INDEX
(Listed by subject and paragraph)
Acceptability Standards
Property 2-6

Access 2-6(G)

ADP Codes, App. III

Advances 5-3(B)

Affirmative Fair Housing Marketing Plan 1-19(C)

Appeals for Higher Loan Limits 1-8(A)(3)

Application 3-4

Appraisal
Appraisal Fees 4-2(B), 5-2(A)
Extension 2-9(C)
Purpose 2-1
Requirements 2-4
Re-use 2-9(B)
Term 2-9(A)
URAR 2-4(A)

Assumptions 1-13, 1-15

Attorney's Fees 5-2(J)

Automated Underwriting System (AUS) 5-2(C)

Basic Nationwide Loan Limits 1-8(A)(1)

Borrower
Approval/Rejection 3-6
Notice to 3-6(B)(2)
Verification 3-5

Canceling Cases 4-1

Case Binders 5-4

Case Number
Prefix App. II
Transfers 4-2

Civil Rights 1-18, 3-3

Closing Instruments 5-1(C)
Condominiums 2-5, 2-6(D)(4), 6-11
Contract of Mortgage Insurance 1-5
Courier/Wire/Notary Fees 5-2(O)
Credit
  History 3-5
  Confidentiality of Information 3-3
  Credit Report Costs 5-2(B)

Date of Closing 5-1(D)
Direct Endorsement (DE) 1-3(A)
Disclosure, Interest Rate 1-9(B)
Discount Points 5-2(P)(1)
Discrimination 1-18(E)
Document Preparation Fees 5-2(G)

Eligibility 1-6
Eligible Houses 2-6(A)
Eligible Manufactured Homes 2-6(B)
Equal Credit Opportunity Act (ECOA) 1-18(D)
Escrow 2-11(C)
Existing Construction 2-3, 2-6
Extended Lending Areas App. VI

Facilities 2-6(F)
Fair Housing Amendment Act 1-18(E)
Fair Housing Marketing 1-19
Flood Hazard 2-6(D)
Forms 1-16
Fraud 1-20
G

GSA List 1-6(A)(1)

H

High Cost Areas 1-8(A)(2)

Hiring Policy 1-19(A)

HOA 2-5, 2-6(D)(4)

Home Ownership Center (HOC) 1-17(B), App. I, App. II

Home Inspection Fees 5-2(F)

HUD
   Headquarters 1-16(A), 1-17(A)
   Processing 1-3(B)

I

Ineligible Borrowers 1-6

Inspections 2-10, 2-11(A), 6-5(H)(2)

Inspection Fee 5-2(A)

Insurance Amount 2-6(D)(3)

Interest 1-9, 5-1(E)

Investment Properties 3-7

L

LDP List 1-6(A)(1), 1-6(B)

Lead-Based Paint Hazard 2-6(E)

Lender
   Approval 1-4
   Processing 1-3(A)

Loan Closing 5-1

Lock-Ins 5-2(P)(2)

Logo 1-19(B)

LOMA 2-6(D)(1)

LOMR 2-6(D)(1)

LTV 1-8(A), 1-8(B), 1-11
MAR 4-2(D)

Maximum Loan Limits 1-8

Maximum LTV Ratios 1-8(B)

Maximum Mortgage Amount 1-8

Metropolitan Statistical Area (MSA) 1-8(A)(3)

Misrepresentations 1-5

Mortgage Credit Analysis 3-1, 3-6(A)

Mortgage Insurance Certificate (MIC) 1-5, 5-5(B), 5-6, App. VII

Mortgage Insurance Programs 1-2, Chapter 6

Mortgage Insurance Premiums (MIP)
  Annual 1-11(B)
  Cancellation 1-11(C)
  Monthly 1-11(D)
  Upfront (UFMIP) 1-11(A)
  Refund Schedule 1-11(A)
  Rounding 1-11(A)

Mortgage Note 1-12

Mortgage Term 1-10

Non-Residential Use 2-6(H)

Origination Fees 5-2(E)

Post-Endorsement Review 5-9

Prepayment 1-13

Prohibited Payments 5-3

Property Survey Fees 5-2(H)

Proposed Construction 2-3, 2-6
Rate Locks 5-2(P)(2)

Real Estate Brokers Fees 5-2(L)

Recording Fees and Taxes 5-2(M)

Rehabilitation 2-12

Repair Requirements 2-11

Reprocessing 1-9(C)

Retention 5-8

Secondary Financing
   By Government Agencies 1-14(A)
   By Individuals or Companies 1-14(C)
   By Non-Profit Organizations 1-14(B)

Section 203(b) Home Mortgage Insurance 6-2, App. III, App. V

Section 203 (h) Disaster Victims 6-3, App. V

Section 203 (i) Outlying Areas 6-4, App. V

Section 203 (k) Rehabilitation 6-5, App. III, App. V

Section 203 (n) Cooperative 6-6, App. III, App. V


Section 220 (h) Urban Renewal Improvement Loans 6-8, App. III

Section 223 (e) Miscellaneous 6-9, App. III

Section 233 Experimental Housing 6-10, App. V

Section 234 (c) Condominiums 6-11, App. III, App. V

Section 238 (c) Military Impacted Areas 6-12, App. III

Section 245 (a) GPMs and GEMs 6-13, App. III, App. V

Section 247 Hawaiian Homelands 6-14

Section 248 Indian Lands 6-15

Section 251 Adjustable Rate Mortgage Program 6-16

Section 255 Home Equity Conversion Mortgage 6-17, App. III

Security Instrument 1-12
Services 2-6(F)
Settlement Fees 5-2(K)
Seven Units in Proximity 3-7(A)
Site Condition 2-6(C)
Statement of Appraised Value 2-14(A)
Submissions 5-5
Supplemental Origination Fees 6-5(H)(2)

Test and Treatment Fees 5-2(N)
Three-Year Waiting Period 1-6(B)
Title Examination and Title Insurance Fees 5-2(I)
Title Insurance 5-1(A)
Title Objections 5-1(B)

Underwriting 1-3, 2-2

VA-CRV 2-7, 2-14
Verification Charges 5-2(D)