

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.

Notes

- The FHA Connection does not maintain the Mortgagee Letters website. You may e-mail comments regarding the Mortgagee Letters website to: hsg-sfsvg@hud.gov
- Several previously published mortgagee letters have been subsequently superseded by policy included in the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1)

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

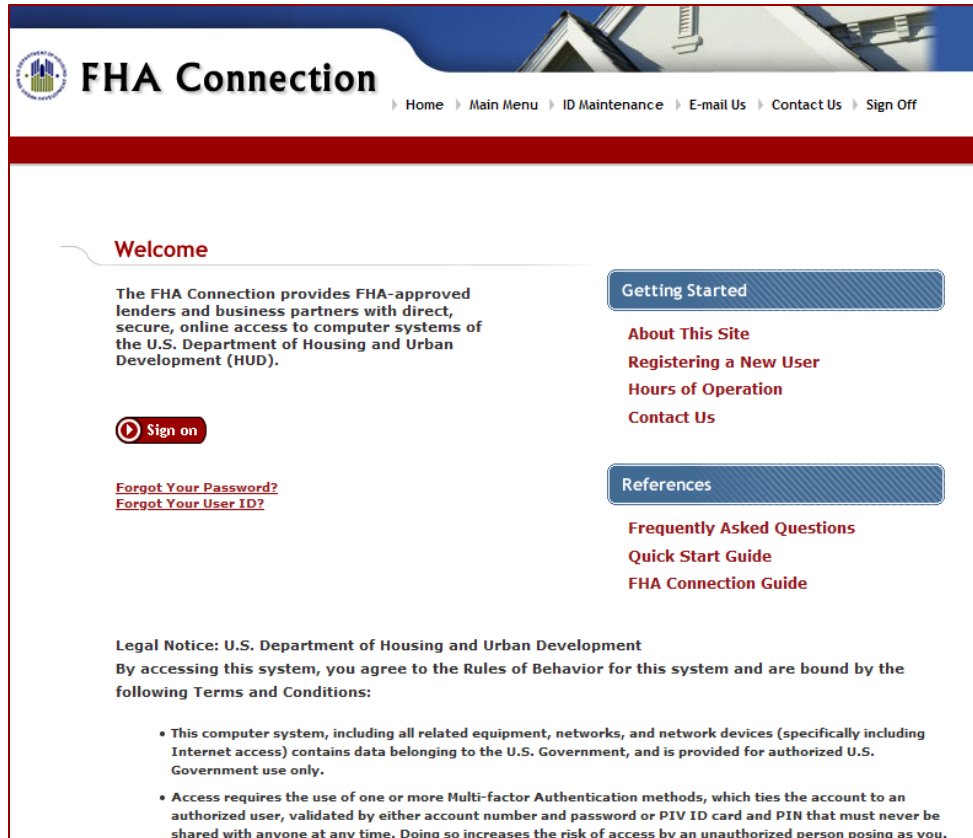
To reach HUD's Mortgagee Letters website, use the **Mortgagee Letters** links found:

- 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 the above noted references 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):

https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee.

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.



[HSG/FHA Home Page](#) | [HUD Single Family Housing Page](#)
[HUD Multifamily Housing Page](#) | [HUDCLIPS](#) | [Lenders Information](#) | [Mortgagee Letters](#)
[HUD Single Family Housing Policy Handbook 4000.1](#)

Mortgagee Letters

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



Mortgagee Letters

[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

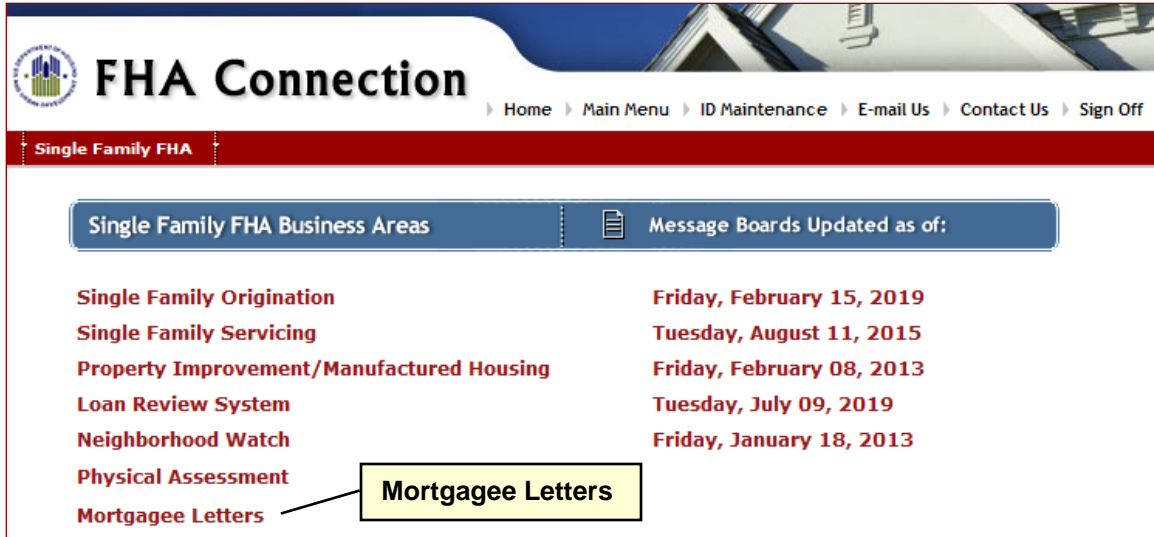


Figure 3: FHA Connection Single Family FHA Business Areas page link to Mortgage Letters

Retrieving Mortgage Letters

You may locate mortgagee letters by selecting from the current year’s mortgagee letter titles or select a specific year to review that year’s mortgagee letter titles (see Figure 4).

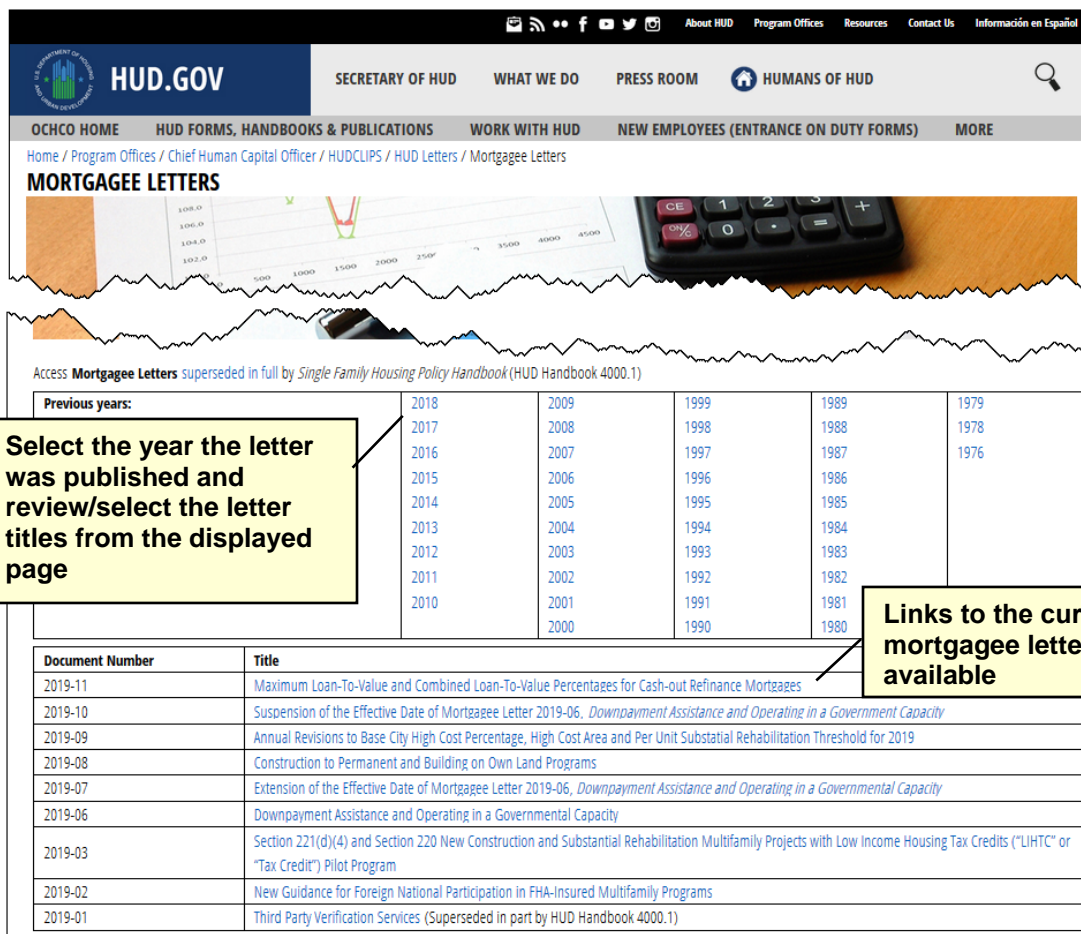


Figure 4: Mortgage Letters page

Click the mortgagee letter link to view a located letter (Figure 5).


 <p>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT WASHINGTON, DC 20410-8000</p> <p>ASSISTANT SECRETARY FOR HOUSING- FEDERAL HOUSING COMMISSIONER</p>	
Date: April 18, 2019	
To: All FHA-Approved Mortgagees All Direct Endorsement Underwriters All FHA Roster Appraisers All FHA-Approved 203(k) Consultants All HUD-Approved Housing Counselors All HUD-Approved Nonprofit Organizations All Governmental Entity Participants All Real Estate Brokers All Closing Agents	
Mortgagee Letter 19-06	
Subject	Downpayment Assistance and Operating in a Governmental Capacity
Purpose	The purpose of this Mortgagee Letter is to clarify documentation requirements that FHA-approved Mortgagees must satisfy when originating a mortgage for a Borrower using funds from another person or entity to satisfy a portion or all of the Minimum Required Investment (MRI), including specific documentation that adequately demonstrates the existing requirement that Governmental Entities are operating in their governmental capacity when providing downpayment assistance pursuant to the December 5, 2012 Interpretive Rule.
Effective Date	This guidance is effective for case numbers assigned on or after April 18, 2019, and will be incorporated into a forthcoming update of the HUD Single Family Housing Policy Handbook 4000.1 (Handbook 4000.1).
Public Feedback	We welcome feedback from all interested parties. To provide feedback on this policy document, please send comments to the FHA Resource Center at answers@hud.gov .

Figure 5: Mortgagee Letter (partial letter sample)