

# FHA Direct Endorsement Underwriting Training 2024

Maximizing The HUD 4000.1 Handbook To Your Advantage



Written By

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Master FHA Trainer Since 1986

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Performing a Technical Review on Refinance Transactions

# 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 Some of these manuals have been around for quite a few years and are probably outdated, however, there is still a wealth of information to be found.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4060.2	Mortgage Review Board Handbook (superseded by 4000.1)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4150.1	Valuation Analysis for Home Mortgage Insurance (superseded by 4000.1)
4150.2	Valuation Analysis for Single Family One- to Four-Unit Dwellings (superseded by the 4000.1)
4155.1	Mortgage Credit Analysis for Mortgage Insurance on One- to Four-Family Properties (superseded by the 4000.1)
4155.2	Lender's Guide to Single Family Mortgage Insurance Processing (superseded by the 4000.1 with the exception of Chapter 10 and Chapter 11)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)
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24CFR 203	3.43f	Eligibility of Mortgages Covering Manufactured Homes		
24CFR 32	80	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		

 $Title\ I\ Lender\ Approval\ Handbook\ superseded\ in\ entirety\ by\ the\ 4000.1\ with\ some\ exceptions\ (Refer\ to\ 4000.1\ Handbook)$