

## FHA INFO #15-46

June 15, 2015

FHA Single Family Housing



NEWS

**TO: All FHA-Approved Mortgagees and Other Stakeholders**

### NEWS AND UPDATES

#### Electronic Appraisal Delivery Portal Mortgagee Implementation Update

Today, the Federal Housing Administration (FHA) is announcing additional details to enable mortgagees to continue their planning for implementation of the Electronic Appraisal Delivery (EAD) portal. The information below describes FHA's preliminary planning for its EAD portal mortgagee registration and migration process. Currently targeted to begin in August 2015, the registration process will allow mortgagees to select and register for one of several migration phases that will begin in October 2015.

The EAD portal is a web-based technology system that enables mortgagees or their designated third-party service providers to electronically transmit appraisal data and reports to FHA prior to loan endorsement. It will make it easier for mortgagees and others to do business with FHA by offering process and technology efficiencies that streamline appraisal data transmission, promote quality up-front appraisal data, and reduce post-endorsement appraisal data corrections.

FHA will not charge a fee to mortgagees for using the EAD portal, bringing the benefits of this electronic technology to FHA mortgagees for free.

#### **Mortgagee Migration Phases**

As announced in its March 26, 2015 [Mortgagee Letter 2015-08](#), mortgagees will be required to use the EAD portal to submit appraisal data to FHA for all case numbers assigned on or after **June 27, 2016**. In order to migrate to the portal before the mandatory use date, mortgagees ***must*** register for one of the available migration phases to be established by FHA, which will:

- Start every 30 days, and be approximately 60 days in duration;
- Allow mortgagees to migrate to the portal at any time within their chosen phase;

- Require a minimal time investment to complete for mortgagees that will be submitting appraisal data directly to the portal via its web-based URL;
- Allow mortgagees to become familiar with the portal and work through data submissions in a live environment, with FHA and vendor support available to help resolve any issues; and
- Begin in October 2015.

### **Pre-Registration Preparation**

FHA currently plans to open its EAD registration capability in its FHA Connection (FHAC) system in August 2015. To begin preparing for registration and migration, mortgagees are strongly encouraged to review the following EAD portal training resources as part of their pre-migration preparation and decision making:

- New, pre-recorded, self-paced training accessible from FHA's [SF Archived Webinars](#) web page:
  - FHA Training for Lender Users: [100 – FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
  - FHA Training for Lender Administrators: [101 – FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
- Fact sheets and user guides available on the [EAD Resources](#) web pages:
  - [FHA EAD Lender Admin Guide](#) and [FHA EAD General User Guide](#)
  - Revised [EAD Hard Stop Checks and Error Messages](#) fact sheet
  - [EAD Overview](#), [EAD Administrator Role](#), and [EAD Data Formats and Forms](#) fact sheets.

**FHA strongly encourages mortgagees to sign up for the earliest possible migration phase available**, when the registration capability is available in FHAC. By migrating to portal use in an early phase, a mortgagee will:

- Have more time to work within the EAD portal to ensure that their systems, data flow, and operational processes map to portal requirements before the mandatory use date;
- Have a longer time period to fully operationalize key process components, such as setting up designated third-party service providers or establishing business unit hierarchies within the system; and
- Benefit sooner from appraisal submission and processing time savings built into the EAD portal functionality, such as pre-population of data from the portal to FHAC's Appraisal Logging screen.

### **Quick Links**

- Mortgagee Integration and Migration EAD web page at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead/integration](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead/integration).
- Mortgagee Letter 2015-08 at: <http://portal.hud.gov/hudportal/documents/huddoc?id=15-08ml.pdf>.

### **Resources**

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail the FHA Resource Center at [answers@hud.gov](mailto: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 Information Relay Service at 1-800-877-8339.

## RESOURCE INFORMATION

**FHA INFO Archives:** Visit the [FHA INFO Archives](#) to access FHA INFO messages issued from 2012 to the present.

**Subscribe/Unsubscribe Instructions:** To subscribe to the Single Family FHA INFO mailing list you can use this link: [FHA INFO](#) or send a request by email to: [answers@hud.gov](mailto:answers@hud.gov)  
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**Resource Links:**

<a href="#">Archived Webinars</a>	<a href="#">Foreclosure Assistance</a>
<a href="#">Career Opportunities</a>	<a href="#">Grant Opportunities</a>
<a href="#">Contracting Opportunities</a>	<a href="#">HUD Homes Property Listings</a>
<a href="#">Events &amp; Training</a>	<a href="#">HUD.gov</a>
<a href="#">FHA Forms</a>	<a href="#">Making Home Affordable</a>
<a href="#">FHA Homeownership Centers</a>	<a href="#">Presidentially Declared Disaster Areas</a>
<a href="#">FHA Mortgagee Letters</a>	<a href="#">Visit our Single Family Home Page</a>



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