



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

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

December 21, 2006

MORTGAGEE LETTER 2006-33

TO: ALL APPROVED MORTGAGEES
ALL APPROVED APPRAISERS

SUBJECT: New Construction - Architectural Exhibits Requirements
for Single Family Properties

The Federal Housing Administration (FHA) has revised the list of architectural exhibits needed for single-family properties one year old or less. Effective immediately, lenders need not obtain, retain or submit to FHA construction plans and specifications, including:

- Plot Plan
- Floor Plan
- Exterior Elevations, Sections and Details
- Specifications, form HUD-92005 (Description of Materials)

The appraiser may obtain these documents from the builder. Appraisers, per the requirements of the Uniform Standards of Professional Appraisal Practices (USPAP), are already required to retain "plans, specifications or other documentation sufficient to identify the extent and character of the proposed improvements" (USPAP Standards Rule 1-2) and, thus, retention by the lender is redundant and an unnecessary burden.

FHA does require the submission and retention of the following documents for compliance review purposes:

- Builder's Certification of Plans, Specifications and Site, form HUD-92541
- Builder's Warranty, form HUD-92544
- Building Permit and Certificate of Occupancy or Compliance Inspections and 10-Year Warranty
- Wood Infestation Report, NPCA 99a and 99b
- Local Health Authority well water analysis or septic report, where applicable

Note: Form HUD-92005 (Description of Materials) is not being discontinued but rather its required submission or retention by the lender is no longer necessary. This Mortgagee Letter has

no effect upon the use of form HUD-92005 in conjunction with HUD's Technical Suitability of Products Program or its use by other federal agencies.

If you have any questions regarding this Mortgagee Letter, please contact the FHA Resource Center at 1-800-CALL-FHA (1-800-225-5342).

Sincerely,

Brian D. Montgomery
Assistant Secretary for Housing-
Federal Housing Commissioner