

FHA Publishes Updated Instructions for Single Family Mortgage Model Documents

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2023-01](#), *Updated Instructions for Single Family Forward Mortgage Model Documents for Government Sponsored Enterprises Security Instrument and Note Updates*.

On July 7, 2021, the Government Sponsored Enterprises (GSE) announced updates to its Security Instrument and Note (2023 GSE Forms) with an effective date of January 1, 2023. The 2023 GSE Forms do not align with FHA's published instructions for adapting the 2001 versions of the GSE documents. This ML announces FHA's updated instructions containing FHA-specific modifications for the 2023 GSE Forms that must be made.

FHA is not discontinuing its acceptance of the 2001 GSE security instrument and note; instead, FHA will continue to accept either the 2001 or 2023 GSE security instrument and note provided they use the appropriate FHA instructions. Instructions for the 2001 GSE security instrument and note, and 2023 GSE security instrument and note are linked in the Single Family Housing Policy [Handbook 4000.1](#), Section II.A.6.b and are located on the [Single Family Model Documents](#) web page. These changes apply to all FHA Title II Forward Mortgages.

The provisions of this ML apply to all FHA Title II Forward Mortgage programs and are effective upon publication of [ML 2023-01](#).