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Preview

FHA Mortgagee Letter 2023-01: SF Forward Mortgage Model Documents

FHA is publishing instructions to its Single Family Mortgage Model Documents webpage that will provide the FHA-specific modifications required for the 2023 GSE Forms now in use by the GSEs. Truist aligns with this update.

Effective Dates

Effective for existing and new applications on or after January 1, 2023.

Background Information

On July 7, 2021, the GSEs announced updates to their uniform instruments with a mandatory use requirement as of January 1, 2023 (2023 GSE Forms). The 2023 GSE Forms no longer align with FHA's 2015 instructions, which set forth FHA-specific modifications based on the 2001 GSE legal documents (2001 GSE Forms). As a result, FHA is publishing instructions to its Single Family Mortgage Model Documents webpage that will provide the FHA-specific modifications required for the 2023 GSE Forms now in use by the GSEs. Truist Bank (Truist) aligns with this update.

Bulletin Details

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. FHA Instructions can be found [here](#).

Truist Bank (Truist) aligns with recently announced FHA updates. Lenders should consult with their Direct Endorsement (DE) underwriters with any questions.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Contact Correspondent Relations Coordinators at 800.382.2111, Option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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