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- Several previously published mortgagee letters have been subsequently superseded by policy included in the FHA Single Family Housing Policy Handbook (Handbook 4000.1)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.
Figure 1: FHA Connection’s Welcome page link to Mortgagee Letters

Figure 2: FHA Connection Main Menu link to Mortgagee Letters

Warning! By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:

- This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only.
- Access requires the use of an authorized user account number and password, which are sensitive and must never be shared with anyone at any time.
- User account numbers are only granted to individuals who possess a valid Social Security Number, which will be collected along with other personally identifiable information (PII), and may be used for any lawful purpose.
Retrieving Mortgagee 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).

Click the mortgagee letter link to view a located letter (Figure 5).
Figure 5: Mortgagee Letter (partial letter sample)