

THE 90 DAY DATE CHECK KIT

Five gates to clear before you sell a house to an FHA-insured buyer: the two dates, the day count, the second-appraisal window and the exceptions

A house the seller bought recently can fail one FHA rule: the time since the seller's purchase. This kit walks the date check and quotes the rule text (24 CFR 203.37a, the Cornell LII copy of the eCFR, plus two HUD help pages), all checked October 10, 2026. Educational only. Not legal advice. Not lending advice. Not affiliated with HUD, FHA or Cornell LII. No income or results are promised. Confirm every point with your lender and an attorney, and read the live page: rules and notices change.

THE 5 GATES

- Gate 1. Find the seller's settlement date. The rule text counts from "the date the seller acquired the property (based upon the date of settlement)". A recorded deed, a property sales history report or a title commitment can show it (rule text (a)(2) lists examples).
- Gate 2. Write down the date the buyer's sales contract is signed. The rule text calls it "the date of execution of the sales contract that will result in the FHA mortgage insurance (the re-sale date)". It is not the closing date.
- Gate 3. Count the days from Gate 1 to Gate 2 (worksheet on page 2). Rule text: "If the re-sale date is 90 days or less following the date of acquisition by the seller, the property is not eligible for a mortgage to be insured by FHA." MY TAKE: have Claude show the subtraction (prompt on page 2), then check it yourself.
- Gate 4. From 91 to 180 days the rule text says the property "is generally eligible", but "HUD will require that the mortgagee obtain additional documentation if the re-sale price is 100 percent over the purchase price. Such documentation must include an appraisal from another appraiser."
- Gate 5. Read all eight exceptions in paragraph (c) (page 3). MY TAKE: call the lender and confirm the dates before you market the house to FHA buyers.

THE CATCH

This is an FHA-insured loan rule, and the 100 percent is the rule text

Paragraph (b)(3)(iii): "HUD may revise the level at which additional documentation is required ... at 50 to 150 percent over the original purchase price. HUD will revise this level by Federal Register notice with a 30 day delayed effective date." HUD's own appraisal-logging page says of a property "located in a designated area": "The threshold is based on the property's zip code." Ask the lender which threshold applies to your property today. This kit makes no claim about any area, and none about cash buyers or other loan types.

Paragraph (b)(1), the general test

"The eligibility of a property for a mortgage insured by FHA is dependent on the time that has elapsed between the date the seller acquired the property (based upon the date of settlement) and the date of execution of the sales contract that will result in the FHA mortgage insurance (the re-sale date)."

DATE WORKSHEET (TEMPLATE; THE EXAMPLE DATES ARE INVENTED, NOT A REAL DEAL)

Line	What to write	EXAMPLE only	Your deal
A	Seller's settlement date (Gate 1)	Mar 1, 2026	
B	Date the buyer's contract is signed (Gate 2)	May 15, 2026	
C	Days from A to B (B minus A)	75	
D	90 days or less? (not eligible, (b)(2))	Yes	
E	91 to 180 days? Is the price 100% over?	n/a here	
F	Exception in (c)? Number + proof	none	
G	Lender's answer, name, date asked	-	

- Second EXAMPLE (invented dates): A = Mar 1, 2026 and B = Jul 10, 2026 is 131 days, which falls in the 91 to 180 window, so line E matters.
- The rule text says "90 days or less following the date of acquisition". If your count is within a few days of 90, ask the lender exactly how it counts the days and which dates it uses.

THE CLAUDE PROMPT (PASTE THIS, THEN PASTE PARAGRAPHS (b)(1) TO (b)(3) FROM THE CORNELL PAGE)

Copy and paste

I am checking two dates against a rule. Use only the rule text I paste below. Do not guess. Date A (the seller's settlement date): [DATE]. Date B (the date the buyer's sales contract is signed): [DATE]. Tasks: 1) Repeat A and B back to me. 2) Show the subtraction step by step (months, then days) and the total number of days from A to B. 3) Say which window the total falls in, quoting the rule line. 4) If a date is missing, unclear, or looks like a closing date instead of a contract date, write CANNOT TELL and say which date you need. 5) List the exceptions from the rule text and ask me to check each one with my lender; do not decide whether one applies. 6) End with: Check this with the lender. Educational only. RULE TEXT: [PASTE HERE]

- Why CANNOT TELL: a blank or wrong date is the easiest way for a count to go wrong. Make the model stop instead of guess.
- Claude can make arithmetic mistakes. Check the day count yourself with a calendar before you rely on it.

WHAT TO WRITE DOWN FOR YOUR FILE

- Property address, seller's name, the source of Date A (deed, sales history report, title commitment) and the date you looked it up.
- Date B and where it is written (the signed contract), the day count, the lender's name and what the lender said, with the date.
- A screenshot or printout of the rule page you read, with the date. Rules and notices change.

LENDER QUESTIONS (ASK BEFORE YOU MARKET THE HOUSE TO FHA BUYERS)

- 1. Which date do you count from for the seller's purchase: the settlement date, or another date? (HUD's pages word it differently, see page 4.)
- 2. Do you treat the date the buyer's sales contract is signed as the re-sale date?
- 3. What proof of the seller's acquisition date do you want (recorded deed, property sales history report, title commitment)?
- 4. The deal is 91 to 180 days after the seller's purchase. What price threshold applies to this property today? The rule text says 100 percent over the purchase price and says HUD may revise it; HUD's page says, for a property in a designated area, that the threshold is based on the zip code.
- 5. If a second appraisal or other documentation is needed, who orders it, how long does it take and who pays?
- 6. Does any exception in paragraph (c) apply to this seller? What document proves it?
- 7. Is there a current HUD notice or handbook change I should read before I sign?
- 8. Paragraph (a)(1) says "the transaction may not involve any sale or assignment of the sales contract." How do you treat a contract that has been, or will be, assigned? (Ask an attorney too. This kit makes no claim either way.)
- 9. If the loan needs extra documentation, what does that do to the closing date?

THE EIGHT EXCEPTIONS IN PARAGRAPH (c), FROM THE RULE TEXT

"The time restrictions on sales described in paragraph (b) of this section do not apply to:"

(1) Sales by HUD of Real Estate-Owned (REO) properties under 24 CFR part 291 and of single family assets in revitalization areas pursuant to section 204 of the National Housing Act (12 U.S.C. 1710); (2) Sales by another agency of the United States Government of REO single family properties pursuant to programs operated by these agencies; (3) Sales of properties by nonprofit organizations approved to purchase HUD REO single family properties at a discount with resale restrictions; (4) Sales of properties that were acquired by the sellers by inheritance; (5) Sales of properties purchased by an employer or relocation agency in connection with the relocation of an employee; (6) Sales of properties by state- and federally-chartered financial institutions and government-sponsored enterprises (GSEs); (7) Sales of properties by local and state government agencies; and (8) Only upon announcement by HUD through issuance of a notice, sales of properties located in areas designated by the President as federal disaster areas. The notice will specify how long the exception will be in effect.

- HUD's FHA Connection help page says: "Exceptions to the property flipping rules are listed in 24 CFR 203.37a , (c) Exceptions to the time restrictions on sales. Cases that qualify can be exempt from the property flipping rule." Whether one fits your deal is a question for the lender and an attorney, not for this kit.

WHAT HUD'S OWN PAGES ALSO SAY (READ THEM; NONE OF THIS IS IN THE VIDEO)

- Start of the count, two wordings. Rule text (b)(1): "the date the seller acquired the property (based upon the date of settlement)". HUD's FHA Connection help page: "If the resale occurs within 90 days of the date of the execution of the initial sales contract, the mortgage is not eligible for FHA insurance." Ask the lender which date it uses.
- Longer window. Rule text (b)(4): "HUD may require that the lender provide additional documentation to support the re-sale value of the property if the re-sale price is 5 percent or greater than the lowest sales price of the property during the preceding 12 months (as evidenced by the contract of sale)." HUD announces that by Federal Register notice (rule text (b)(4)(iv)). Ask the lender whether any such notice applies.
- HUD's appraisal-logging page: "Note: The 90-day flipping rule was temporarily suspended between February 2010 and December 2014." Its FHA Connection help page: "The property flipping rules do not apply to a new construction home that was never occupied." and "Currently, foreclosed property resold within 90 days is exempt from the 90-day property flipping rule."
- Lender side. Rule text (b)(1): "The mortgagee shall obtain documentation verifying compliance with the time restrictions described in this paragraph". Rule text (d): "Failure of a mortgagee to comply with the requirements of this section may result in HUD requesting indemnification of the mortgage loan". Expect the lender to document the dates it uses.

WHERE THIS COMES FROM (THE EXACT PAGES CHECKED OCTOBER 10, 2026)

- 24 CFR 203.37a Sale of property (Cornell LII copy of the eCFR): law.cornell.edu/cfr/text/24/203.37a
- HUD: What Is HUD Doing about Property Flipping? (About Appraisal Logging): entp.hud.gov/wink/files/al_pf_HUD.html
- HUD FHA Connection help, Appraisal Logging Business Background: entp.hud.gov/sfohlp/f17albkhlpcfm

Educational only. Not legal advice. Not lending advice, and no promise that any rule applies, or does not apply, to your deal. Not affiliated with HUD, FHA or Cornell LII. No income or results are promised. Confirm with your lender and an attorney, and read the live pages before you rely on a number or a date. "Flip" is a casual word; the rule text itself says "property flipping" only in a heading.

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- Email your first prospects: EmailClik.com finds + verifies addresses (free version)