

FHA INFO #15-38

May 21, 2015



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

NEWS AND UPDATES

In this Announcement:

- The Federal Housing Administration (FHA) Publishes *Federal Register* notice to Solicit Comments on Proposed Revisions to Form HUD 92900-A, *HUD/VA Addendum to Uniform Residential Loan Application*
- Updated Instructions for Title II Forward Model Note and Model Mortgage Documents
- Model Language for Settlement Certification

See below for details.

FHA Publishes *Federal Register* Notice to Solicit Comments on Proposed Revision to Form HUD 92900-A

On May 15, 2015, the Department of Housing and Urban Development (HUD) published *Federal Register* notice [Docket No. FR-5835-N-06](#): *Application for FHA Insured Mortgages*, which provides a 60-day comment period on proposed revisions to the form HUD 92900-A, *HUD/VA Addendum to Uniform Residential Loan Application*. Public comments are due by July 14, 2015. Proposed revisions to language in the form include, but are not limited to, changes to achieve the following:

- Differentiate between initial and final Uniform Residential Loan Application;
- Revise mortgagee certification on debarment and suspension to be loan specific;
- Remove references to Handbooks no longer in use by Single Family Housing;
- Update language regarding acceptable sources of funds;
- Provide current non-discrimination language;
- Update terminology to reflect new Handbook 4000.1.

Mortgagees and other interested parties may also view a draft of the formatted proposed revisions on FHA's [Single Family Drafting Table](#) web page. However, all comments on the proposed revisions must be submitted using the instructions found in the *Federal Register* notice.

[Quick Links](#)

- View the *Federal Register* notice announcing the public comment period for draft revised language for form HUD 92900-A: <http://www.gpo.gov/fdsys/pkg/FR-2015-05-15/pdf/2015-11807.pdf>
- View a draft sample of the formatted changes at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/SFH_policy_drafts

Revised Instructions for Title II Forward Model Note and Mortgage

Today, the Federal Housing Administration (FHA) posted revised instructions for mortgagees to use when preparing a Title II Forward Note and Forward Mortgage. The new documents, [Instructions for Model Mortgages](#) and [Instructions for Model Notes](#) are available on the [Single Family Mortgages Model Documents](#) web page. Additionally, to correspond with requirements contained in the *Single Family Housing Policy Handbook* (SF Handbook; HUD Handbook 4000.1) concerning the pre-closing review of the model documents, FHA is waiving the requirement in Section II.A.7.b.iv to verify the inclusion of specific numbered paragraphs provided the model mortgage is obtained in compliance with FHA's instructions.

[Quick Links](#)

- View the model mortgage documents instructions at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/model_documents
- View FHA INFO 15-01 dated January 7, 2015: *Changes to SF Revised Forms and Model Mortgage Documents* at:
http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_FHA_INFO_15-01.pdf

Model Language for Settlement Certification

As originally announced with the publication of the *Single Family Housing Policy Handbook* (SF Handbook; HUD Handbook 4000.1) on March 18, 2015, FHA has updated the [Settlement Certification](#) model language document, formerly known as the Addendum to HUD-1 Settlement Statement, to conform with the future replacement of the Settlement Certification form. The revised model document is also available on the [Single Family Mortgages Model Documents](#) web page.

Mortgagees **must** begin using the model language in the Settlement Certification for FHA-insured Title II forward mortgages closed on or after August 1, 2015. This date coincides with the implementation of the Truth in Lending Act (TILA)-Real Estate Settlement Procedures Act (RESPA) Integrated Disclosure, which will replace the HUD-1 form. Mortgagees should continue using the Addendum to the HUD-1 published in Mortgagee Letter 2010-39 for all Home Equity Conversion Mortgages (HECMs).

[Quick Links](#)

- View the revised Settlement Certification model mortgage documents at:
http://portal.hud.gov/hudportal/documents/huddoc?id=settlement_certification.pdf

[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 Information 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="padding-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="vertical-align: top; width: 50%;"> Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgage Letters </td> <td style="vertical-align: top; width: 50%;"> 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 Mortgage 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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