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)).
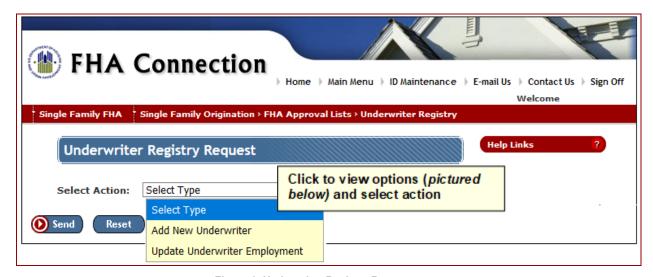

Figure 1: Underwriter Registry Request page

If needed, click the **Help Links ?** 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 Request** 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.
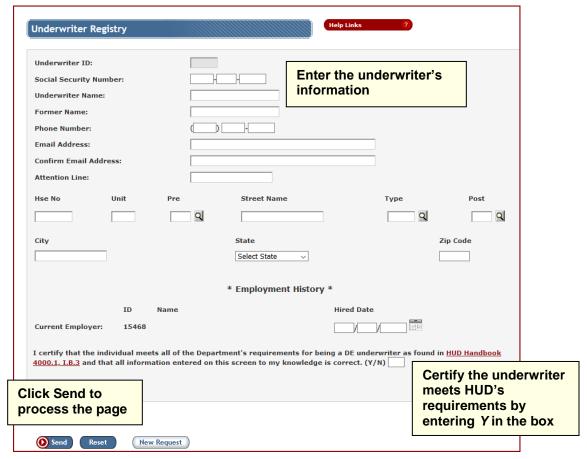

Figure 2: Underwriter Registry page used to *add* a new underwriter

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**).
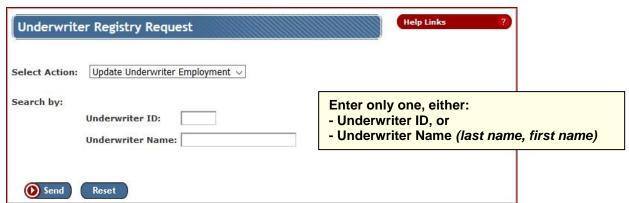

Figure 3: Underwriter Registry Request page

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 Registry

Underwriter ID:	E222
Social Security Number:	***-**-****

Neither Social Security Number nor Underwriter ID may be changed by the lender

Last Update Date:	06/23/2020
Last Update ID:	M18888
Registry Date:	01/01/1987

Underwriter Name:	CUL, CULIN
Former Name:	
Phone Number:	(555) 556 -7890
Email Address:	CULVERCUL@BANKY.COM
Confirm Email Address:	CULVERCUL@BANKY.COM
Attention Line:	

Enter the underwriter's information to be updated

Hse No	Unit	Pre	Street Name	Type	Post
100001		E	ENGLEN		

City	State	Zip Code
WICHITA	Kansas	67201

* Employment History *

Terminate Employment? ☐ — Check box if terminating underwriter's employment

	ID	Name	Hired Date
Current Employer:	11111	BANKY BANK	01/01/1987

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) ☐ — Certify the underwriter meets HUD's requirements by entering *Y* in the box

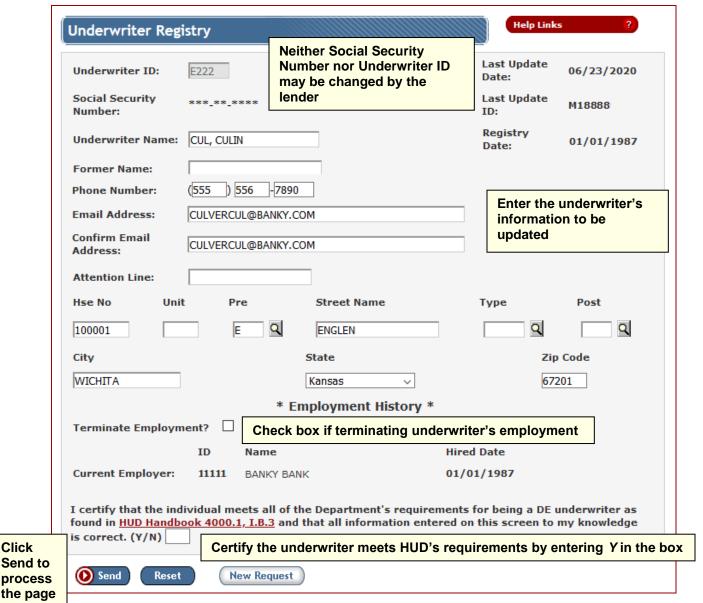Click Send to process the page

⏵ Send   Reset   New Request

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 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

⚠ WARNING

MUST RE-ENTER UNDERWRITER INFORMATION WHEN EMPLOYED BY ANOTHER AGENCY

Enter 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
Underwriter Name:		
Former Name:		
Phone Number:	( ) __-__	
Email Address:		
Confirm Email Address:		
Attention Line:		

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   Zip Code
Select State

* Employment History *

Current Employer field reflects ID of lender currently signed on

Hired Date

Current Employer: 11111

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)
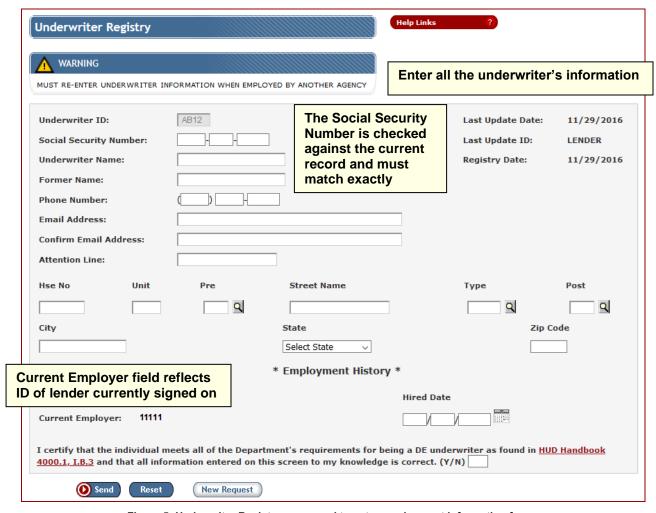
Send   Reset   New Request

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.

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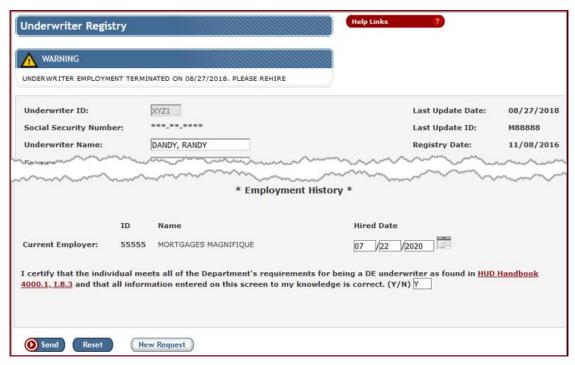
Figure 7: Underwriter Registry page (partially displayed) for rehiring a Terminated underwriter by the same lender

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.