Scope of Work Option Extended to December 31, 2020

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-37](#), *Extension of Re-verification of Employment Guidance and Updated Appraisal Scope of Work Option for Federal Housing Administration (FHA) Single Family Programs Impacted by the Coronavirus Disease of 2019 (COVID-19)*.

Today's ML further extends the re-verification of employment guidance initially announced in [ML 2020-05](#). It also extends the appraisal scope of work inspection option providing for Exterior-Only appraisals that limit in-person contact for certain transactions affected by the COVID-19 National Emergency. The Desktop-Only appraisal scope of work option originally announced in ML 2020-05 and last extended in ML 2020-28, is not being extended and will expire on October 31, 2020. It has been determined that with the effectiveness of the Exterior-Only option, provided in [ML 2020-05](#), for certain purchase transactions without any Appraiser visual observation of the property, is no longer necessary.

The re-verification of employment guidance is effective immediately for cases closed on or before December 31, 2020. The updated appraisal guidance is effective November 1, 2020. It is applicable to appraisals with an effective date on or before December 31, 2020.

#### **Quick Links:**

- View Mortgagee Letters 2020-37, 2020-05, 2020-28 and all other archived Mortgagee Letters at: [https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

## Re-post of FHA's Claims Without Conveyance of Title Webinar – New Date for Second Session

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

**Webinar Title:** **Re-post**    **FHA's Claims Without Conveyance of Title (CWCOT)**

**Date/Time:**                      Wednesday, November 4, 2020, 2:00 PM to 3:30 PM (Eastern) **AND**  
Wednesday, November 18, 2020, 2:00 PM to 3:30 PM (Eastern) — **NEW DATE**

(This is the same webinar. It is offered on two separate dates to maximize attendance.)

**Event Location:**                      Webinar — No Fee

**Jurisdictional Host:**                  National Servicing Center

**Registration Link:**                    <https://attendee.gotowebinar.com/rt/5062272891008287760>

**Description:**                          Representatives from the Federal Housing Administration (FHA) will provide guidance on The Claims Without Conveyance of Title (CWCOT) program in which the mortgagee attempts to secure a third-party purchaser for the mortgaged property so that conveyance to HUD is not required in exchange for mortgage insurance benefits. Topics include: enhancements to the program announced in [Mortgagee Letter 2020-21](#); servicer participation and eligibility; how foreclosing on FHA properties may differ from previous guidelines; and the requirements for appraisals, bidding instructions, and claim requirements.

**Audience:**                              This webinar is open to all interested stakeholders.

**Special Instructions:**                  This free webinar 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, email: [Stacey.a.brown@hud.gov](mailto:Stacey.a.brown@hud.gov).

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### **Quick Links:**

- View Upcoming Single Family Housing Events and Training at: [https://www.hud.gov/program\\_offices/housing/sfh/events](https://www.hud.gov/program_offices/housing/sfh/events)
- View FHA Single Family Housing archived webinars at: [https://www.hud.gov/program\\_offices/housing/sfh/events/sfh\\_webinars](https://www.hud.gov/program_offices/housing/sfh/events/sfh_webinars)

### ***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="mailto:aaa@xyz.com">aaa@xyz.com</a>  <a href="mailto:bbb@xyz.com">bbb@xyz.com</a>  <a href="mailto:ccc@xyz.com">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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