



FHA INFO 2023-14

March 1, 2023

FHA Publishes Proposed Rule: Changes in Branch Office Registration Requirements

Today, the Federal Housing Administration (FHA) published a proposed rule in the *Federal Register*, *Changes in Branch Office Registration Requirements* [Docket No. [FR-6321-P-01](#)], for public comment. FHA is proposing regulation changes that would eliminate the requirement that lenders and mortgagees register all branch offices conducting FHA business.

Current FHA regulations found at 24 CFR 202.5(k) require FHA-approved mortgagees and lenders to register all branch offices where they originate Title I or II loans or submit applications for mortgage insurance. As the mortgage industry has evolved to better leverage technology and remote service delivery, the Department of Housing and Urban Development's (HUD) requirement to register branch offices is inconsistent with current industry practices. This proposed rule would revise 24 CFR 202.5(k) to give mortgagees and lenders the option to register and maintain branch offices with HUD, which allows them to be placed on the [HUD Lender List Search](#) page.

In addition, the proposed rule would revise 24 CFR 202.5(i) to make branch registration fees applicable only to branch offices the lender or mortgagee has registered with HUD; branch offices not registered with HUD will not be subject to branch registration fees and will not be included on the [HUD Lender List Search](#) page.

These changes will simplify FHA lender and mortgagee approval processes to align with industry practices and eliminate unnecessary fees for FHA-approved entities.

Interested stakeholders are encouraged to review and submit comments on the proposed rule following the methods outlined in the [Federal Register](#) notice through May 1, 2023.

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