

## APPENDIX 1

## CURRENT MORTGAGEE LETTERS

ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOK
76-14 HMH	Project Mortgage  Insurance Claims, Revised Election Filing Instructions	07/26/77	4350.1
77-20 HMI	Modification to  Mortgagee's Certificate, Form FHA 2434, Discount Provisions, Multifamily Mortgage Insurance Programs	06/21/77	4430.1
78-8 HSID	Amendatory Clause for  Sales Contracts	06/12/78	4000.2
78-10 HMI	Payment of Claims-Loans  Insured Under Section 241	07/13/78	None
78-13 HMI	Amendment to Mortgagee's  Certificate, Form FHA-2434	11/02/78	4430.1
79-3 HSID	Right to Financial  Privacy Act of 1978	03/01/79	4155.1
79-15 HSID	Single Family Coinsurance	08/01/79	4205.1
79-29 HSID	Single Family Loan  Endorsement Procedures	09/25/79	4165.1
80-2 HFE	Centralization of Fee  and Premium Billing	01/09/80	4110.2

80-33 HSID	Housing and Community Development Amendments of 1979-Section 245	08/07/80	4240.2
80-46 HSID	Payment of Claims - Mortgages Insured Under Title X	11/18/80	None
80-49 HFM	Change to Method of Payment of Mortgage Insurance Premiums with HUD Debentures	12/23/80	None

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
81-6 HSL	Consolidated list of Debarred, Suspended and Ineligible Contractors and Grantees	02/19/87	None
81-25 HSID	HUD-Approved Forms	06/16/81	4165.1
81-40 HFM	Redemption of Debentures in Exchange for the Payment of Mortgage Insurance Premiums	12/22/81	None
82-8 HMI	Escrow Deposits for Change orders	05/19/82	4435.1
82-13 HMH	Surplus Escrow Payments for Multifamily Project Mortgages	08/04/82	4350.1
82-27 HFM	Mortgagee's Late Charge and Interest Charge on Mortgage Insurance Premiums (MIP)	12/13/82	4110.2

83-1 HMH	Assignment of Multifamily Mortgages	01/12/83	4350.1
83-8 HFM	Withholding of Interest on HUD Debentures	03/25/83	4110.2
Not OFA Numbered	Completion of Form HUD-93104, Monthly Report of Excess Income	03/10/83	4350.3
83-12 HSLL	Mailing List for Housing Directives	05/12/83	None
83-17 HSLL	Rural outreach	06/24/83	4060.1
83-24 HMH	Requirements for Multifamily Insured Projects	10/25/83	4350.1
84-6 HSID	Single Family Condominium Provisions of the Housing and Urban-Rural Recovery Act of 1983	03/27/84	4265.1
84-10 HSIS	Single Family Claims for Insurance Benefits	04/04/84	4110.2 4330.1
84-24 HSLL	Principal Activity Requirement and Closing FHA Loans	11/26/84	4060.1

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
85-3 HSID	Growing Equity Mortgages (GEMs)	03/15/85	4000.2 4155.1

85-4 HSID	Flood Insurance Requirements	03/27/85	4110.2 4330.1
85-6 HFM	Single Family Origination - One-Time Mortgage Insurance Premium Wire Transfer	04/08/85	4220.2
85-7 HSLL	Mortgagee Monitoring Findings	04/11/85	4000.2 4000.4 4060.1
4150.1			4155.1
85-10 HSID	Single Family Origination: Lower Down Payment for Properties under \$50,000	05/10/85	4000.2 4155.1
85-19 HSIS	New Single Family Claims Payment System Form HUD-27011, Single Family Application for Insurance Benefits - Title II Mortgagees	09/10/85	4110.2 4330.1
85-25 HFM	Implementing Wire Transfers of Multifamily Claims Payable in Cash of \$5,000 or more	11/08/85	4410.1
86-8 HMH	Insurance Requirements - Multifamily Housing Projects	03/24/86	4350.1
86-9 HFM	Single Family Development - Streamlined Refund Process for Refinance Transactions	03/24/86	4110.2
86-11 HOAM	Free Distribution of HUD Forms Discontinued	06/23/86	4000.2
86-14 HSIS	Tax Bills on Single Family Properties and Mortgages assigned to the Department	07/31/86	4110.2 4330.1
86-18 HO	Single Family and Multifamily Production - Guidelines Regarding Lapses	09/18/86	None

of Insurance Authority and  
Credit Cap Limits

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
86-21 HSIS	Change in submission of Single Family Application for Insurance benefits for Assigned Mortgages (includes Section 221(g)(4) mortgages)	11/14/86	4110.2 4330.1
86-23 HSID	Questions and Answers on Mortgagee Letter 86-15	12/05/86	4155.1
86-24 HSIP	Removal of Appliances by Mortgagee's Cleaning Crews from Properties Being Conveyed to HUD	12/08/86	4310.5
87-6 HSID	Single Family Development - Streamlined Refund Process for Refinance Transactions	02/02/87	4110.2
87-9 HMI	Mortgage Prepayment Provisions for HUD-Insured and Coinsured Multifamily Projects	03/09/87	4350.1 4430.1
87-13 HSLL	Sponsor's Supervision and Quality Control of Loan Correspondents	04/09/87	4060.1
87-14 HMHO	Operational Jurisdiction for Multifamily Projects	04/23/87	None
87-17 HSID	Credit Alert Interactive Voice Response System	06/09/87	4000.2 4000.4

			4155.1
87-18 HSID	Single Family Production - Lender Preparation and Submission of Uniform Case Binder	06/22/87	4000.2 4000.4
87-19 HSID	Use of the New Forms HUD 92800 and 92800.5B	06/22/87	4000.2 4000.4 4150.1
87-20 HSIS	Claims without Conveyance of Title (CWCOT): Bidding Requirements for Foreclosure Sales	06/23/87	4310.5
87-22 HMHP	Use of Project Reserve/ Residual Receipt Accounts to Cure a Potential Mortgage Default	07/28/87	4350.1

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
87-23 HSID	Replacement Mortgage Insurance Certificates	07/31/87	4000.2 4000.4
87-24 HSID	Refinance Transactions - Additional Instructions and Clarifications	08/31/87	4155.1
87-25 HSIS OIG	Fraud Alert - Fictitious Notices of Mortgage Transfer or Sale	09/08/87	4330.1
87-28 HSID	Section 245(b) -Modified	09/28/87	4240.2

87-32 HSID	Single Family Processing  Procedures: Shared Equity Identify of Interest, Uniform Residential Appraisal Report (URAR) Sales Data, Prohibited Kickback Payments, Mortgagor Borrowing Funds for the Required Investment	10/19/87	4155.1
87-34 HSID	Single Family Production  - Clarification and Changes to Mortgagee Letter 87-18	10/21/87	4155.1
87-35 HSID	Single Family Production  - Revision to Interest Buydown Policy	10/22/87	4155.1
87-37 HSID	Single Family Development  - The Use of a Real Estate Schedule in Investor Transactions	11/09/87	4155.1
87-39 HSID	Changes to the Term of HUD  Conditional Commitments Issued for Proposed Construction	11/30/87	4150.1
88-2 HSID	Implementation of the  Housing & Community Development Act of 1987 Single Family Provisions	02/05/88	4155.1
88-3 HMP	Prepayment of a HUD-Insured  Mortgage by an Owner of Low-Income Housing	02/09/88	None

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88-4 HSID	Revised Credit Alert	02/24/88	4155.1
	Interactive Voice Response System (CAIVRS) -- Combining Title I and Title II Records Additional Processing Instructions		
88-5 HSID	Single Family Development	02/29/88	4150.1
	- Certifications of Mechanical Equipment, Roofing or Structural Components by Qualified Home Inspectors (Existing Properties)		
88-8 HSID	Standards for Residential Mortgage Credit Reports	03/30/88	4155.1
88-11 HSID	Mortgage Insurance on Indian Reservations and other Restricted Lands	04/06/88	4000.2
88-13 HMHP	Sarabond Testing	04/28/88	None
88-14 HSID	Single Family Production	05/17/88	4000.2
	--Requests to Increase the Single Family Mortgage Limits		
88-15 HSID	Submission of Attachment A, Assumption Policy, Streamline Refinance, Allowable Fees	05/18/88	4155.1
88-16 HSID	Single Family Production	05/19/88	4150.1
	- Including Home Inspection Fees in Closing Costs		
88-19 HSL	Employment of Individuals that have been Debarred, Suspended or the Subject of a Limited Denial of Participation	05/31/88	4060.1
88-22 HMHP	Annual Inspection of Insured Projects	07/11/88	4350.1

88-23 HOAM	Purchase of HUD Forms from the U.S. Government Printing office	07/11/88	None
88-24 HSID	Shared Equity Program	06/27/88	4155.1
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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
88-26 HISD	Disclosure Requirements Concerning the origination of Adjustable Rate Mortgages (ARMs)	07/21/88	4000.2
88-28 HSID	Credit Alert Interactive Voice Response (CAIVR) System Additional Processing Instructions	08/01/88	4155.1
88-29 HFM	FHA Debentures	08/26/88	None
88-30 HSID	Single Family Production Clarification and Changes to Processing Procedures	09/09/88	4000.2
88-31 HSID	Revised Single Family Production Form HUD 92900, Application for HUD/FHA Insured Mortgage	11/07/88	4155.1
88-34 HOAM	Purchase of HUD Forms from Government Printing Office	10/31/88	None
88-35 HSID	Purchase of Mortgages Prior to Issuances of MICs	11/03/88	4000.2
88-36 HISD	Obtaining Duplicate Mortgage	11/10/88	4165.1

Insurance Certificates (MICs)

88-37 HSID	Single Family Production Recap of HUD's Temporary Buydown Policy	12/01/88	4155.1
88-38 HSID	Home Equity Conversion Mortgage Insurance Demonstration - Procedures for Applying for Reservations of Insurance Authority	12/22/88	4235.1
89-1 HSID	Single Family Subdivision Processing Requirements - VA/CRVs and MCRVs	01/04/89	4135.1
89-3 HSID	Additional Requirements of Section 143 of the Internal Revenue Code of 1986 which Affect Assumption Policy	12/27/88	4330.1
89-7 HSID	Growing Equity Mortgage Program	01/19/89	4000.2

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
89-9 HSID	Revised Single Family Subdivision Processing Requirements - VA/CRVs and MCRVs	02/01/89	4135.1
89-11 HSIS	HUD Initiatives to Counter Mortgage Abuse	02/02/89	4330.1
89-12 HMIP	Investment of Replacement Reserves and Residual Receipts in Tax-Exempt Securities	03/28/89	4350.10

89-13 HSID	Clarification of Residential Mortgagor Credit Report Standards	03/29/89	4155.1
89-15 HSIP	Title Insurance Coverage for Single Family Conveyed Properties	05/11/89	4310.5
89-20 HSID	Single Family Loan Production Modification to Mortgage Credit Underwriting	06/27/89	4155.1
89-23 HSID	Single Family Loan Production - Requirements for Single Family Mortgage Instrument	10/11/89	4155.1
89-24 HSID	Insurance of Adjustable Rate Mortgages on Single Family Properties Section 251 of the National Housing Act	09/29/89	4000.2
89-25 HSID	Single Family Loan Production - Use of Effective Gross Income to Calculate Borrower Qualifying Ratios and Changes to Underwriting Investor Applications	10/20/89	4155.1
89-31 HSID	SF Loan Production - Implementation of Certain Provisions of the "Department of Housing and Urban Development Reform Act of 1989"	12/26/89	4000.2 4155.1
89-32 HSL	Quality Control Plan for Approved Mortgagees	12/26/89	4060.1
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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
90-2 HMP	Prepayment of HUD-Insured Mortgage by an Owner of Low-Income Housing	01/11/90	None
90-5 HSL	Standards for Audits of all HUD-Approved Nonsupervised Mortgagees and Loan Correspondents	02/21/90	4060.1
90-7 HSIS	Single Family Application for Insurance Benefits Form HUD 27011 - Claims Issues - Effective Date: 4/1/90	02/27/90	None
90-11 HSIS	Automatic Assignment of Mortgages Pursuant to Section 221(g)(4) of the National Housing Act - New Procedures	04/03/90	None
90-12 HMH	Reform Act of 1989 Emphasis on Enforcement of Servicing Requirements	04/16/90	None
90-13 HMI	OMB's Guidance on Government-wide New Restrictions on Lobbying	04/26/90	None
90-14 HSID	Use of Good Faith Estimates Establish Closing Costs and Other Allowable Fees, and HUD-1 Disclosure of 3rd Party Participation	05/07/90	4155.1
90-15 HSIS	Pursuing Collection of Funds from Mortgagors Whose Mortgages have been foreclosed upon to Offset Lender's Mortgage Losses	05/01/90	None
90-16 HSID	Flood Insurance Requirements for FHA Insured Loans	05/22/90	4150.1

90-17 HSID	Home Equity Conversion Mortgage (HECM) Insurance Program Changes and Amendments to HUD Handbook 4235.1	05/29/90	4235.1
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90-18 HSIS	Clarification of Mortgagee Letter 90-7 Regarding Instructions for Filing Supplemental Claims for Underpayments Identified in the Claims Review Universe	06/12/90	None
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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
90-19 HSID	Processing of Assumption Transactions by Authorized Agents	06/15/90	4155.1
90-20 HSID	SF Loan Production - Refinance Transactions Involving Temporary Buydowns - "Live Free" Mortgage Programs "Churning" Mortgages by Multiple Refinances - New Telephone Number for Credit Alert Interactive Voice Response System (CAIVRS)	06/26/90	4000.2 4155.1
90-21 HSIP	Submission of Title Evidence for Conveyances	06/26/90	4310.5
90-25 HFE	Home Mortgage Disclosure Reporting Requirements	07/18/90	None
90-26 HSID	Single Family Production - Providing Property Condition Disclosures Statements to Appraisers	07/26/90	4150.1

90-28 HSID	Single Family Production - Field Review of Appraisals Involving Former HUD-Owned Properties	08/10/90	4150.1
90-29 HSID	Supplemental Information to Mortgagee Letter 90-14, Use of Good Faith Estimates to Establish Closing Costs	08/09/90	4155.1
90-31 HSID	SF Loan Production - Compliance with the Byrd Amendment - Clarification to Mortgagee Letter 90-13	08/23/90	4000.2
90-32 HFM	Payment of Multifamily Claims by Issuance of Debentures	08/24/90	None

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
90-34 HSIS	Single Family Claims for Insurance Benefits: Requirements for the Preservation, Protection and Inspection of Insured Properties - Including Mortgagees' Responsibility for Damaged Properties	09/19/90	4330.1 4310.5
90-36 HSID	Single Family Production - Direct Endorsement Processing of Section 203(k) Rehabilitation Mortgage Insurance	09/28/90	4000.4
90-38 HSID	SF Loan Production - Streamline Refinancing of	10/25/90	4155.1

	FHA-Insured Adjustable Rate Mortgages Completion of Form HUD-92800		
90-39 HSID	Disclosure and Verification of Social Security Numbers (SSNs) for the Section 235 Program	11/09/90	4330.1
90-41 HFM	Mortgagees, Obligations in Remitting Late Charges and Interest Payments for Delinquent One-Time Mortgage Insurance Premium (OTMIP) Remittances	11/21/90	None
90-43 HSIS	Sale of Rev Forms HUD-93101 and 93101A by GPO	12/12/90	4330.1
91-1 HSID	Single Family Loan Production - Implementation of Certain Provisions of the 1990 Housing Legislation	01/10/91	4000.2 4000.4 4155.1
91-2 HMI	Delegated Processing services for Multifamily Mortgage Insurance Programs	01/11/91	4560.1 4560.2 4600.1 4565.1
91-4 HSID	Single Family Development - Acceptance of Individual Residential Water Purification Equipment	01/25/91	4150.1

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
91-6 HSIS	Effect of Soldier's and Sailors, Civil Relief Act of 1940 on FHA-insured	01/30/91	4330.1

Mortgages

91-7 HSIS	Forms HUD-27050-A, Single  Family Mortgage Insurance Termination and HUD-27050-B, Application for Premium Refund or Distributive Share Payment	02/11/91	None
91-8 HSID	Single Family Production  - Updated Requirements for Single Family Mortgage Instruments	02/11/91	4000.2
91-9 HSID	Single Family Production  - Providing Closing Instructions to Settlement Agents and Revised HUD-1 Certifications	02/11/91	4165.1
91-10 HSIP	Changes to HUD's Occupied  Conveyance Procedures	02/11/91	4310.5
91-12 HSID	Single Family Loan  Production - Use of the Department of Veterans Affairs (VA)/U.S. Department of Housing and Urban Development Wood Destroying Insect Information Report for Existing Construction VA Form 26-8850/HUD Form 92053 dated April, 1983	02/28/91	4150.1
91-13 HSIS	Time Limit for Filing  Supplemental Claims	03/06/91	None
91-14 HSIS	Allowable Attorney Fees and  Foreclosure and Acquisition Costs on FHA Single Family Claims	03/08/91	None
91-15 HSID	Single Family Loan  Production - Clarification to ML 89-31 (Elimination of Private Investors)	03/11/91	4150.1 4155.1
91-17 HMHO	Mortgagee Responsibilities	03/20/91	None

Pending Assignment of  
Multifamily Mortgages

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
91-18 HFE	Home Mortgage Disclosure Reporting Requirements	03/22/91	None
91-19 HMHP	Auction of Section 221(g)(4) Multifamily Mortgages	04/09/91	None
91-20 HSIP	Soldier's and Sailors' Civil Relief Act of 1940 Section 235 Factor Tables	04/23/91	4330.1
91-21 HSIP	Procedures for Reconveyance - Procedures for Reimbursement to Lenders on Uninsured Cases	04/25/91	None
91-22 HSI	Refinancing Section 235 Mortgages	04/29/91	None
91-23 HFMM	Multifamily Mortgage Premiums	05/20/91	None
91-24 HSID	Single Family Loan Production Implementation of Limit on Financing Closing Costs	05/29/91	None
91-25 HMPP	Prepayment of a HUD-Insured Mortgage by an Owner of Low-Income Housing	05/28/91	None
91-26 HFMS	Single Family Insurance Processing for Risk Based	05/30/91	None

	Mortgage Insurance Premium		
91-27 HSIS	Dept Policy Regarding Mortgage "Cramdowns"	06/04/91	None
91-28 HFMS	Participation in the ACH Program for Paying Upfront SF Mortgage Insurance Premiums (Auto Clearing House)	06/12/91	None
91-29 HMHP	Auction of Section 221(g)(4) Multifamily Mortgages	06/18/91	None
91-30 HFEF	Debenture Interest Rates	07/09/91	None
91-31 HMIC	Delinquent Federal Debt	08/07/91	None

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ORGN NUMBER CODE	TITLE	DATED	RELATED HANDBOOKS
91-32 HSIS	Prepayment Disclosure Statements	07/24/91	None
91-33 HSIS	Extension of Time Requirements for Single Family Claims for Insurance Benefits	07/24/91	None
91-34 HF	Change in Maximum Interest Rate	07/23/91	None
91-35 HFMS	Announcement of Reconciliation Group for Risk-Based Premiums	08/07/91	None
91-36 HFMS	Collection of Interest on One-Time Mortgage Insurance	08/12/91	None

Premium Payments that were  
Made Late

91-37 HSL	Civil Money Penalties Against Mortgagees - Implementation of The HUD Reform Act	08/12/91	None
91-39 HF	Change in Maximum Interest	08/12/91	None
91-40 HSIS	Prepayment Disclosure Statements	08/23/91	None

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