



December 28, 2020

**To:** Clients and Friends

**From:** David F. Dulock

**Subject:** Mortgagee Letter 2020-49 Revises Form HUD-92900-A, HUD Addendum to Uniform Residential Loan Application

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In Mortgagee Letter 2020-49 (ML 2020-49, [click here](#)) FHA announced the publication of a revised Form HUD-92900-A, “HUD Addendum to Uniform Residential Loan Application” ([click here](#)) and the renewal of other FHA Insured Mortgage Application forms described in ML 2020-49. The use of Form HUD-92900-A is for all Single Family Forward Mortgages and Home Equity Conversion Mortgages required by 24 CFR 203.255(b) and 24 CFR 206.115, respectively.

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Mortgagees may use the revised and renewed forms immediately and must use the revised and renewed forms for case numbers assigned on or after March 22, 2021.

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With this revision of Form HUD-92900-A:

- FHA and the U.S. Department of Veterans Affairs (VA) have discontinued sharing Form HUD-92900-A.
- Pages one and two now contain borrower consent for SSA to verify borrower’s social security number to the Mortgagee and HUD/FHA and provide important disclosures regarding:
  - o the Public Reporting Burden for purposes of the Paperwork Reduction Act;
  - o the Privacy Act of 1974;
  - o Delinquencies, Defaults, Foreclosures and Abuses; and
  - o the Fair Housing Act of 1968.
- A warning about false certifications has been added to the first page.
- Page three requires certifications consistent with 24 CFR 203.255(b) from the:
  - o Mortgagee representative and the Direct Endorsement (DE) Underwriter for the appraisal when the mortgage receives an approval from FHA’s TOTAL Mortgage Scorecard, and
  - o DE Underwriter for manually underwritten loans.
- Page four now requires a post-closing certification from the Mortgagee representative prior to submission of the loan to FHA for insurance endorsement as required by 24 CFR 203.255(b).

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Additionally, the following forms and model documents have been renewed:

- HUD-92900-B, Important Notice to Homebuyers;
- HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary;
- HUD-92561, Borrower's Contract with Respect to Hotel and Transient Use of Property;
- HUD-92544, Warranty of Completion of Construction;
- Model Notice for Informed Consumer Choice Disclosure;
- Model Pre-Insurance Review/Checklist; and
- Settlement Certification (previously known as Addendum to HUD-1).

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