



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

## NEWS AND UPDATES

### Waivers Issued Today for Two Policies Contained in *Single Family Housing Policy Handbook 4000.1*

Today, the Federal Housing Administration (FHA) issued the following temporary waivers for two policies contained in the *Single Family Housing Policy Handbook 4000.1* (SF Handbook):

- A temporary partial waiver associated with the requirements contained in the SF Handbook related to required paragraphs in the model mortgage notes that mortgagees must confirm are contained in the security instrument. The waiver covers portions of the SF Handbook's Post-Closing/Endorsement Section in subsection II.A.7.b.iv, which reference obsolete paragraphs in the model forms.
- A temporary waiver to its requirements regarding the downgrade to Manual Underwriting as it pertains to the Mortgage Insurance Premium factor delivered through an Automated Underwriting System's feedback certificate on Section 203(k) and Simple Refinance transactions. The waiver covers portions of the SF Handbook's *Underwriting the Borrower Using the TOTAL Mortgage Scorecard* section in subsection II.A.4.iii.(A).(1) and subsection II.A.4.v.

These temporary waivers are effective immediately, and will remain in effect until FHA communicates any changes to their status in the future. Both waivers can be found on the SF Handbook [Supplemental Documents](#) page.

The affected sections will be flagged in the next publication of the SF Handbook.

#### [Quick Links](#)

- View the waivers on the SF Handbook [Supplemental Documents](#) page at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/handbook\\_references](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_references)

## 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

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.														
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.														
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