FHA Single Family Housing Policy Handbook 4000.1, Part I — b. Single Family Lending Area (03/19/2024)

b. Single Family Lending Area (03/19/2024) i. Definition An "Area Approved for Business" (AAFB) is the geographic area in which a Mortgagee's home or branch office is permitted to originate or underwrite FHA Mortgages. The AAFB is subdivided into HUD Field Office jurisdictions. HUD Field Office jurisdictions can be verified on www.hud.gov/lenders under the Mortgage Origination tab. ii. Standard A Mortgagee's home office and all its registered branch offices will initially be granted a nationwide AAFB. The home office and each branch office may only exercise its authority to originate or underwrite FHA Mortgages in those states where the Mortgagee fully complies with state origination and/or underwriting licensing and approval requirements. A Mortgagee may conduct FHA business from branch offices that are not registered with HUD that fully comply with state origination and/or underwriting licensing and approval requirements. I. DOING BUSINESS WITH FHA A. FHA Lenders and Mortgagees (09/20/2021) 5. Supplemental Mortgagee Authorities Handbook 4000.1 27 Last Revised: 11/26/2025