



## NEWS AND UPDATES

**TO: All FHA-Approved Mortgagees  
All FHA Roster Appraisers**

### **FHA Announces Electronic Appraisal Delivery (EAD) Portal Implementation Web-based Platform for Mortgagee Submissions of FHA Appraisal Data and Reports**

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2015-08](#), *Electronic Appraisal Delivery (EAD) Portal for FHA-Insured Single Family Mortgages*. This Mortgagee Letter announces FHA's implementation of its EAD portal, and provides information about the portal and its mandatory use with FHA case numbers assigned **on and after June 27, 2016**. The EAD portal will make it easier to do business with FHA by offering process and technology efficiencies that streamline appraisal data transmission, promote quality up-front appraisal data, and reduce post-endorsement appraisal data corrections.

The EAD portal will allow transmissions to FHA of only those appraisals that comply with FHA's [Single Family Housing Appraisal Report and Data Delivery Guide](#). When submitting an appraisal, the portal provides a confirmation of a successful submission, or information regarding required corrections that may need to be made before resubmitting and transmitting to FHA.

Once an appraisal report is successfully transmitted to FHA via the EAD portal, data sharing between the portal and FHA Connection (FHAC) will allow for the population of certain data fields on the FHAC Appraisal Logging screen. As referenced in the Mortgagee Letter, mortgagees should note:

- Appraisals submitted through the EAD portal remain subject to a review for compliance with FHA appraisal requirements.
- Mortgagees remain responsible for proper underwriting of the appraisal and for ensuring the property meets FHA's minimum property requirements and standards for serving as security for the FHA-insured mortgage.
- The appraiser remains accountable for appraisal quality, credibility, and compliance with FHA appraisal requirements.

When an individual appraisal is submitted—whether through the EAD portal or through the existing process until the mandatory effective date—the appraisal submitted becomes the appraisal of record.

FHA will incorporate the EAD portal into the [Single Family Housing Policy Handbook](#) (SF Handbook; HUD Handbook 4000.1) in the future. The SF Handbook page changes are available on FHA's SF Handbook [web page](#).

### **Mortgagee Migration**

FHA will provide additional details about the mortgagee registration and migration process in the future. To begin preparing for migration, mortgagees should review the content on FHA's new [EAD Portal Resources](#) web pages. These resources web pages contain specific details on the portal's functionality, user guides, fact sheets, and other information that mortgagees should access to understand and begin planning for implementation.

### **Industry Briefing Conference Call**

Join senior FHA policy experts for the following conference call briefing session that will cover the contents of Mortgagee Letter 2015-08 and FHA's future plans for mortgagee migration to the EAD portal:

- **Date:** April 7, 2015
- **Time:** 2:00 PM - 3:00 PM (Eastern)
- **Title:** Electronic Appraisal Delivery Portal Overview
- **Dial-in Number:** (866) 254-5938
- **Participant Access Code:** 355942

### **Quick Links**

- View the list of current and past Mortgagee Letters, including today's Mortgagee Letter 2015-08 at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/letters/mortgagee](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee)
- Visit FHA's EAD Portal Resources web pages at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead)

### **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>

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