

FHA INFO #13-46

Distribution Date: August 5, 2013

Training Opportunities

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Webinar Title: How to Manually Underwrite an FHA-insured Mortgage **ACT FAST – THIS WEDNESDAY!**

Date/Time: August 7, 2013 -- 1:30 pm to 3:00 pm Eastern

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.addRegisterEvent&eventId=1825&update=N>

Description: Join us for a timely and informative 90-minute, HUD-sponsored webinar where we will discuss the history and background of manual underwriting, including a review of the circumstances under which a loan file must be manually underwritten and the required steps in the manual underwriting process. Participants will learn what triggers both automatic and discretionary downgrades and the key considerations of manual underwriting. Additionally, participants will learn about documentation requirements and allowable loan parameters.

This webinar is designed for loan officers, processors, brokers, agents and anyone new to FHA, seeking a general overview of FHA/HUD's mission and Single Family insured loan programs.

Special Instructions: Please complete the HUD Registration form, and prior to the Event you will receive another email with log-in instructions.

Webinar Title: FHA Credit Underwriting – Loan Calculations

Date/Time: August 21, 2013 -- 1:30 pm to 3:00 pm, Eastern

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.addRegisterEvent&eventId=1826&update=N>

Description: Join us for a timely and informative 60-minute, HUD-sponsored webinar where we will discuss some of the more difficult situations that arise when underwriting FHA loans and calculating acceptable loan amounts. We will also discuss differences in FHA and conventional loans as well as provide an in-depth review of FHA Mortgage Insurance. We will discuss how to review more challenging FHA credit files and examine some of the more difficult situations that arise when underwriting FHA loans.

This webinar is designed for underwriters, loan officers, processors, brokers, agents and anyone new to FHA who is seeking a basic and general overview of FHA/HUD's mission and Single Family insured loan programs.

Special Instructions: Please complete the HUD Registration form, and prior to the Event you will receive another email with log-in instructions.

FHA Homeownership List Serv Archive Page

FHA Recently began posting prior messages from this Homeownership List Serv on a Departmental web site. Currently the archives include messages from calendar year 2013 and a portion of calendar year 2012. To view messages sent by fhainfo@hud.gov and previously by jerrold.mayer@hud.gov, please visit the following site: <http://bit.ly/FHAInfo>