TO: All FHA-Approved Mortgagees

What’s New

FHA Single Family Housing Policy Handbook: Origination through Post-Closing Overview for Stakeholders-Webinar

It’s here – the Federal Housing Administration’s (FHA) first completed section of the Single Family Housing Policy Handbook (SF Handbook), Origination through Post-Closing/Endorsement for Title II Forward Mortgages (Origination through Post-Closing) published on September 30, 2014 as HUD Handbook 4000.1. FHA consolidated the origination and underwriting policies mortgagees use most into a single document, now accessible from a new SF Handbook web page on HUD.gov. Policies in the section become effective for FHA Case Numbers assigned on and after June 15, 2015*, so stakeholders will want to start reviewing the section, assessing impacts on their processes, and begin planning their implementation.

To assist stakeholders, FHA will host its first briefing session on November 6, 2014. Stakeholders should plan to join this webinar to learn more about using Origination through Post-Closing, which will make it easier to do business with FHA and support greater access to mortgage credit for the full spectrum of FHA borrowers.

SF Handbook: Origination through Post-Closing Overview Webinar

Join FHA senior policy experts in this one-hour webinar. This session is geared toward mortgagees, however all interested stakeholders are welcome:

- Date: November 6, 2014
- Time: 2 PM – 3 PM, ET
- Session Title: SF Handbook-Origination through Post-Closing/Endorsement Section
- Attendees may access the webinar at http://www.visualwebcaster.com/event.asp?id=100804  No password or event ID is needed.
Visit FHA’s Booth at the Mortgage Bankers Association Annual Convention and Expo, October 19-22

Please stop by FHA’s booth in the Exhibit Hall of the Mortgage Bankers Association Annual Convention & Expo 2014. FHA representatives will be happy to speak with you about the SF Handbook, as well as the other initiatives that are part of FHA’s Blueprint for Access strategy to increase the availability of mortgage credit to a greater spectrum of qualified borrowers.

* The Origination through Post-Closing/Endorsement section of this Single Family Handbook is effective for all Case Numbers assigned on or after June 15, 2015, except as follows: FHA published a Federal Register Notice soliciting comment relating to Paragraph (4)(b) and (j) of II.A.8.d.vi.(C) “Streamline Refinances.” Following consideration of comments received in response to this Federal Register Notice, FHA will announce any changes to these provisions and the effective date of those paragraphs.

Quick Links and Resources

- Bookmark the new Single Family Handbook web page.
- Call the FHA Resource Center at 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.
- Email the FHA Resource Center at answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 a.m. to 8:00 p.m., ET, Monday through Friday on all non-Federal holidays.
- Visit our online FAQ site at www.hud.gov/answers.

About the FHA SF Handbook Effort

FHA’s SF Handbook is part of FHA’s effort to enhance access to mortgage credit for the full spectrum of FHA borrowers. The effort to develop a new FHA SF Handbook is a multi-phased initiative to develop and publish a single, comprehensive source for FHA Single Family Housing policy. Origination through Post-Closing/Endorsement for Title II Forward Mortgages is the first completed section of the SF Handbook (HUD Handbook 4000.1), and was posted in draft form for stakeholder feedback in 2013 as Application through Endorsement for Title II Forward Mortgages. Other SF Handbook sections and sub-sections have been, or will be posted for feedback. Stakeholders can find more information on draft SF Handbook sections and sub-sections on FHA’s SF Drafting Table web page.

RESOURCE INFORMATION

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<th>FHA INFO Archives:</th>
<th>Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.</th>
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<td>Have FHA Questions?</td>
<td>For FHA technical support, please search the FHA Frequently Asked Questions site or contact the FHA Resource Center by email at: <a href="mailto:answers@hud.gov">answers@hud.gov</a> or by telephone toll free between 8:00 AM &amp; 8:00 PM ET at: (800) CALLFHA or (800) 225-5342. Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.</td>
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