



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

Date: February 15, 2022

Mortgagee Letter 2022-04

To: All FHA-Approved Mortgagees
All Direct Endorsement Underwriters
All Eligible Submission Sources for Condominium Project Approvals
All FHA Roster Appraisers
All FHA-Approved 203(k) Consultants
All HUD-Approved Housing Counselors
All HUD-Approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject Update to the Mandatory Use Date for the Federal Housing Administration (FHA) Catalyst: Electronic Appraisal Delivery (EAD) Module.

Purpose This Mortgagee Letter (ML) announces an extension of the mandatory use dates in ML [2021-23](#), Mandatory Transition to the FHA Catalyst: EAD Module.

Revised Effective Date for ML 2021-23 The mandatory use dates announced in ML 2021-23 are extended as follows:

Effective on and after March 14, 2023, appraisal delivery through the FHA Catalyst: EAD Module is mandatory for all cases unless a previous appraisal version was submitted to the legacy EAD.

For cases with a previous appraisal submission to the legacy EAD before March 14, 2023, appraisal resubmissions may continue to be delivered through the legacy EAD portal until April 17, 2023.

After April 17, 2023, appraisal submissions for all cases, regardless of previous submissions, must be delivered through the FHA Catalyst: EAD Module.

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**Public
Feedback**

HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to the FHA Resource Center at answers@hud.gov. HUD will consider the feedback in determining the need for future updates.

**Affected
Programs**

These changes apply to FHA Single Family Title II Forward and Reverse Mortgage (HECM) Programs.

Background

On September 15, 2021, HUD announced the mandatory use date for the FHA Catalyst: EAD Module for all Single Family origination appraisal deliveries as well as the expanded availability of the FHA Catalyst: EAD Module for the delivery of Home Equity Conversion Mortgage (HECM) appraisals. This transition is part of FHA’s information technology modernization initiative which seeks to integrate FHA systems to the FHA Catalyst platform.

FHA stakeholders have expressed concern with the existing timeline for the mandatory use of FHA Catalyst: EAD. FHA acknowledges and is receptive to the comments shared by these industry partners. Therefore, FHA is extending the mandatory use date of the FHA Catalyst: EAD Module. During this additional period, Mortgagees and Technology Service Providers are encouraged to continue their integration with and usage of the FHA Catalyst: EAD Module for all forward and HECM Single Family origination electronic appraisal deliveries.

**Paperwork
Reduction Act**

The Information Collection requirements for the FHA Catalyst: EAD Module is pending OMB approval. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB Control Number.

Mortgagee Letter 2022-04, Continued

Questions

Any questions regarding this Mortgagee Letter may be directed to the FHA Resource Center at 1-800-CALL-FHA. Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339. For additional information on this Mortgagee Letter, please visit www.hud.gov/answers.

Signature

Lopa P. Kolluri
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