

FHA INFO #20-97

December 30, 2020



**TO: All FHA-Approved Mortgages
All Interested Stakeholders in FHA Transactions**

NEWS AND UPDATES

FHA to Release TOTAL Mortgage Scorecard Version 4.0

On January 1, 2021, the Federal Housing Administration (FHA) will implement a new version of its Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard. This new version incorporates adjustments to maintain and improve upon predictiveness as part of FHA's continual revalidation of the TOTAL scoring model.

As stated in the *Single Family Housing Policy Handbook 4000.1* (SF Handbook), FHA from time to time will release new versions of the TOTAL Mortgage Scorecard. All Mortgages being scored for the first time will be scored using the new version. For Mortgages with a case number, the Mortgages will be scored using the version that was effective when the case number was assigned. Existing Mortgages scored without a case number will be scored according to the version number tag that is provided in the TOTAL file by the Automated Underwriting System (AUS) provider (if none, then the current version will be used). All Mortgages without a case number will be scored using the new version 90 Days after the new version is implemented.

Quick Links:

- View the online or PDF versions of the SF Handbook at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg
- View TOTAL Mortgage Scorecard information at: https://www.hud.gov/program_offices/housing/sfh/total

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.	
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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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