Underwriter Registry

HUD requires that lenders use an FHA-registered underwriter to review and certify mortgage origination documents for compliance with the requirements of the FHA's mortgage insurance program. Use **Underwriter Registry** to add, change, terminate, or reinstate underwriters registered with the FHA. When registering a new underwriter, the underwriter is assigned an ID by the FHA that remains associated with the individual throughout his/her tenure as a direct endorsement (DE) underwriter, no matter what lender is his/her employer. The underwriter name, address, and employment information may be changed (but *not* underwriter ID or SSN). You may terminate an underwriter when the underwriter leaves your employ and/or reinstate a previously terminated underwriter. To learn how, refer to the following sections:

- Accessing Underwriter Registry
- Adding an Underwriter
- Changing Underwriter Information
- Terminating an Underwriter
- Reinstating an Underwriter

Accessing Underwriter Registry

After sign on, follow the menu path: Single Family FHA > Single Family Origination > FHA Approval Lists > Underwriter Registry (the FHA Connection menu path appears in the red bar at the top of each function page (just like the one at the top of each page of this guide)).

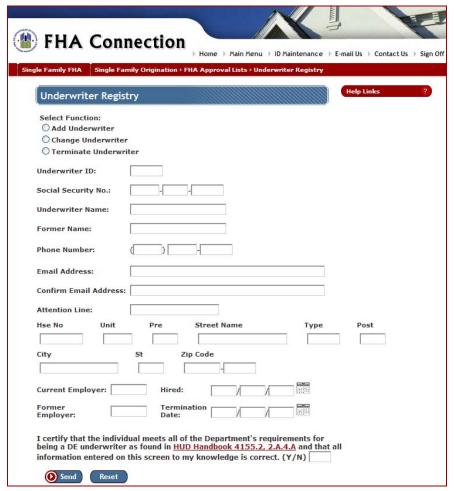


Figure 1: Underwriter Registry page

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Notes:

- If the Social Security Number is incorrect, contact the FHA Resource Center at 800-CALLFHA (800-225-5342) for assistance.
- You must select one of the functions, *Add*, *Change*, or *Terminate*, to successfully process the transaction; otherwise, an error message displays.

Adding an Underwriter

To register a new underwriter in HUD's system, complete the following:

- 1. On the Underwriter Registry page, select Add Underwriter from the Select Function list.
- 2. Complete the underwriter data including name (in Last Name, First Name format), address, e-mail address, and employment information.
- 3. Click Send . A confirmation message appears with the new underwriter ID. Record the number for future reference.

Changing Underwriter Information

To update, correct, or otherwise change an underwriter record, complete the following:

- 1. On the Underwriter Registry page, select Change Underwriter from the Select Function list.
- 2. Update the pertinent underwriter information. The **Underwriter ID**, **Social Security Number**, and the underwriter certification statement (type Y in the box following the certification statement) are required entries.
- Click Send . A confirmation message appears.

Terminating an Underwriter

An underwriter should be "terminated" in HUD's system when he/she is no longer employed by your lending institution. To terminate an underwriter, complete the following:

- 1. On the Underwriter Registry page, select *Terminate Underwriter* from the **Select Function** list.
- 2. The **Underwriter ID**, **Social Security Number**, and the underwriter certification statement (with *Y* entered in the box following the certification statement) are required entries.
- 3. Click Send . A confirmation message appears. The underwriter ID is no longer active, but the underwriter remains in the database and can be reinstated.

Reinstating an Underwriter

Once an underwriter has been terminated, the underwriter ID is inactive, but it remains in the database. A lender may reinstate a previously terminated underwriter by performing the following steps:

- 1. On the Underwriter Registry page, select *Change Underwriter* from the **Select Function** list.
- The Underwriter ID, Social Security Number, Current Employer, Hired [date], and the underwriter certification statement (type Y in the box following the certification statement) are required entries. You may change other information as needed. (See Figure 2: Underwriter Registry -Reinstatement.)
- 3. Click Send . A confirmation message appears. The underwriter ID is now active and on record as employed by the Current Employer (lender ID).

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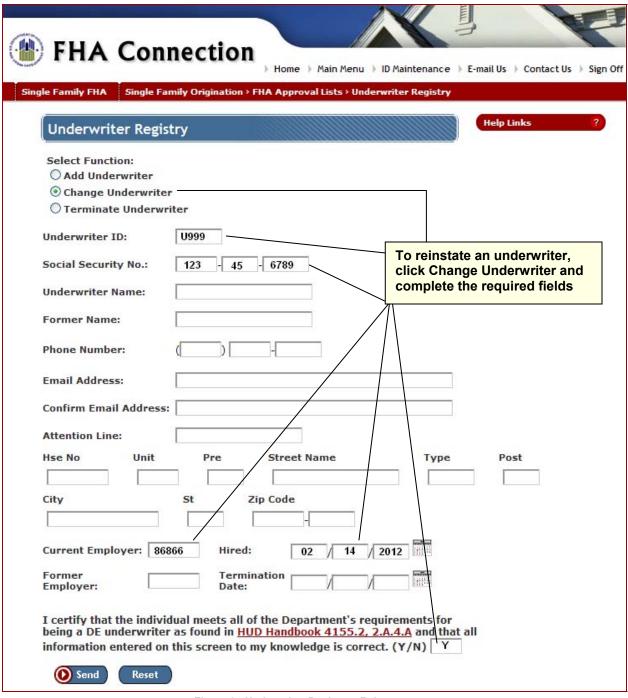


Figure 2: Underwriter Registry - Reinstatement

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