

# Mortgagee Letters

The Department of Housing and Urban Development (HUD) issues FHA Mortgagee Letters to inform lenders about Federal Housing Administration (FHA) operations, policies, procedures, and changes. You can reach HUD's FHA Mortgagee Letters website via the FHA Connection.

**Note:** The FHA Connection does not maintain the Mortgagee Letters website. You may e-mail [hsg-sfsvg@hud.gov](mailto:hsg-sfsvg@hud.gov) with website comments.

This **FHA Connection Guide** training module covers the following material in the following sections:

- [Accessing the HUD FHA Mortgagee Letters Page](#)
- [Retrieving Mortgagee Letters](#)

## Accessing the HUD FHA Mortgagee Letters Page

To reach HUD's Mortgagee Letters website, use the **Mortgagee Letters** links found:

- in the footer of the FHA Connection Welcome page (and on other pages where that common footer appears) (**Figure 1**) (no sign on or authorization is required if accessing from the FHA Connection Welcome page)
- on the **FHA Connection Main Menu** (**Figure 2**) (requires sign on to the FHA Connection)
- on the **Single Family FHA** menu (**Figure 3**) (requires sign on to the FHA Connection)

All of the above links and the direct link listed below go to the FHA Mortgagee Letters page (**Figure 4**) on HUD's public website (no sign on or authorization required):

<http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/index.cfm>.

The FHA Mortgagee Letters website allows you to review/select from the current year's mortgagee letter titles or select from a list of links, year by year, to locate electronic copies of HUD mortgagee letters. Mortgagee letters have been issued since 1934; however the website lists only mortgagee letters from 1976 forward because HUD designates earlier issuances as obsolete.



Figure 1: FHA Connection's Welcome page link to Mortgagee Letters

**FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

▶ <b>Single Family FHA</b>	Provides access to the online business areas used to originate, process, insure and service FHA loans.	▶ MORE
▶ <b>Multifamily FHA</b>	Provides access to MDDR, PASS, and the Web-based eLOCCS system.	▶ MORE
▶ <b>Lender Functions</b>	Provides access to lender-related functions.	▶ MORE

**FHA Connection Resources**

**HUDCLIPS:** The HUD Client Information and Policy System (HUDCLIPS) offers HUD clients free access to HUD's official repository of policies, procedures, announcements, and other materials using full-text online searches.

**Lenders Information:** The Lenders page located on HUD's Internet Web site provides access to information originated and maintained by HUD's Office of Housing on how to become an FHA lender, what FHA lenders need to know, and a comprehensive index of FHA-related information.

**Mortgagee Letters:** The FHA Mortgagee Letters page on HUD's Internet Web site enables you to view online and/or print all mortgagee letters issued since 1976.

HSG/FHA Home Page | HUD Single Family Housing Page  
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 2: FHA Connection Main Menu link to Mortgagee Letters

**FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us

**Single Family FHA**

**Single Family FHA Business Areas**

Single Family Origination	Monday, December 20, 2010
Single Family Servicing	Monday, December 20, 2010
Property Improvement/Manufactured Housing	<b>New</b> Tuesday, February 08, 2011
Lender Approval	Friday, March 05, 2010
Neighborhood Watch	Tuesday, November 16, 2010
Lender Assessment	
Physical Assessment	
Mortgagee Letters	<b>Mortgagee Letters</b>

**Message Boards Updated as of:**

HSG/FHA Home Page | HUD Single Family Housing Page  
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 3: FHA Connection Single Family FHA Business Areas page link to Mortgagee Letters

## Retrieving Mortgagee Letters

You may locate mortgagee letters using:

- **Mortgagee Letter Titles:** Review and select from the current year’s mortgagee letter titles or select a specific year to review that year’s mortgagee letter titles, or
- **Keyword Search:** Search HUD’s mortgagee letter database for a specific topic.

**Note:** A keyword search is sometimes the most effective retrieval method, e.g., if you do not know the year that a mortgagee letter was issued or if you are unsure of the title.

To locate mortgagee letters related to a specific topic using the keyword search, do the following:

1. Enter one or two keywords in the Search Mortgagee Letters box (**Figure 4**) and click Search.

The screenshot shows the 'Mortgagee Letters' page. On the left, there is a list of years from 2010 down to 2000, with 'Previous years:' listed above. A callout box points to the year 2010 with the text: 'Select the year the letter was published and review/select the letter titles'. On the right, there is a 'Search Mortgagee Letters' section with a search input field and a 'Search' button. A callout box points to the search field with the text: 'You may enter a keyword and click Search to search all mortgagee letters for a specific topic'. Below these elements is a table of mortgagee letters.

Document Number	Title
11-08	FHA Single Family Insurance Claims Accounts Receivable Subsystem (ARS) Remittances: Pay.gov Implementation
11-07	Elimination of the Master Appraisal Report (MAR)
11-06	Claim Process for FHA Refinances of Borrowers in Negative Equity Positions (ADP Codes 821, 822, 831, or 832)
11-05	Revised Audited Financial Statement Reporting Requirements for Supervised Lenders in Parent-Subsidiary Structures and New Financial Reporting Requirements for Multifamily Mortgagees
11-04	FHA Capture of Nationwide Mortgage Licensing System and Registry (NMLS) Information
11-03	Extension of Temporary Guidance for Condominium Policy
11-02	Quality Control Requirements for Direct Endorsement Lenders
11-01	Home Equity Conversion Mortgage Property Charge Loss Mitigation
	Attachments: -- Model Letter -- Corporate Advance Procedures

Links to the current year’s letters are available on the Mortgagee Letters page

Figure 4: Mortgagee Letters page

- If no information is found based on the entered keyword(s), a message is displayed indicating no matches were found (**Figure 5**). Enter new search criteria as needed or click Search Tips for helpful search suggestions. Entering more than one or two keywords may result in no documents found.

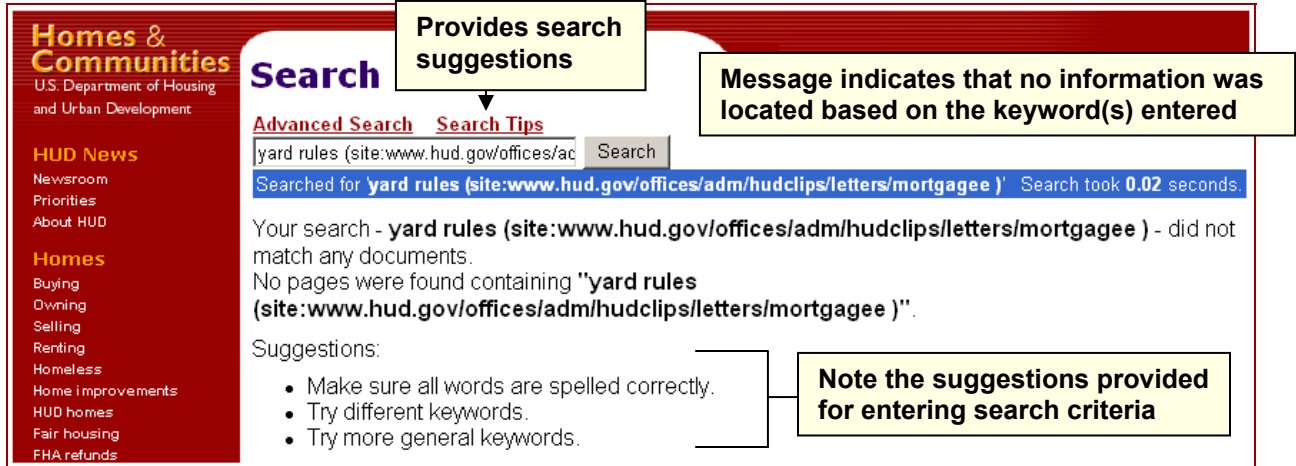


Figure 5: Mortgagee Letters search example with no information found

- If information is found based on the entered keyword(s), the Search page appears with a list of all located mortgagee letters (**Figure 6**). A brief description and link to each mortgagee letter is provided. Links to the mortgagee letters are listed in groups of 10. The total number of letters located is also provided.
- Use **Next>** (located at both the top and bottom of the page) to go to the next consecutive page of the list, or you may go to a specific page by selecting from the page numbers provided at the bottom of the list.
- You may sort the list by date or relevance to the search criteria entered. The default is by relevance.

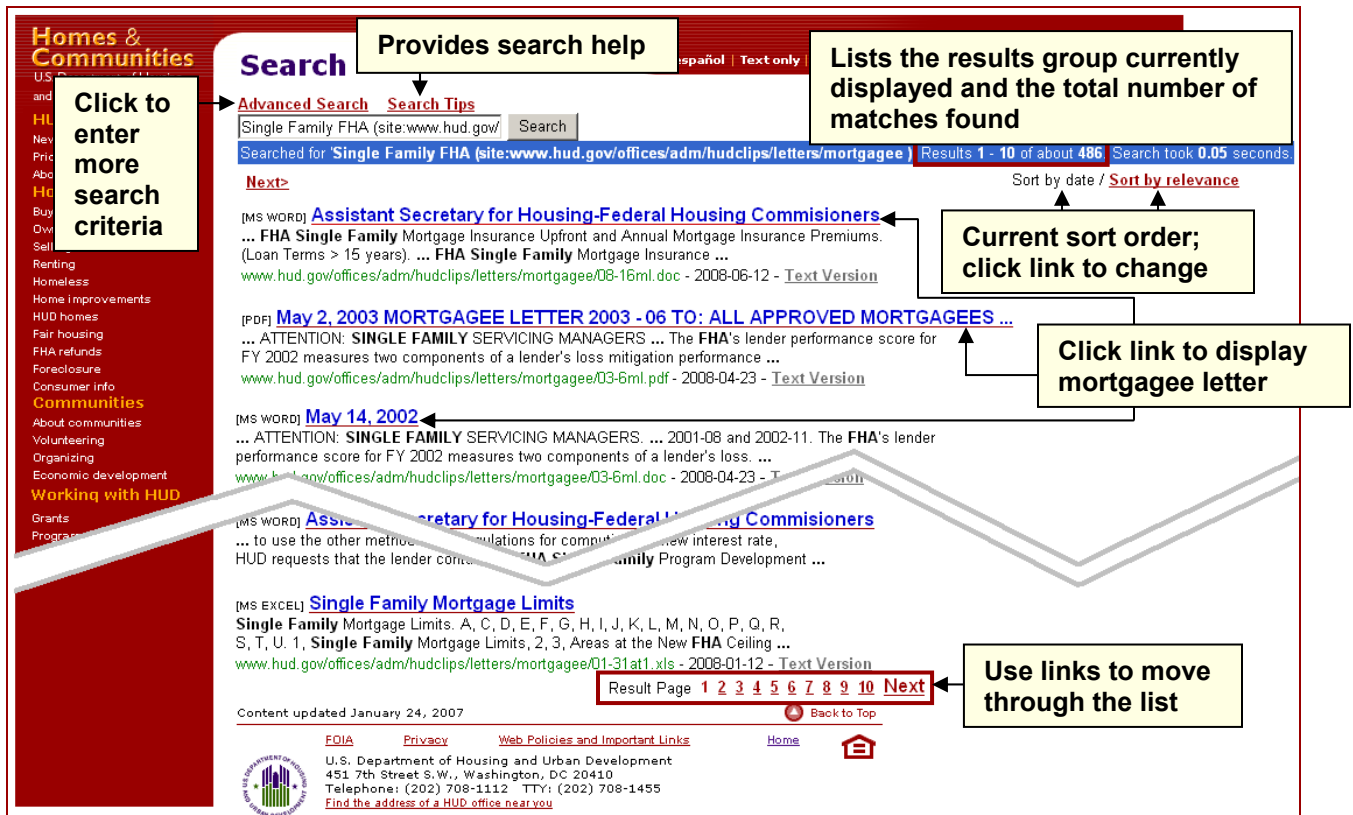
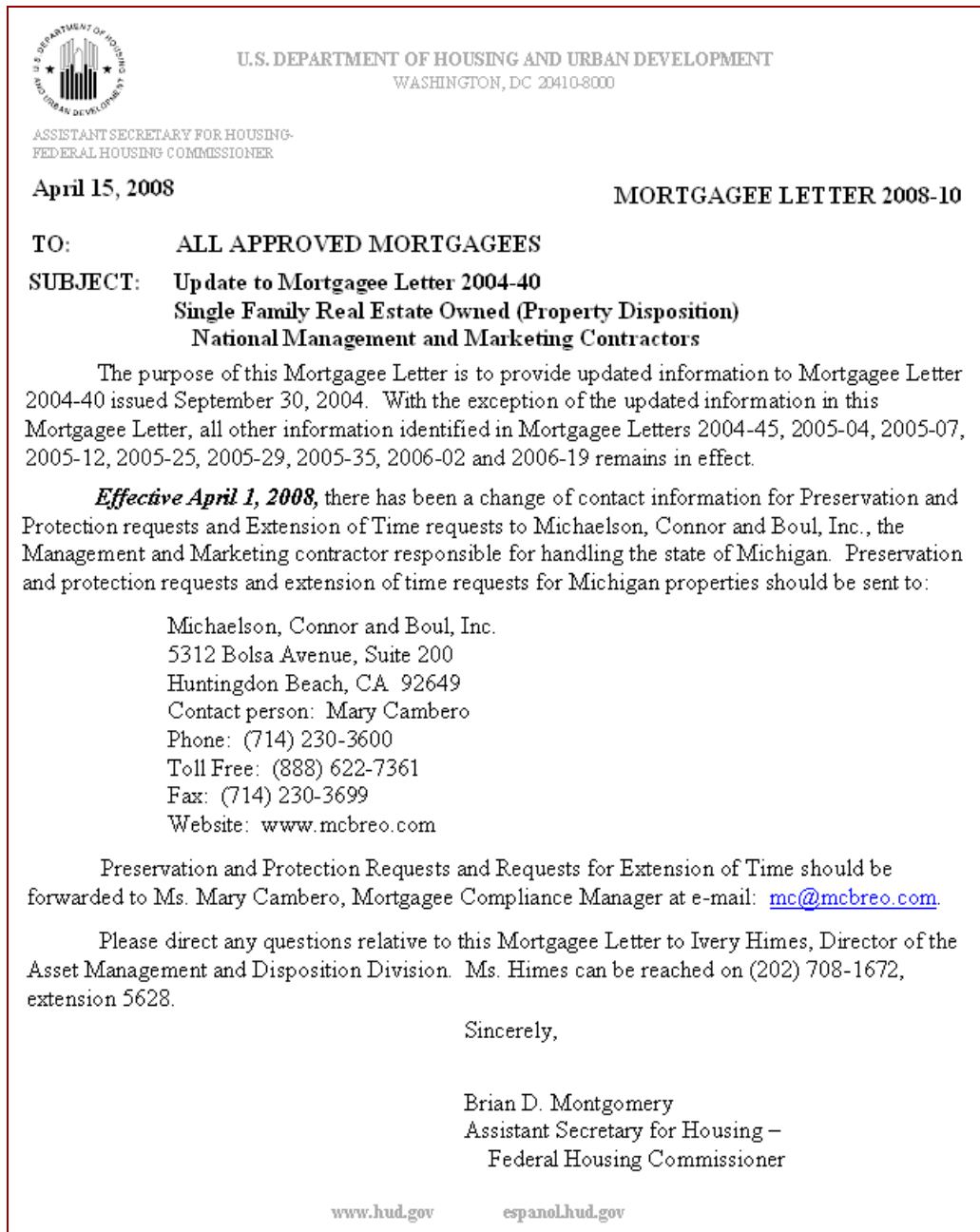


Figure 6: Mortgagee Letters search results sample

**Note:** To further refine your search, you may use the Advanced Search option at the top of the page. This allows you to enter additional criteria and search within the retrieved list. You may also obtain additional search suggestions by selecting the Search Tips link at the top of the page.

6. Click a mortgagee letter link to view any of the located letters (**Figure 7**).



**Figure 7: Mortgagee Letter sample**