

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- Several previously published mortgagee letters have been subsequently superseded by policy included in the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1)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

The screenshot shows the FHA Connection website interface. At the top, there is a navigation bar with the following links: Home, Main Menu, ID Maintenance, E-mail Us, Contact Us, and Sign Off. The main content area is divided into several sections:

- Welcome:** A introductory text block stating that the FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD). Below this is a "Sign on" button and links for "Forgot Your Password?" and "Forgot Your User ID?".
- Getting Started:** A blue button containing links for "About This Site", "Registering a New User", "Hours of Operation", and "Contact Us".
- References:** A blue button containing links for "Frequently Asked Questions", "Quick Start Guide", and "FHA Connection Guide".
- Warning:** A red text block stating: "Warning! By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:" followed by three bullet points regarding system use, account security, and data collection.
- Footer:** A blue bar with links to "HSG/FHA Home Page", "HUD Single Family Housing Page", "HUD Multifamily Housing Page", "HUDCLIPS", "Lenders Information", "Mortgagee Letters", and "HUD Single Family Housing Policy Handbook 4000.1".

Two callout boxes are present:

- A yellow callout box labeled "Mortgagee Letters" points to the "Mortgagee Letters" link in the footer bar.
- A yellow callout box labeled "Mortgagee Letters" points to the "Mortgagee Letters" link in the "FHA Connection Resources" section.

The "FHA Connection Resources" section includes:

- 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.

At the bottom of the page, there is a blue bar with the same footer links as seen in the first screenshot.

Figure 2: FHA Connection Main Menu link to Mortgagee Letters

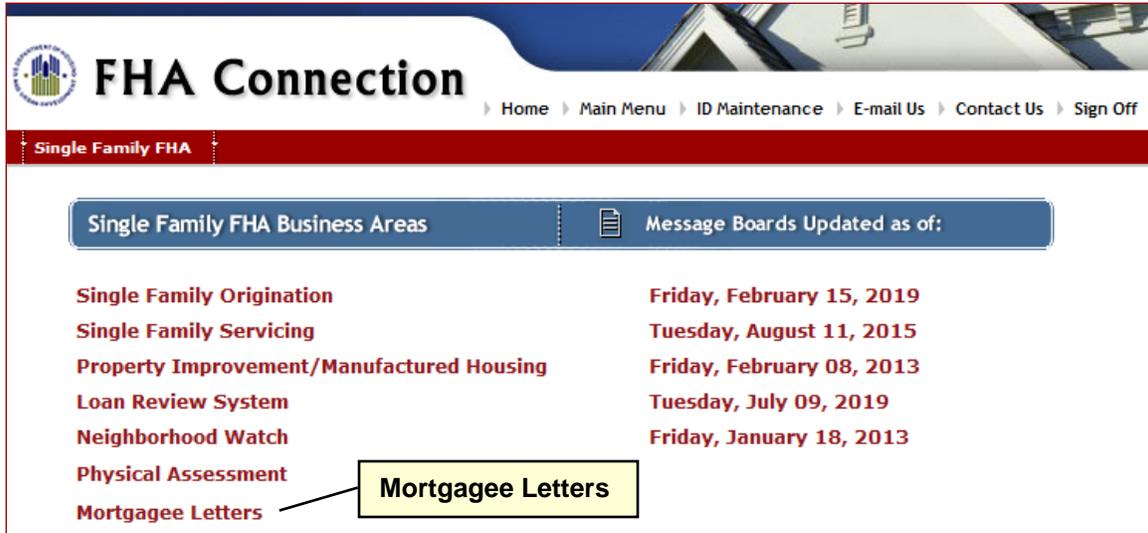


Figure 3: FHA Connection Single Family FHA Business Areas page link to Mortgage Letters

## 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).

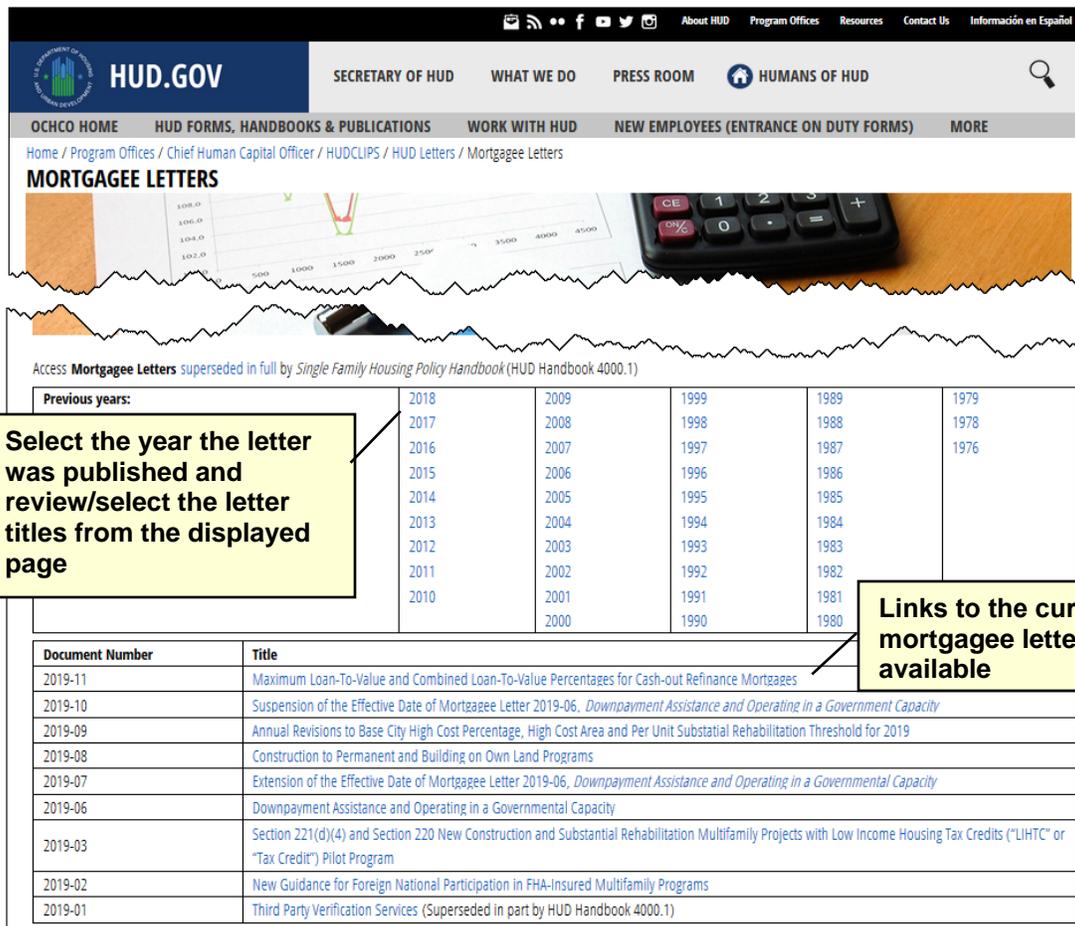


Figure 4: Mortgage Letters page

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>	
<b>Date: April 18, 2019</b>	
<b>To:</b> 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	
<b>Mortgagee Letter 19-06</b>	
<b>Subject</b>	Downpayment Assistance and Operating in a Governmental Capacity
<b>Purpose</b>	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.
<b>Effective Date</b>	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).
<b>Public Feedback</b>	We welcome feedback from all interested parties. To provide feedback on this policy document, please send comments to the FHA Resource Center at <a href="mailto:answers@hud.gov">answers@hud.gov</a> .

Figure 5: Mortgagee Letter (partial letter sample)