

FHA INFO #16-38

June 22, 2016



TO: All FHA-Approved Mortgagees

NEWS AND UPDATES

In this Announcement:

- Mortgagee Letter 2016-09 Published Today Announces Elimination of Hard Copy Mailings of *Advice of Payment* and *Title Approval* Letters
- TOTAL Mortgage Scorecard Counsel Type Field Data Reminder

See below for details.

Mortgagee Letter 2016-09 Published Today Announces Elimination of Hard Copy Mailings of *Advice of Payment* and *Title Approval* Letters

Today, the Federal Housing Administration's (FHA) Office of Single Family Housing published Mortgagee Letter 2016-09, [*Delivery of Advice of Payment and Title Approval*](#), which announces the elimination of hard copy mailings of *Advice of Payment* and *Title Approval* letters to holders and servicers, with certain exceptions¹, as the information is available electronically through the FHA Connection (FHAC) system. FHA will discontinue the hard copy mailings on June 28, 2016.

As noted in today's Mortgagee Letter, elimination of the hard copy mailings of the two letters does not change the FHA requirement that the information be maintained by the mortgagee in the mortgagee's Claim Review File. In addition, the Mortgagee Letter contains *Single Family Housing Policy Handbook* 4000.1 (SF Handbook) changes that will supersede sub-sections of the SF Handbook's *Claims and Disposition* section when this section becomes effective on September 30, 2016. The SF Handbook changes noted in the Mortgagee Letter are planned to be incorporated into the SF Handbook in September 2016.

1. Claims processed outside of FHAC (e.g., Hawaiian Home Lands, Indian Lands, and re-conveyance) will continue to receive hard copy, mailed *Advice of Payment* and *Title Approval* letters.

[Quick Links](#)

- View Mortgagee Letter 2016-09 on HUD's Client Information Policy Systems web pages at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

TOTAL Mortgage Scorecard Counsel Type Field Data Change Reminder

On June 11, 2016, the Federal Housing Administration (FHA) implemented technical changes to its Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard. As a reminder, as of June 11, all TOTAL Mortgage Scorecard submissions now require a response in the Counsel Type field.

The two Counsel Type field response options are:

- A = No HUD Approved Counseling; or
- D = HUD Approved Counseling Agency. To determine whether an organization is a HUD-Approved Housing Counseling Agency, please refer to the [“find a counselor”](#) information on HUD.gov.

Blank or “N/A” responses are no longer acceptable values. Automated Underwriting System (AUS) vendors have made accommodations to their systems for this change.

Mortgagees’ accurate responses in this field are critical for allowing HUD to measure its progress toward meeting its goal to increase the number of FHA-insured mortgages with borrowers who are benefitting from housing counseling. This data will also provide valuable insights regarding the role of counseling in FHA programs; its ability to improve outcomes for borrowers; and to strengthen the health of the FHA’s Mutual Mortgage Insurance Fund.

[Quick Links](#)

- Access the SF Handbook in online or portable document format from the SF Handbook Information page at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1
- Visit the “find a counselor” information at: http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

[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:

[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](#)

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