

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- Several previously published mortgagee letters have been subsequently superseded by policy included in the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1)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 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):

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.

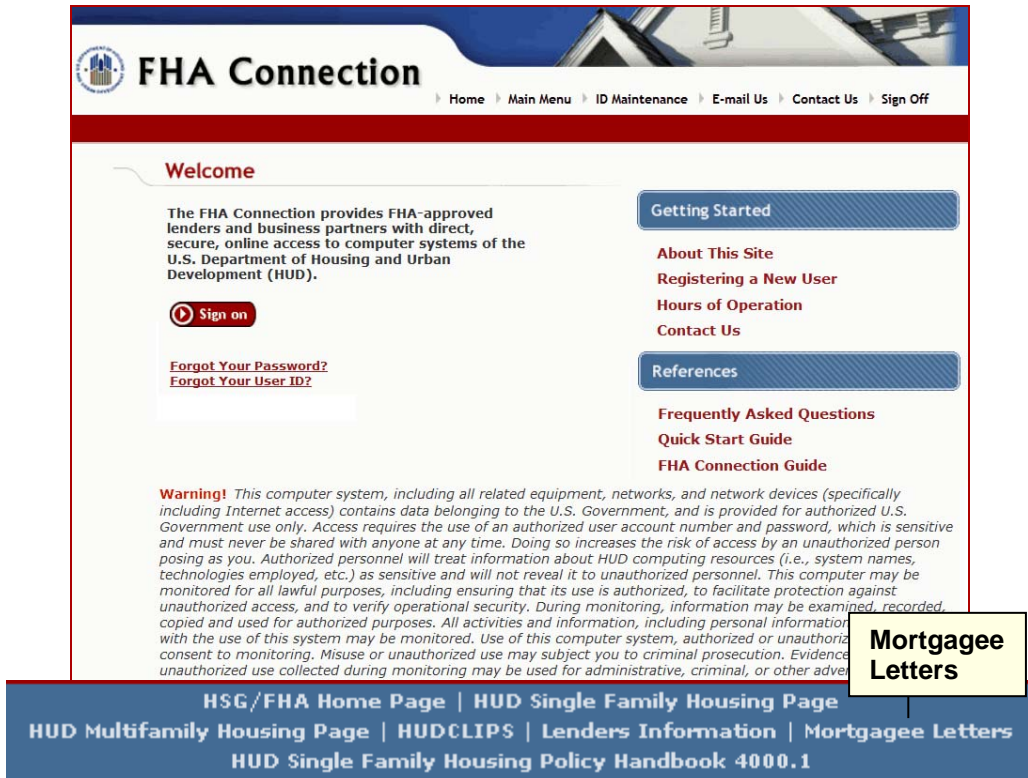


Figure 1: FHA Connection's Welcome page link to Mortgagee Letters

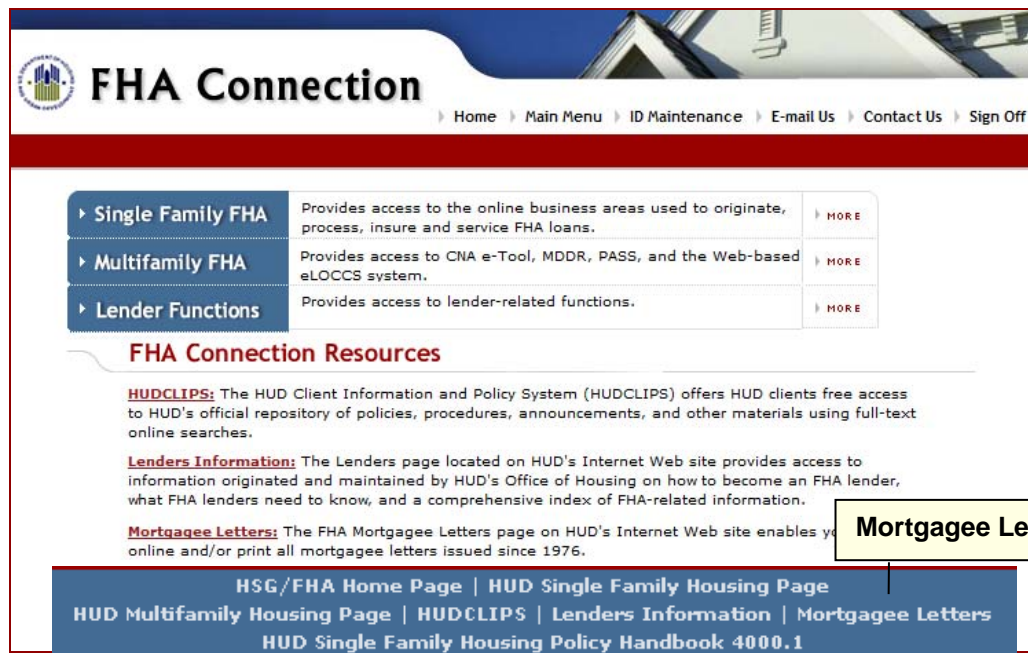


Figure 2: FHA Connection Main Menu link to Mortgagee Letters



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**).

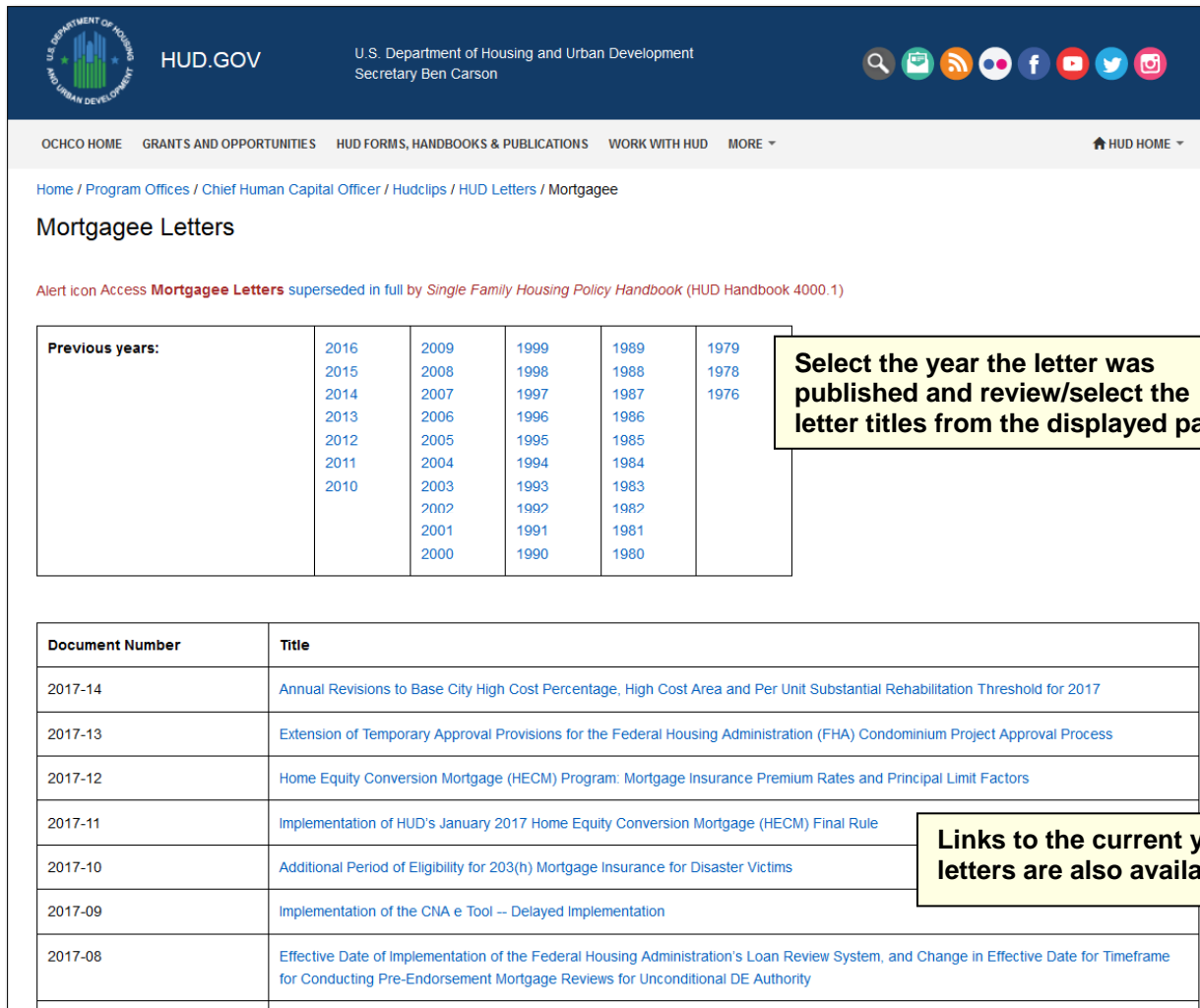


Figure 4: Mortgage Letters page

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


	U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
	WASHINGTON, DC 20410-8000
	ASSISTANT SECRETARY FOR HOUSING- FEDERAL HOUSING COMMISSIONER
Date:	April 30, 2015
To:	All Approved Mortgagees
Mortgagee Letter 2015-12	
Subject	Mortgagee Optional Election Assignment for Home Equity Conversion Mortgages (HECMs) with FHA Case Number assigned prior to August 4, 2014 - Rescission.
Purpose	This Mortgagee Letter immediately rescinds Mortgagee Letter 2015-03.
Effective Date	This Mortgagee Letter is effective immediately.
Questions	Any questions regarding this Mortgagee Letter should be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at (800) 877-8339. For additional information on this Mortgagee Letter, please visit www.hud.gov/answers .
Signature	<hr/> Edward L. Golding Principal Deputy Assistant Secretary for Housing

Figure 5: Mortgagee Letter