

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, terminate, or reinstate underwriters registered with the FHA. 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 name, address, and employment information may be changed (but *not* underwriter ID or SSN). You may terminate an underwriter when the underwriter leaves your employ and/or reinstate a previously terminated underwriter. To learn how, refer to the following sections:

- **Accessing Underwriter Registry**
- **Adding an Underwriter**
- **Changing Underwriter Information**
- **Terminating an Underwriter**
- **Reinstating an Underwriter**

Accessing Underwriter Registry

After sign on, 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)).

FHA Connection

Home > Main Menu > ID Maintenance > E-mail Us > Contact Us > Sign Off

Single Family FHA | Single Family Origination > FHA Approval Lists > Underwriter Registry

Underwriter Registry [Help Links](#)

Select Function:

Add Underwriter

Change Underwriter

Terminate Underwriter

Underwriter ID:

Social Security No.: --

Underwriter Name:

Former Name:

Phone Number: () -

Email Address:

Confirm Email Address:

Attention Line:

Hse No	Unit	Pre	Street Name	Type	Post
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

City St Zip Code -


Current Employer: Hired: / /

Former Employer: Termination Date: / /

I certify that the individual meets all of the Department's requirements for being a DE underwriter as found in [HUD Handbook 4000.1, I.B.3](#) and that all information entered on this screen to my knowledge is correct. (Y/N)


Figure 1: Underwriter Registry page

Notes:

- If the Social Security Number is incorrect, contact the FHA Resource Center at 800-CALLFHA (800-225-5342) for assistance.
- You must select one of the functions, *Add*, *Change*, or *Terminate*, to successfully process the transaction; otherwise, an error message displays.
- Click  at the upper right of the page for Business Background, Steps for Processing, and Field Descriptions assistance.


Adding an Underwriter

To register a new underwriter in HUD's system, complete the following:

1. On the Underwriter Registry page, select *Add Underwriter* from the **Select Function** list.
2. Complete the underwriter data including name (in Last Name, First Name format), address, e-mail address, and employment information.
3. Click . A confirmation message appears with the new underwriter ID. Record the number for future reference.


Changing Underwriter Information

To update, correct, or otherwise change an underwriter record, complete the following:

1. On the Underwriter Registry page, select *Change Underwriter* from the **Select Function** list.
2. Update the pertinent underwriter information. The **Underwriter ID**, **Social Security Number**, and the underwriter certification statement (type *Y* in the box following the certification statement) are required entries.
3. Click . A confirmation message appears.


Terminating an Underwriter


An underwriter should be "terminated" in HUD's system when he/she is no longer employed by your lending institution. To terminate an underwriter, complete the following:

1. On the Underwriter Registry page, select *Terminate Underwriter* from the **Select Function** list.
2. The **Underwriter ID**, **Underwriter Name**, and the underwriter certification statement (with *Y* entered in the box following the certification statement) are required entries.
3. Click . A confirmation message appears. The underwriter ID is no longer active, but the underwriter remains in the database and can be reinstated.

Reinstating an Underwriter

Once an underwriter has been terminated, the underwriter ID is inactive, but it remains in the database. A lender may reinstate a previously terminated underwriter by performing the following steps:

1. On the Underwriter Registry page, select *Change Underwriter* from the **Select Function** list.
2. The **Underwriter ID**, **Social Security Number**, **Current Employer**, **Hired** [date], and the underwriter certification statement (type *Y* in the box following the certification statement) are required entries. You may change other information as needed. (See **Figure 2: Underwriter Registry - Reinstatement**.)
3. Click . A confirmation message appears. The underwriter ID is now active and on record as employed by the **Current Employer** (lender ID).



FHA Connection

[Home](#) > [Main Menu](#) > [ID Maintenance](#) > [E-mail Us](#) > [Contact Us](#) > [Sign Off](#)

Single Family FHA Single Family Origination > FHA Approval Lists > Underwriter Registry

Underwriter Registry

Help Links ?

Select Function:

Add Underwriter
 Change Underwriter
 Terminate Underwriter

Underwriter ID:

Social Security No.: --

Underwriter Name:

Former Name:

Phone Number: () -

Email Address:

Confirm Email Address:

Attention Line:

Hse No	Unit	Pre	Street Name	Type	Post
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

City	St	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Current Employer: Hired: / /

Former Employer: Termination Date: / /

I certify that the individual meets all of the Department's requirements for being a DE underwriter as found in [HUD Handbook 4000.1, I.B.3](#) and that all information entered on this screen to my knowledge is correct. (Y/N)

To reinstate an underwriter, click Change Underwriter and complete the required fields

Figure 2: Underwriter Registry - Reinstatement