



- I. Doing Business with FHA**
  - A: Lenders and Mortgagees
  - B: Other Participants
- II. Origination through Post-Closing/Endorsement**
  - A: Title II Insured Housing Programs Forward Mortgages
  - B: Title II Insured Housing Programs Reverse Mortgages  
*(On June 30, 2016, this section, previously Section II.C, became Section II.B and will remain a placeholder until publication of the section content).*
  - C: Condominium Project Approvals *(On June 30, 2016, this section, previously Section II.D, became Section II.C and will remain a placeholder until publication of the section content).*
  - D: Appraiser and Property Requirements for Title II Forward and Reverse Mortgages *(On June 30, 2016, this section, previously Section II.B, became Section II.D).*
  - E: Title I Insured Programs
  - F: Appraiser and Property Requirements for Title I
- III. Servicing and Loss Mitigation**
  - A: Title II Insured Housing Programs Forward Mortgages
  - B: Title II Insured Housing Programs Reverse Mortgages
  - C: Title I Insured Programs
- IV. Claims and Disposition**
  - A: Title II Claims
  - B: Title II Disposition
  - C: Title I Claims
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- V. Quality Control, Oversight and Compliance**
  - A: Quality Control of Lenders and Mortgagees
  - B: Quality Control of Other Participants
  - C: Mortgagee Monitoring
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- Appendix 1.0: Mortgage Insurance Premiums
- Appendix 2.0: Analyzing IRS Forms
- Appendix 3.0: Post-Endorsement Fees and Charges by HOC *(Applies to Servicing Only)*
- Appendix 4.0: HUD Schedule of Standard Attorney Fees *(Applies to Servicing Only)*
- Appendix 5.0: First Legal Actions to Initiate Foreclosure and Reasonable Diligence Timeframes *(Applies to Servicing Only)*
- Appendix 6.0: Maximum Property Preservation Allowances and Schedules *(Applies to Servicing Only)*
- Glossary
- Acronyms

Policies for mortgagee and stakeholder eligibility and re-certification.

Policies for everything in the loan manufacturing process, starting with mortgage eligibility and ending with obtaining an FHA insurance endorsement.

Policies and guidance for servicing performing and non-performing loans.

Standards and procedures for the submission of claims for FHA mortgage insurance benefits, and the disposition of properties acquired by HUD as a result of foreclosure.

Policies for pre- and post-closing quality control, FHA oversight of mortgagees and other entities for compliance with FHA policies, and actions FHA may take for failure to meet requirements.

Appendices with supplemental policies, and Glossary and Acronyms sections that apply to the entire SF Handbook.

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 In Progress

