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REFERENCE MANUALS

In order to perform your job effectively as a Direct Endorsement Underwriter, it will be necessary to be familiar with the information contained in the manuals listed below. Some of these manuals have been around for quite a few years and are probably outdated, however, there is still a wealth of information to be found.

These manuals are available on the HUD website at www.hudclips.org.

- 4000.1 FHA Single Family Housing Policy Handbook (effective June 15, 2015)
- 4020.1 HUD-FHA Underwriting Analysis
- 4060.2 Mortgage Review Board Handbook (superseded by 4000.1)
- 4070.1 Construction Complaints and Section 581(a) and (b)
- 4075.12 Central Water and Sewerage Systems
- 4115.1 Administrative Instructions and Procedures
- 4150.1 Valuation Analysis for Home Mortgage Insurance (superseded by 4000.1)
- 4150.2 Valuation Analysis for Single Family One- to Four-Unit Dwellings (superseded by the 4000.1)
- 4155.1 Mortgage Credit Analysis for Mortgage Insurance on One- to Four-Family Properties (superseded by the 4000.1)
- 4155.2 Lender's Guide to Single Family Mortgage Insurance Processing (superseded by the 4000.1 with the exception of Chapter 10 and Chapter 11)
- 4160.1 Reconsideration (Before Endorsement) for Home Mortgage Insurance
- 4170.1 Reconsideration (After Endorsement) for Home Mortgage Insurance
- 4190.1 Single Family Reports and Forms Catalog
- 4240.4 Rehabilitation Home Mortgage Insurance, Section 203(k)
- 4310.5 Property Disposition Handbook - One- to Four-Family Dwellings
- 4330.1 Administration of Insured Home Mortgages

4905.1 Requirements for Existing Housing One- to Four-Family Units (superseded by the 4000.1)

4910.1 Minimum Property Standards for Multifamily Housing (Appendix K superseded by the 4000.1)

4930.3 Permanent Foundations Guide for Manufactured Housing

4940.2 Minimum Design Standards for Community Water Supply Systems

4940.3 Minimum Design Standards for Community Sewerage Systems

4950.1 Technical Suitability of Products Program Processing Procedures

24CFR Part 203 Mutual Mortgage Insurance and Rehabilitation Loans

24CFR 203.43f Eligibility of Mortgages Covering Manufactured Homes

24CFR 3280 Federal Manufactured Home Construction and Safety Standards

518(a) National Housing Act – Financial Assistance for Correction of a Structural Defect

2225.6 Records Disposition Management: HUD Records Schedule

Title I Lender Approval Handbook superseded in entirety by the 4000.1 with some exceptions (Refer to 4000.1 Handbook)