# 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, or terminate underwriters registered with the FHA that are employed by your lending institution.

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's name, address, and employment information may be changed but not the underwriter ID or Social Security Number. You may also terminate an underwriter when the underwriter leaves your employ. To learn more, refer to the following sections:

- Accessing Underwriter Registry
- Adding an Underwriter
- Updating Underwriter Information
- Terminating an Underwriter
- Removing and Reinstating an Underwriter

## Accessing Underwriter Registry

After signing on to the FHA Connection, 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)).

IFHA Connection	Home ) Main Menu ) ID Maintenance ) E-mail Us ) Contact Us ) Sign Off Welcome
Single Family FHA Single Family Origination > FH	A Approval Lists > Underwriter Registry
Underwriter Registry Request	Help Links ?
Select Action: Select Type	Click to view options ( <i>pictured</i> below) and select action
Send Reset Add New Underwriter Update Underwriter Employ	yment

Figure 1: Underwriter Registry Request page

If needed, click the HelpLinks ? button at the upper right of the page for **Business Background**, **Steps** for **Processing**, and **Field Descriptions** assistance. Detailed information is provided to help guide you through the Underwriter Registry process.

## Adding an Underwriter

If an underwriter does not have an FHA-issued **Underwriter ID** and has never been on the registry, the lender uses **Underwriter Registry** to add the underwriter to HUD's Underwriter Registry and an **Underwriter ID** is issued. Access **Underwriter Registry** by selecting *Add New Underwriter* from the **Select Action** drop-down list available on the **Underwriter Registry Reguest** page (**Figure 1**). Complete

the **Underwriter Registry** page (**Figure 2**) and click **Send**. If successfully processed, a confirmation message appears with the newly assigned **Underwriter ID**. Record the ID number for future reference.

Underwriter ID: Social Security Number:			r the underwi	riter's	
Underwriter Name:					
Former Name:					
Phone Number:					
Email Address:					
Confirm Email Address:					
Attention Line:					
Hse No Unit	Pre	Street Name	Туре		Post
	٩			Q	
City		State		Zip Co	de
		Select State ~			
		* Employment History	r *		
ID	Name		Hired Date		
Current Employer: 15468				100 X 100	
certify that the individual meets	all of the Depar	ment's requirements for be	ing a DE underwriter a	s found in <u>HUD</u>	Handbook
000.1, I.B.3 and that all information	tion entered on t	nis screen to my knowledge	is correct. (Y/N)	Certify	the under
ok Sand to				meets	HUD's

Figure 2: Underwriter Registry page used to add a new underwriter

## **Updating Underwriter Information**

An underwriter's record of information may be *updated* as needed using **Underwriter Registry Request**. Select *Update Underwriter Employment* from the **Select Action** drop-down list (**Figure 1**) and enter either the FHA-assigned underwriter ID or underwriter's name (**Figure 3**).

Select Action:	Lindate Linderwriter Employment	
Search by:	opade onderwiter employment •	Enter only one either:
	Underwriter ID:	- Underwriter ID, or - Underwriter Name (last name, first name)

Figure 3: Underwriter Registry Request page

Upon locating the underwriter's record of information, enter the changes in **Underwriter Registry** (Figure 4). Below are some basic guidelines regarding making record changes to an existing underwriter's record of information:

A lender may update the record of information of any Active status underwriter currently in its employ. except Underwriter ID and Social Security Number (Figure 4).

Note: Only authorized HUD personnel can update the Social Security Number and/or previous employment history. No edits are allowed by any user to the Underwriter ID.

Underwriter Regi	stry			Help Links	; ?
Underwriter ID:	E222	Neither Social S Number nor Un may be change	Security derwriter ID d by the	Last Update Date:	06/23/2020
Social Security Number:	***_**_****	lender		Last Update ID:	M18888
Underwriter Name:	CUL, CULIN			Registry Date:	01/01/1987
Former Name:					
Phone Number:	(555) 556	-7890		Entor the	undorwritor's
Email Address:	CULVERCUL@BA	NKY.COM		informatio	on to be
Confirm Email Address:	CULVERCUL@BA	NKY.COM		updated	
Attention Line:					
Hse No Unit	Pre	Street Nan	ıe	Туре	Post
100001	E	ENGLEN		٩	<b>Q</b>
City		State		Zip	Code
WICHITA		Kansas	~	672	01
		* Employment	History *		
Terminate Employm	ent? 🗆 Ch	eck box if termin	ating underwrit	er's employm	ent
	ID Nam	e	Hired	l Date	
Current Employer:	11111 BANK	CY BANK	01/0	1/1987	
I certify that the indi found in <u>HUD Handbo</u>	vidual meets a ok 4000.1, I.B.	ll of the Departmer <u>3</u> and that all infor	it's requirements nation entered or	for being a DE u this screen to i	inderwriter as my knowledge
is correct. (Y/N)	Certify the	e underwriter me	ets HUD's requ	irements by e	ntering Y in t
Send Reset	New Red	quest			

 $^{ar{ar{}}}$  Figure 4: Underwriter Registry page used to update the record of an underwriter currently employed by the lender

For a lender that hires an underwriter with an Active or Terminated status who was employed by another lender, the underwriter's record must be updated with new employment information. The new lender must have the FHA-assigned ID of the underwriter. The underwriter's record is located by going to the **Underwriter Registry Request**, selecting Update Underwriter Employment from the Select Action drop-down list (Figure 1) and entering the Underwriter ID of the underwriter (Figure 3).

A blank **Underwriter Registry** page is presented and all required information must be re-entered (Figure 5). The entered Social Security Number (SSN) must match the SSN that HUD has on record for the underwriter. Note that in the Employment History section, the lender is designated as the Current Employer and its underwriter ID is automatically provided. When the entered information is

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successfully processed, the new information overwrites the underwriter's existing information, except **Former Name** if left blank. If the underwriter has an *Active* status, the underwriter's employment record with the former lender/employer is automatically given a **Termination Date** of one day before the **Hired Date** of the **Current Employer** (*prior employment history is not displayed on the lender's page*).

Notes:

- The Email Address and Confirm Email Address fields must always have an e-mail address or an error message is returned. Older underwriter records may be missing this information and must be entered when making changes to the information.
- Only authorized HUD Headquarters personnel can update information for an AUS underwriter (Underwriter ID begins with ZF).

Underwriter Registry	Help Lini	ks ?			
WARNING MUST RE-ENTER UNDERWRITER INFORMATION WHE	N EMPLOYED BY ANOTHER AGENCY	r all the underwriter's information			
Underwriter ID:   AB12     Social Security Number:	The Social Security Number is checked against the current record and must match exactly	Last Update Date: 11/29/2016 Last Update ID: LENDER Registry Date: 11/29/2016			
Hse No Unit Pre	Street Name	Type Post			
City	State Select State ~	Zip Code			
* Employment History * D of lender currently signed on					
Current Employer: 11111 I certify that the individual meets all of the 4000.1, I.B.3 and that all information entere Send Reset New Reg	Department's requirements for being a DE d on this screen to my knowledge is correc	underwriter as found in <u>HUD Handbook</u> ct. (Y/N)			
Send Reset New Req	uest				

Figure 5: Underwriter Registry page used to enter employment information for an underwriter formerly employed by a different lender

## **Terminating an Underwriter**

An underwriter should be *terminated* in HUD's system when he/she is no longer employed by the lending institution. Only the lender listed as the underwriter's **Current Employer** (or authorized HUD personnel) may terminate an underwriter's employment record with the lender.

Using **Underwriter Registry Request**, select *Update Underwriter Employment* from the **Select Action** drop-down list (**Figure 1**). Enter the **Underwriter ID** of the underwriter to be terminated (**Figure 3**). The **Underwriter Registry** page is displayed (**Figure 4**). Click the **Terminate Employment**? box. A pop-up message appears verifying that you want to process the underwriter's termination. Click *OK* to process the termination or *Cancel* to return to the displayed page and make any necessary edits.

		* Employn	nent History *	
Terminate Employme	nt? 🗹			
	ID	Name	Hired Date	
Current Employer:	55555	MORTGAGES MAGNIFIQUE	03/10/2015	
Send Reset	New	Request	Are you sure you want to Terminate Employment? Press either OK or Cancel.	

Figure 6: Employment History section of the Underwriter Registry page with the Terminate Employment pop-up message

Once successfully processed, the underwriter is given a *Terminated* status on HUD's Underwriter Registry and can no longer underwrite FHA-insured mortgages for any lender. However, the underwriter is retained on HUD's Underwriter Registry and can be hired by another lender or rehired by the lender who previously terminated him/her.

#### **Terminated Underwriter Hired by Different Lender**

When the terminated underwriter is hired by another lender, the new lender must process an update to the underwriter's record using **Underwriter Registry** as previously described in **Updating Underwriter Registration** (Figure 5). The new lender is automatically designated as the underwriter's **Current Employer**, the underwriter's status is changed back to *Active* and the underwriter may underwrite FHA-insured mortgages for the new lender.

#### Terminated Underwriter Re-hired by Same Lender

If a terminated underwriter is rehired by the *same* lender that previously terminated the underwriter's employment, then lender personnel needs only to enter the new date of hire in the **Hired Date** field. The date must be later than the date of termination. Upon processing the change, a warning message displays near the top of the **Underwriter Registry** page and provides the previous termination date (**Figure 7**). Certify the underwriter by entering Y after the certification statement and process the page.

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Underwriter Regi	stry		Help Links ?	
UNDER WRITER EMPLOYM	IENT TERMI	NATED ON 08/27/2018. PLEASE REHIRE		
Underwriter ID:		XYZ1	Last Update Date:	08/27/2018
Social Security Num	ber:	***`**`****	Last Update ID:	M88888
Underwriter Name:		DANDY, RANDY	Registry Date:	11/08/2016
how	m	and the second second	······································	m
~~~~~		* Employmen	t History *	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
	ID	Name	Hired Date	
Current Employer:	55555	MORTGAGES MAGNIFIQUE	07 /22 /2020	
I certify that the indiv 4000.1, I.B.3 and that	vidual mee all inform	ets all of the Department's requireme aation entered on this screen to my k	nts for being a DE underwriter as found in <u>HU</u> nowledge is correct. (Y/N) Y	<u>D Handbook</u>

Figure 7: Underwriter Registry page (partially displayed) for rehiring a Terminated underwriter by the same lender

# **Removing and Reinstating an Underwriter**

If deemed necessary, authorized HUD personnel may remove an underwriter from HUD's **Underwriter Registry**. Upon removal from the registry, the underwriter's status becomes *Removed*, he/she is no longer associated with HUD, and cannot underwrite FHA-insured mortgages for any lender.

If a lender desires to employ an underwriter with a status of *Removed*, the lender must submit a request to the HOC to have the underwriter's status reinstated. Only authorized HUD personnel can reinstate an underwriter. If the request is granted, the underwriter's status is changed from *Removed* to *Terminated* and he/she is placed back on HUD's **Underwriter Registry**. Then, the lender must process a change to the underwriter's record, which will change the status from *Terminated* to *Active* as previously described. Upon successfully processing the change, the underwriter may resume underwriting FHA-insured mortgages for the employing lender.