



WINTRUST MORTGAGE™

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February 12, 2010

***** IMPORTANT *****



Per HUD Mortgagee Letter 2009-28, Appraiser Independence, issued guidance regarding *a*) prohibition of mortgage brokers and commission-based lender staff from the appraisal process, and *b*) appraiser selection in the FHA Connection. *The effective date for all case numbers assigned on or after January 1, 2010 was subsequently changed to February 15, 2010.*

Effective February 15th, 2010, Wholesale FHA appraisal orders must be ordered through the HVCC-compliant Appraisal Management Company, InHouse Solutions (IHS). This means that all your appraisal orders, with exception to VA, will be ordered through InHouse Solutions.

The link to order your conventional and FHA appraisals is <https://www.inhouse-solutions.com/tanny/>.

HUD communicated that in an upcoming HUD Mortgagee Letter, the appraiser information will be removed in FHA Connection Case Number Assignment Screen:

Detailed instructions on changes to FHA Connection will be issued in a new mortgagee letter. However, lenders should be aware that the requirement for inputting the appraiser ID and the appraisal assignment date in the FHA Connection case number assignment screen will be removed. Instead, lenders will be required to enter all appraisal data, including the appraiser ID, in the Appraisal Update Screen once the completed appraisal is received by the lender and prior to closing the loan.

However, until the HUD Mortgagee Letter is released, there is a required three-step process to be followed:

1. Order appraisal through InHouse Solutions
2. Once the appraiser is randomly assigned, the mortgage broker logs into FHA Connection to order the case number with the assigned appraiser information
3. Send the case number to the appraiser order update screen within Inhouse Solutions prior to the inspection date ("Go To" date with IHS).

Once HUD issues the Mortgagee Letter, updated ordering procedures will be communicated. We anticipate the FHA ordering process to be streamlined dramatically with this issuance.