



FHA INFO 2024-21

April 23, 2024

FHA Publishes Revisions to Investing Lenders and Investing Mortgagees Definitions and Updates to Language for Associated Requirements

Today, the Federal Housing Administration (FHA) published a final rule, *Revision of Investing Lenders and Investing Mortgagees Requirements and Expansion of Government-Sponsored Enterprises Definition* ([Docket No. FR-6291-F-02](#)).

This final rule revises and clarifies requirements for investing lenders and mortgagees to gain or maintain status as an FHA-approved lender or mortgagee, separately defines Government-Sponsored Enterprises (GSEs) and the Federal Home Loan Banks (FHLBs) from other governmental entities and aligns general FHA approval standards with current industry business practices. These changes are largely designed to provide for more precise language and definitions reflecting investing lenders' or mortgagees' limited participation in FHA programs and does not represent a significant departure from existing requirements for most lenders and mortgagees originating, endorsing, or servicing FHA-insured loans and/or mortgages.

This final rule takes into consideration comments received in response to the proposed rule published in the Federal Register (FR) on July 18, 2023, as announced in [FHA INFO 2023-57](#).

The provisions in this [final rule](#) become effective on May 23, 2024.

FHA will soon publish a Mortgagee Letter (ML) that provides implementation guidance for the provisions in the final rule.

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- 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.
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