

CASE REINSTATEMENT REQUEST

The information presented is compiled and excerpted from Handbooks and Mortgagee Letters

REFERENCES: ML 2011-10

Date: _____

HOC Directed

TO: answers@hud.gov (Note: In the subject line, place CASE REINSTATEMENT and the FHA Case Number)

FROM: **Lender's Name:** _____
Contact Person: _____
Phone Number: _____
Fax Number: _____

FHA Case Number _____

Request from **Borrowers** will not be processed.

Case Reinstatement Processing

Requests are required to provide the following:

- The lender name, telephone number, email address and contact person.
- Clearly provide the reason for the request to reinstate
- FHA Case Number

Case numbers that were automatic system cancellations will not be re-instated unless:

- The mortgagee provides evidence that the subject loan closed prior to cancellation of the case number. Such evidence includes a HUD-1 Settlement Statement, effective date of the original appraisal.
- The MIP was paid and received by HUD prior to the cancellation date.
- The mortgagee provides evidence that not reinstating the case number causes an undue hardship to the borrower that is unrelated to recent changes to premiums and underwriting requirements.

Note: Obtaining a second appraisal, instead of updating the appraisal in the system, prior to case cancellation, is not a valid cause for case reinstatement. The second appraisal does not extend the life of the case number.

Obtaining a second appraisal after the automatic system cancellation is not a valid reason for reinstatement.

If additional documentation is required, the request will be returned to lender via email.