Alert	**Update**	Reminder	Clarification	Training Information	Preview

FHA Updates to Handbook 4000.1

Truist Bank (Truist) is announcing alignment with FHA's recent updates to the Single Family Housing Policy Handbook 4000.1.

Effective Dates

Effective for new and existing locks on or after September 18, 2026.

Background Information

On August 12, 2026, FHA published updates to its Single Family Housing Policy Handbook 4000.1. The updates add new guidance, eliminate outdated guidance, clarify instructions, and incorporate previously published Mortgagee Letters (MLs).

Bulletin Details

Truist aligns with the following updates:

- For Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member, or through a non-monetary transaction, the Adjusted Value is the Property Value.
- Lenders may accept an appraisal report performed by an FHA Roster Appraiser when the FHA Case Number was previously canceled and never endorsed.
- All references to COVID-19 relief exceptions have been removed.
- The following definitions have been added:
  - Written Verification of Employment (WVOE) refers to a document-based employment verification obtained through a process involving human intervention, completed by the lender or a TPV vendor, based on information provided by the Borrower's employer through written communication.
  - Electronic Verification of Employment (EVOE) refers to a system-generated employment verification obtained through an automated process without human intervention, directly from the employer's payroll system, and obtained from a TPV vendor.
  - Reverification of Employment refers to a confirmation of a Borrower's current employment status obtained by the lender or a TPV vendor through independently verified direct contact with the Borrower's employer, which may be conducted verbally or through other communication methods.

Lenders should consult with their Direct Endorsement (DE) underwriters with any questions.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator 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.