

## FHA INFO #16-21

March 31, 2016



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

### NEWS AND UPDATES

#### In this Announcement:

- FHA Publishes *Lender Insight* Newsletter — Issue #11
- Updated 203(k) Purchase Program Sample Documents

See below for details.

#### FHA Publishes *Lender Insight* Newsletter — Issue #11

Today, the Federal Housing Administration's (FHA) Office of Single Family Housing published its quarterly [Lender Insight](#) newsletter. Issue #11 includes information on:

- Annual Recertifications;
- Voluntary Withdrawals;
- Quarterly Loan Review Update;
- Test Cases;
- And more.

The objective of *Lender Insight* is to provide lenders with information about what FHA is seeing in recertifications; quarterly loan review updates; and other topics of interest to the lending community. Each issue also contains core information designed to help lenders better understand the trends and policies that affect their business.

The *Lender Insight* newsletter is published online, with current and past versions accessible from the [FHA Lender page](#) on [hud.gov](http://hud.gov), under the "Performance" tab. If you would like to be included on the *FHA INFO* subscriber list, you will be notified when future issues of *Lender Insight* are published – visit the [FHA INFO subscription page](#) to sign up.

## Quick Links

- Access *Lender Insight* Issue #11 as well as past issues of the newsletter at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/SFH\\_Lender\\_Insight](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/SFH_Lender_Insight)
- Sign up for *FHA INFO* notifications at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/FHA\\_INFO\\_subscribe](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe)

## Updated 203(k) Maximum Mortgage Calculation Resource Documents

As part of the [Single Family Housing Policy Handbook 4000.1](#) (SF Handbook) update on March 14, 2016, FHA published revised sample 203(k) Maximum Mortgage Calculation Resource Documents under 203(k) Related Documents on the [203\(k\) Sample Documents](#) web page on HUD.gov.

Due to a technical error, the Limited 203(k) Purchase Program document contained a reference to “Financeable Mortgage Payment Reserves,” which are not applicable to this product. This reference has been removed. Additionally, all of the sample documents will be updated on April 1, 2016 to amend language to help guide the reader through the process steps.

If you previously downloaded these sample documents, please discard them and use the new ones that will be posted on the 203(k) Sample Documents web page. FHA apologizes for any inconvenience this may have caused.

## Quick Links:

- View the online and portable document format (PDF) versions of the SF Handbook at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/hsg](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg)
- View the 203(k) Sample Documents page at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k/sample\\_documents](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/sample_documents)

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