

FHA INFO #16-37

June 16, 2016



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

NEWS AND UPDATES

In this Announcement:

- Final Notification: 10 Days Remaining Before Electronic Appraisal Delivery Portal Mandatory Use Date
- Upcoming *Single Family Housing Policy Handbook* 4000.1 Effective Dates

See below for details.

Final Notification: 10 Days Remaining Before Electronic Appraisal Delivery Portal Mandatory Use Date

Federal Housing Administration (FHA)-approved mortgagees have only 10 calendar days left before the Electronic Appraisal Delivery (EAD) portal's June 27, 2016, mandatory use date. On this date, all mortgagees must begin submitting **all** appraisals through the EAD portal **for all originations** with case numbers assigned **on or after June 27**. To avoid potential disruption in case processing, **mortgagees who have not yet done so should finalize the transition to full use of the EAD portal for appraisal submissions to FHA.**

On or after the June 27 mandatory use date, mortgagees **will no longer be able to:**

- Use both the EAD portal and other appraisal submission methods concurrently for originations;
- Submit appraisals for originations with case numbers assigned on or after June 27 to FHA through any method other than the EAD portal; and
- Access the Appraisal Logging Screen in FHA Connection (FHAC) prior to submission of an appraisal through the EAD portal for case numbers assigned on or after June 27.

New Warning Message in FHAC Will Support EAD Portal Appraisal Submissions

To further support mandatory use of the EAD portal, on June 30, FHA will implement a new warning message in FHAC's Case Number Assignment screen that will remind mortgagees that they must upload appraisals through the EAD portal. This message will appear for all cases requiring appraisal submissions through the EAD portal with case numbers assigned on or after June 27.

Check Out the FHA Resource Center's Online EAD Portal FAQs

Have questions about using the EAD portal? Check out the FHA Resource Center's online, searchable [Frequently Asked Questions \(FAQ\)](#) site, recently updated with EAD portal FAQs. Available 24/7, the FAQ site should be your first stop for EAD portal answers.

Quick Links

- Get information, user guides, fact sheets, and more on [FHA's EAD Portal Information Page](#) at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead
- View FHA's pre-recorded EAD portal webcast training modules:
 - [FHA Training for Lender Users: 100–FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
 - [FHA Training for Lender Administrators: 101–FHA Electronic Appraisal Delivery \(EAD\) Portal](#)
 - [Electronic Appraisal Delivery \(EAD\) Portal: Direct Integration Service Provider Technical Overview](#)

Upcoming *Single Family Housing Policy Handbook* 4000.1 Effective Dates

As a reminder, the following previously announced *Single Family Housing Policy Handbook* 4000.1 (SF Handbook) policies become effective for case numbers assigned on or after June 30, 2016:

- Revised guidance for mortgagees when calculating student loan obligations for use in a borrower's debt-to-income ratio calculation, as published in [Mortgagee Letter 2016-08](#) on April 13; and
- Changes to policies for other deferred obligations and installment loans as a result of the separation of student loan policies from these subsections, as published in [Mortgagee Letter 2016-08](#).

The changes will be incorporated into the online and portable document format SF Handbook at a future date.

Quick Links

- Review Mortgagee Letter 2016-08 on HUDCLIPS at: <http://portal.hud.gov/hudportal/documents/huddoc?id=16-08ml.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 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.

Resource Links:

<p>Archived Webinars</p> <p>Career Opportunities</p> <p>Contracting Opportunities</p> <p>Events & Training</p> <p>FHA Forms</p> <p>FHA Homeownership Centers</p> <p>FHA Mortgagee Letters</p>	<p>Foreclosure Assistance</p> <p>Grant Opportunities</p> <p>HUD Homes Property Listings</p> <p>HUD.gov</p> <p>Making Home Affordable</p> <p>Presidentially Declared Disaster Areas</p> <p>Visit our Single Family Home Page</p>
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