



WHOLESALE ANNOUNCEMENT 2025-99

December 31, 2025

FHA Update

Effective Date

Effective Immediately

Update:

FHA Waiver of “Important Notice to Homebuyers” Requirement

Federal Housing Administration (FHA) is waiving its policy requiring mortgagees to provide borrowers with Form HUD-92900-B, Important Notice to Homebuyers. This change is intended to streamline processes and reduce administrative burdens for lenders by eliminating a redundant and outdated form. The change could lead to faster processing times and a less cumbersome experience for the borrower.

The waiver removes the following specific requirements regarding Form HUD-92900-B found in Section II.A.1.a.ii.A.(2) of the Single Family Housing Policy Handbook 4000.1 (Handbook 4000.1):

- Providing a copy of the form to the borrower when a mortgage application is received;
- Obtaining the borrower's signature on the form; and
- Retaining the executed form in the FHA case binder.

The waiver is effective for cases not yet endorsed. Mortgagees must still comply with all other disclosure obligations under existing statutes and regulations.

We encourage you to review the official waiver located on HUD's Housing Waivers webpage.

Should you have any questions, please reach out to your Account Executive or Client Manager