



FHA INFO 2022-21

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FHA Implements New Portal to Obtain Partial Claim Payoffs or Subordination Checklists

Today, the Federal Housing Administration (FHA) is announcing the availability of a new portal for the Department of Housing and Urban Development's (HUD) Single Family Mortgage Asset Recovery Technology (SMART) system. This self-service portal – the [SMART Integrated Portal \(SIP\)](#) – allows borrowers, servicers, and third parties to request payoff amounts in real-time for FHA partial claims or subordination checklists.

The following can create accounts in SIP:

- Individual borrowers seeking information on their own loans;
- Servicers seeking information on loans that are in their FHA portfolio; and
- Third parties, including title companies, originating lenders, and attorneys acting on behalf of borrowers and title companies. A third-party authorization (TPA) or other document showing legal authorization will be required at the time of account creation for all users who are not the FHA borrower or current servicer.

Creating a SIP Account

New users are required to create an account by following the instructions on the [SIP Support Center web page](#). To complete the account registration process, new users must complete the Multi-Factor Authentication (MFA) process that verifies their account by sending a 6-digit code via text or email.

If assistance is required after an account is created, users may view training videos and user guides after logging on to SIP. Users that are unable to create an account should contact Tech Support using the online chat on the right side of the [SIP Support Center web page](#), which is available Monday through Friday from 8:00 AM to 5:00 PM Central Time.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.

- E-mail 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.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

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