



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

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

Date: June 23, 2026

Mortgagee Letter 2026-07

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 FHA-Approved Title I Lenders
All HUD-Certified Housing Counselors
All HUD-Approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject Rescission of the Important Notice to Homebuyers Form HUD-92900-B Requirement

Purpose This Mortgagee Letter (ML) rescinds the requirement for Mortgagees to provide borrowers with form HUD-92900-B, *Important Notice to Homebuyers*, and to obtain the executed form.

Effective Date The provisions of this ML are effective immediately.

All updates will be incorporated into a forthcoming update of the HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1).

Affected Programs The provisions of this ML apply to all FHA-insured Title II Single Family forward mortgage programs.

Background Form HUD-92900-B, *Important Notice to Homebuyers*, is a disclosure that Mortgagees were required to provide to borrowers at application for an FHA-insured Mortgage. Components of the form no longer align with current policies and operations. In addition, the form duplicated disclosures already provided to borrowers under federally mandated requirements,

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including those required by the Truth in Lending Act, creating unnecessary redundancy without providing additional value.

On January 20, 2025, the President issued Executive Orders aimed at reversing policies that have adversely affected key sectors, including the housing market. Consistent with these directives, FHA has undertaken efforts to eliminate requirements that impose operational burdens on Mortgagees and do not serve a practical or programmatic purpose.

On November 19, 2025, HUD issued a [waiver](#) of the requirement for Mortgagees to provide Form HUD-92900-B, and this Mortgagee Letter permanently removes the requirement. Mortgagees are no longer required to provide the form to borrowers or obtain and retain an executed copy.

This action supports HUD's ongoing efforts to reduce administrative burdens while ensuring that borrowers continue to receive disclosures that are accurate, current, and consistent with applicable laws.

Summary of Changes

This ML:

- deletes HUD Required Disclosures – Form HUD-92900-B, *Important Notice to Homebuyers* (II.A.1.a.ii(A)(2)) and rennumbers subsequent sections.

The Handbook 4000.1 sections impacted by this ML are provided in [Attachment 1](#), with changes tracked in redline to help users clearly identify the policy requirements being revised or removed from the Handbook.

FHA Single Family Housing Policy Handbook 4000.1

The policy changes will be incorporated into Handbook 4000.1 as follows:

See [Attachment 1](#).

Paperwork Reduction Act

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0328; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of

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information unless the collection displays a currently valid OMB control number.

PRA Collection Information :
<https://www.reginfo.gov/public/do/PRASearch>.

Feedback or Questions

HUD welcomes feedback from interested parties and will consider feedback in determining the need for future updates. Any feedback or questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342), answers@hud.gov, or www.hud.gov/answers. The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. Information on how to make an accessible phone call is available at <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

Signature

Joseph M. Gormley
Performing the Delegable Duties of the Assistant Secretary for Housing -
Federal Housing Commissioner

Attachment 1
Handbook 4000.1 Pages Impacted by this Mortgage Letter

The Handbook 4000.1 sections impacted by this Mortgage Letter (ML) are provided in this attachment, with changes tracked in redline, to help users clearly identify the policy requirements being revised or removed from the Handbook.

II. ORIGINATION THROUGH POST-CLOSING/ENDORSEMENT

A. Title II Insured Housing Programs Forward Mortgages

1. Origination/Processing

parties are signatories to the sales contract submitted at the time of underwriting.

(iii) Property Assessed Clean Energy

Where the subject Property is encumbered with a Property Assessed Clean Energy (PACE) obligation, the sales contract must include a clause specifying that the PACE obligation will be satisfied by the seller at, or prior to, closing.

(b) Required Documentation

The Mortgagee must obtain all signed copies of sales contract(s), including a complete copy of the final sales contract with any modifications or revisions agreed upon by Borrower and seller.

(2) Statement of Appraised Value

The Borrower must receive a copy of form [HUD-92800.5B](#).

A statement of appraised value is not required in connection with:

- HUD REO sales;
- FHA's 203(k) mortgage program;
- sales in which the seller is:
 - Fannie Mae;
 - Freddie Mac;
 - the VA;
 - USDA Rural Housing Services;
 - other federal, state, and local government agencies;
 - a Mortgagee disposing of REO assets; or
 - a seller at a foreclosure sale; or
- sales in which the Borrower will not be an owner-occupant (for example, sales to nonprofit agencies).

ii. Disclosures and Legal Compliance

(A) HUD Required Disclosures **[Text was deleted in this section.]**

The Mortgagee must provide or ensure the Borrower is provided with any disclosure required by FHA, including the following disclosures.

(1) Informed Consumer Choice Disclosure

The Mortgagee must provide the Borrower with an Informed Consumer Choice Disclosure in accordance with the requirements of [24 CFR § 203.10](#) if the Borrower may qualify for similar non FHA-insured mortgage products offered by the Mortgagee.

II. ORIGINATION THROUGH POST-CLOSING/ENDORSEMENT

A. Title II Insured Housing Programs Forward Mortgages

1. Origination/Processing

~~(2) Form HUD-92900-B, Important Notice to Homebuyers~~

~~The Mortgagee must provide the Borrower with a copy of form [HUD-92900-B, Important Notice to Homebuyers](#), signed by the Borrower and provide the Borrower with a copy to keep for the Borrower's records when the Borrower applies for the Mortgage. The Mortgagee must retain the original form [HUD-92900-B](#) signed by the Borrower.~~

(23) Lead-Based Paint

If the Property was built before 1978, the seller must disclose any information known about lead-based paint and lead-based paint hazards before selling the house, in accordance with the [HUD-EPA Lead Disclosure Rule \(24 CFR 35, subpart A\)](#), and the identical [40 CFR 745, subpart F](#)). For such Properties, the Mortgagee must ensure that:

- the Borrower has been provided the EPA-approved information pamphlet on identifying and controlling lead-based paint hazards (“[Protect Your Family from Lead in Your Home](#)”);
- the Borrower was given a 10-Day period before becoming obligated to purchase the home to conduct a lead-based paint inspection or risk assessment to determine the presence of lead-based paint or lead-based paint hazards, or waived the opportunity;
- the sales contract contains an attachment in the language of the contract (e.g., English, Spanish), signed and dated by both the seller and purchaser:
 - containing a lead warning statement as set forth in 24 CFR § 35.92(a)(1);
 - providing the seller's disclosure of the presence of any known lead-based paint and/or lead-based paint hazards in the target housing being sold, or indication of no knowledge of such presence;
 - listing any records or reports available to the seller pertaining to lead-based paint and/or lead-based paint hazards in property housing being sold, or indication by the seller that no such records or reports exist; and
 - affirming that the Borrower received the pamphlet, disclosure, and records or reports, above; and
- when any agent is involved in the transaction on behalf of the seller, the sales contract includes a statement that the agent has informed the seller of the seller's Lead Disclosure Rule obligations, the agent is aware of their duty to ensure compliance with the requirements of the Rule, and the agent has signed and dated the contract.

(34) Form HUD-92564-CN, *For Your Protection: Get a Home Inspection*

Mortgagees are required to provide form [HUD-92564-CN, For Your Protection: Get a Home Inspection](#), to prospective homebuyers at first contact, be it for pre-qualification, pre-approval, or initial application.