

FHA INFO #17-26

June 16, 2017



TO: All FHA-Approved Mortgagees and Other Interested Parties

TRAINING AND EVENTS

Course Title: FHA Appraisal Training - Kansas City, KS

NEW

Date/Time: Tuesday, July 25, 2017 8:30 AM - 4:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Department of Housing and Urban Development - Kansas City Regional Office
400 State Avenue
Suite 507
Kansas, City, KS 66101

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3120&update=N>

Description: This free, on-site training covers FHA appraisal requirements, including FHA appraisal protocols and updates to FHA appraisal policies as outlined in FHA's *Single Family Housing Policy Handbook* 4000.1. This training will also take an in-depth look at a variety of other appraisal-related topics to include: property acceptability criteria; minimum property requirements; property defects; appraiser responsibilities and requirements; and, much more. Although targeted primarily to appraisers, other industry professionals, including underwriters and processors, will also benefit from attending.

Special Instructions: **Advance registration is required no later than Thursday, July 19, 2017.** Seating is limited and available on a first-come, first-served basis.

This training is being held in a government facility. Be advised that the onsite security screening is like an airport security screening. Attendees must provide a valid, government-issued photo I.D. and course registration confirmation at the guard station. Please allow extra time to go through the screening process. For more information, contact: Tamara Pritchard at DHOC-PSD@hud.gov or (800) CALL-FHA (325-5342).

Course Title: **FHA Underwriting Training – Kansas City, KS**

NEW

Date/Time: Wednesday, July 26, 2017 8:30 AM – 4:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Department of Housing and Urban Development – Kansas City Regional Office
400 State Avenue
Room 507
Kansas City, KS 66101

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3123&update=N>

Description: This free, on-site training will provide an overview of FHA underwriting procedures and addresses several industry-related frequently asked questions (FAQs) as outlined in FHA's *Single Family Housing Policy Handbook* 4000.1. This training will also take an in-depth look at a variety of other topics, to include: credit, income, and asset (CIA) documentation; manual underwriting; automated underwriting systems (AUS); closing; and more. Although geared toward underwriters, processors, and loan officers, all mortgage professionals can benefit from attending.

Special Instructions: **Advance registration is required no later than Thursday, July 19, 2017.** Seating is limited and available on a first-come, first-served basis.

This training is being held in a government facility. Be advised that the onsite security screening is like an airport security screening. Attendees must provide a valid, government-issued photo I.D. and course registration confirmation at the guard station. Please allow extra time to go through the screening process. For more information, contact: Tamara Pritchard at DHOC-PSD@hud.gov or (800) CALL-FHA (325-5342).

Course Title: **FHA Appraisal Training – Fort Worth, TX**

NEW

Date/Time: Wednesday, August 2, 2017 8:30 AM – 4:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Department of Housing and Urban Development - Ft. Worth Regional Office
801 Cherry Street
Unit #45, Suite 2500
Ft. Worth, TX 76012

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3122&update=N>

Description: This free, on-site training covers FHA appraisal requirements, including FHA appraisal protocols and updates to FHA appraisal policies as outlined in FHA's *Single Family Housing Policy Handbook* 4000.1. This training will also take an in-depth look at a variety of other appraisal-related topics to include: property acceptability criteria; minimum property requirements; property defects; appraiser responsibilities and requirements; and, much more. Although targeted primarily to appraisers, other industry professionals, including underwriters and processors, will also benefit from attending.

This course is approved by the state of Texas for seven hours of Continuing Education Units (CEUs) for licensed appraisers. You must stay for the entire course to receive the CEU credits.

Special Instructions: **Registration is required no later than Thursday, July 26, 2017.** Seating is limited and available on a first-come, first-served basis.

This training is being held in a government facility. Be advised that the onsite security screening is like an airport security screening. Attendees must provide a valid, government-issued photo I.D. and course registration confirmation at the guard station. Please allow extra time to go through the screening process. For more information, contact: Tamara Pritchard at: DHOC-PSD@hud.gov or (800) CALL-FHA (325-5342).

Course Title: **FHA Underwriting Training – Fort Worth, TX**
NEW

Date/Time: Thursday, August 3, 2017 8:30 AM – 4:00 PM (Central)
Check-in begins 30 minutes before the start of the session.

Event Location: Department of Housing and Urban Development - Ft. Worth Regional Office
801 Cherry Street
Unit #45, Suite 2500
Fort Worth, TX 76102

Jurisdictional Host: Denver Homeownership Center

Registration Link: <http://www.hud.gov/emarc/index.cfm?fuseaction=emar.registerEvent&eventId=3121&update=N>

Description: This free, on-site training will provide an overview of FHA underwriting procedures and addresses several industry-related frequently asked questions (FAQs) as outlined in FHA's *Single Family Housing Policy Handbook* 4000.1. This training will also take an in-depth look at a variety of other topics, to include: credit, income, and asset (CIA) documentation; manual underwriting; automated underwriting systems (AUS); closing; and more. Although geared toward underwriters, processors, and loan officers, all mortgage professionals can benefit from attending.

Special Instructions: **Advance registration is required no later than Thursday, July 26, 2017.** Seating is limited and available on a first-come, first-served basis.

This training is being held in a government facility. Be advised that the onsite security screening is like an airport security screening. Attendees must provide a valid, government-issued photo I.D. and course registration confirmation at the guard station. Please allow extra time to go through the

screening process. For more information, contact: Tamara Pritchard at: DHOC-PSD@hud.gov or (800) CALL-FHA (325-5342).

Webinar Title: **Webinar I: Overview HUD Early Delinquency Activities and Loss Mitigation Programs**

NEW

Date/Time: Wednesday, June 21, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional National Servicing Center

Host:

Registration Link: <https://attendee.gotowebinar.com/register/4661335948572915714>

Description: Representatives from the Federal Housing Administration (FHA) will provide an overview of FHA-approved servicer requirements to include: early delinquency activity; timelines; general loss mitigation; evaluation of the borrower's financial condition; and collection best practices.

Special Instructions: This webinar is open to all FHA-approved servicers and housing counselors. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar II.1: HUD Loss Mitigation – Option Priority Waterfall, Forbearance Plans, and Special Forbearance Option**

NEW

Date/Time: Wednesday, June 28, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional National Servicing Center

Host:

Registration Link: <https://attendee.gotowebinar.com/register/3444205163927345410>

Description: Representatives from the Federal Housing Administration (FHA) will review FHA's option priority waterfall and the process steps to be followed when evaluating owner-occupant borrowers for home retention options. This webinar also covers guidance on the use of informal and formal forbearance repayment plans; how to review, qualify, and process the special forbearance unemployment home retention option; and the actions required to comply with HUD guidance as outlined in the *Single Family Housing Policy Handbook* 4000.1.

Special Instructions: This webinar is open to all FHA-approved servicers and housing counselors. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar II.2: HUD Loss Mitigation – FHA HAMP Option**

NEW

Date/Time: Wednesday, July 12, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/6266058875661070850>

Link:

Description: Representative from the Federal Housing Administration (FHA) will provide guidance on HUD's FHA-HAMP Loss Mitigation Home Retention Option. Topics include: how to review, qualify, and use the calculations in HUD's loss mitigation option priority waterfall to determine which, if any, FHA-HAMP option is most appropriate; and the actions required to comply with HUD guidance as outlined in the *Single Family Housing Policy Handbook 4000.1*.

Special Instructions: This webinar is open to all FHA-approved servicers and housing counselors. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For more information, please email: stacey.a.brown@hud.gov

Webinar Title: **Webinar III: HUD Loss Mitigation – Home Disposition Options**

NEW

Date/Time: Wednesday, July 19, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/3191015123841364482>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance on FHA's loss mitigation home disposition options: the pre-foreclosure sale program and deed-in-lieu. Topics include: the features and benefits of each loss mitigation home disposition option; how to review, qualify, and process each option; and the actions required to comply with HUD as outlined in the *Single Family Housing Policy Handbook 4000.1*.

Special Instructions: This webinar is open to all FHA-approved servicers and housing counselors. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar IV: Neighborhood Watch System – Servicer Tools**

NEW

Date/Time: Wednesday, July 26, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/8701106595766420994>

Description: Representatives from the Federal Housing Administration (FHA) will provide an overview of how FHA-approved servicers can utilize HUD's Neighborhood Watch system. Topics include: system access; servicing reports available; and how to utilize the case detail information available in Neighborhood Watch with the Loss Mitigation review process.

Special Instructions: This webinar is open to all FHA-approved servicers and housing counselors. A valid company email address and the FHA 5-digit lender and/or agency ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar V.1: SFDMS – Reporting Basics**

NEW

Date/Time: Wednesday, August 2, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/6546349678348877314>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance to FHA-approved servicers covering the basics of reporting information on defaulted FHA loans to HUD through the Single Family Default Monitoring System (SFDMS). Topics include: deadlines; Electronic Data Interchange (EDI) files vs. manual reporting; and reporting resources.

Special Instructions: This webinar will focus exclusively on SFDMS reporting requirements and is open to all FHA-approved servicers. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar V.2: SFDMS – Reporting Examples**

NEW

Date/Time: Wednesday, August 9, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional National Servicing Center

Host:

Registration Link: <https://attendee.gotowebinar.com/register/8708207241858833922>

Description: Representatives from the Federal Housing Administration (FHA) will provide FHA-approved servicers with an opportunity to review various default scenarios and the Single Family Default Monitoring System (SFDMS) reporting that should be associated with each one. Examples include: default; loss mitigation; bankruptcy; and foreclosure.

Special Instructions: This webinar will focus exclusively on SFDMS reporting requirements and is open to all FHA-approved servicers. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar V.3: SFDMS – Errors**

NEW

Date/Time: Wednesday, August 16, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional National Servicing Center

Host:

Registration Link: <https://attendee.gotowebinar.com/register/2885884154459428354>

Description: Representatives from the Federal Housing Administration (FHA) will provide FHA-approved servicers the opportunity to review what causes fatal and non-fatal errors in Single Family Default Monitoring System (SFDMS) reporting, and what can be done to prevent or fix the problems. Servicers will also learn how SFDMS reporting affects their Tier Ranking System (TRS) II score.

Special Instructions: This webinar will focus exclusively on SFDMS reporting requirements and is open to all FHA-approved servicers. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **Webinar VI: HUD Extension of Time and Variance Request System (EVARS) Training**

NEW

Date/Time: Wednesday, August 30, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebin.com/register/5770672812255343362>

Description: Representatives from the Federal Housing Administration (FHA) will enhance the lender's understanding of HUD's minimum time requirements for submission of an extension of time request, as well as the lender's understanding of when a variance from HUD's policy is required. Topics to be covered include: types of extensions and variances; events that affect the First Legal Deadline; system access; and how to submit both an Extension of Time Request and Variance.

Special Instructions: This webinar is open to all FHA-approved servicers. A valid company email address and the FHA 5-digit lender ID are required at the time of registration. For more information, email: stacey.a.brown@hud.gov

Webinar Title: **FHA's Claims Without Conveyance of Title (CWCOT)**

NEW

Date/Time: Wednesday, September 13, 2017 2:00 PM - 4:00 PM (Eastern)

Event Location: On-line Webinar - No Fee

Jurisdictional Host: National Servicing Center

Registration Link: <https://attendee.gotowebinar.com/register/556444676771842>

Description: Representatives from the Federal Housing Administration (FHA) will provide guidance on the Claims Without Conveyance of Title (CWCOT) program in which the mortgagee attempts to secure a third-party purchaser for the mortgaged property so that conveyance to HUD is not required in exchange for mortgage insurance benefits. Topics include: how foreclosing on FHA properties may differ from previous guidelines; requirements for appraisals; bidding instructions; and claim requirements. The target audience is FHA-approved mortgagees (foreclosure valuation, claims, and default reporting personnel) and vendors that might be involved (real estate auction vendors and foreclosure attorneys).

Special Instructions: A valid company email address and the FHA 5-digit lender ID are required at the time of registration. (Vendors and attorneys should obtain and enter the FHA 5-digit lender ID from the

mortgagee with whom they are conducting business.) For more information, email: stacey.a.brown@hud.gov

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-CALL-FHA (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:	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 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 aaa@xyz.com bbb@xyz.com ccc@xyz.com To Unsubscribe follow the unsubscribe instructions on that page.														
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