

FHA INFO #16-46

July 20, 2016



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

NEWS AND UPDATES

FHA Publishes *Lender Insight* – Issue #12

Recently, the Federal Housing Administration's (FHA) Office of Single Family Housing published Issue #12 of its quarterly [Lender Insight](#) (dated June 2016) newsletter. Because there has been no measurable improvement to the initial material defect rate over the past eight quarters, this issue of *Lender Insight* primarily focuses on the causes of the high initial unacceptable ratings for the top five mitigated findings.

The objective of *Lender Insight* is to provide lenders with information on what FHA is seeing in its quarterly loan review updates, status summaries, and other topics of interest in 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](#), under the "Performance" tab. An email notice is automatically sent to those who have subscribed to receive email notices from FHA. If you would like to be included on the FHA notification list, including notifications of when future issues of *Lender Insight* are published, visit the [FHA INFO subscription page](#) to subscribe.

Quick Links

- Access *Lender Insight* Issue #12 as well as past issues of the newsletter at:
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

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.

- E-mail the FHA Resource Center at 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

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.		
Subscribe/Unsubscribe Instructions:	<p>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</p> <p>Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov</p> <p style="margin-left: 20px;">aaa@xyz.com bbb@xyz.com ccc@xyz.com</p> <p>To Unsubscribe follow the unsubscribe instructions on that page.</p>		
Resource Links:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters </td> <td style="width: 50%; vertical-align: top;"> Foreclosure Assistance Grant Opportunities HUD Homes Property Listings HUD.gov Making Home Affordable Presidentially Declared Disaster Areas Visit our Single Family Home Page </td> </tr> </table>	Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes Property Listings HUD.gov Making Home Affordable Presidentially Declared Disaster Areas Visit our Single Family Home Page
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