

# 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

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**, **Social Security Number**, 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:** U999

**Social Security No.:** 123 -45 -6789

**Underwriter Name:** \_\_\_\_\_

**Former Name:** \_\_\_\_\_

**Phone Number:** (\_\_\_\_) \_\_\_\_-\_\_\_\_

**Email Address:** \_\_\_\_\_

**Confirm Email Address:** \_\_\_\_\_

**Attention Line:** \_\_\_\_\_

Hse No	Unit	Pre	Street Name	Type	Post
_____	_____	_____	_____	_____	_____

**City** \_\_\_\_\_ **St** \_\_\_\_\_ **Zip Code** \_\_\_\_\_

**Current Employer:** 88776 **Hired:** 02 /14 /15

**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) **Y**

**Send** **Reset**

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

Figure 2: Underwriter Registry - Reinstatement