

TERMINATION OF TELEPHONE ACCESS TO CAIVRS

1. **Purpose.** This circular announces that the Department of Housing and Urban Development (HUD) will discontinue telephone access to the Credit Alert System (CAIVRS) on October 1, 2008. Therefore effective October 1, lenders must obtain CAIVRS information via the Internet.
2. **Background.** CAIVRS is a federal government database of delinquent federal borrowers that allows private lenders acting on the government's behalf to determine if debt to the government exists.
3. **Internet Access for FHA Approved Lenders.** Federal Housing Administration (FHA) approved lenders who are currently accessing CAIVRS via telephone and who have FHA Connection User IDs, should request that their FHA Connection Application Coordinator update their FHA Connection profile to include CAIVRS. FHA approved lenders who do **not** have FHA Connection User IDs, should access the FHA connection at <https://entp.hud.gov/clas/index.cfm>, and select *Registering a New User* to request a User ID and access to CAIVRS.
4. **Internet Access for Non-FHA Participating Lenders.** Non-FHA participating lenders who are currently accessing CAIVRS via the telephone should request online access from <http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs.cfm>, select the *Using CAIVRS* option and bookmark this page as a favorite. Once at the site, select *Registration for Lender User ID* from the main menu and complete all fields. Select *Veterans' Affairs* for the Agency field and enter the first 10 digits of your VA Lender ID. Each non-FHA participating lender must request at least one Application Coordinator ID as well as a Standard User ID for each individual user.
5. **Questions.** Please direct questions about this change or problems encountered with online registration or access to the FHA Resource Center at 1-800-CALL-FHA (1-800-225-5342).
6. **Rescission.** This circular is rescinded January 1, 2010.

By Direction of the Under Secretary for Benefits

Judith A. Caden
Director, Loan Guaranty Service

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