

From: Mayer, Jerrold H

Sent: Tuesday, February 05, 2013 10:53 AM

To: 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'

Subject: FHA Connection HECM Counselor ID Numbers, & FHA-approved Reverse Mortgage Lenders and conflicts of interest behavior with HUD-approved HECM Counseling Agencies and other related concerns

To: All HUD Approved Counseling Agencies and HECM Roster Counselors

FHA Connection HECM Counselor ID Numbers:

On January 3, 2013 all counseling agencies and Home Equity Conversion Mortgage (HECM) roster counselors received a request from Ibis Software Solution requesting all HECM counselors to enter their FHAC identification (FHAC ID) number in the Reverse Mortgage Analyzer (RMA) system. Ibis Software Solution is the HUD contractor who created and manages the Reverse Mortgage Analyzer (RMA), currently used by agencies in conducting reverse mortgage counseling sessions. RMA software is an important component of a thorough counseling session, as well as a valuable and important tool for counselors and HUD.

As of the date of this email many HECM counselors have already complied, but not all have responded to the initial request. Agencies and counselors are advised to comply with the request and complete entry of all agency HECM counselor's FHAC ID's in the RMA software. Agency FHAC administrators are also advised to do this as well. The only identification numbers that should be entered are FHAC ID's. Do not entry any other type of identification number. HUD requests that you complete this request within 15 days of the issue date of this email.

AND

FHA-approved Reverse Mortgage Lenders and conflicts of interest behavior with HUD-approved HECM Counseling Agencies and other related concerns:

The Department has received reports and concerns regarding FHA-approved Reverse Mortgage Lenders steering potential borrowers to specific Home Equity Conversion Mortgage (HECM) counseling agencies, lender representatives being present or even participating in counseling sessions, and lenders providing advance copies of borrower review questions used by counselors with potential HECM borrowers. This serves as a reminder to both the FHA-approved reverse mortgage lenders and the HUD-approved housing counseling agencies of HUD's guidance and protocols and advises lenders of acceptable behavior in regard to these requirements...

To read this reminder in its entirety please visit:

http://portal.hud.gov/hudportal/documents/huddoc?id=ocb_Is020213.pdf

If you have questions about HECM counseling or other housing counseling issues, please email: housing.counseling@hud.gov

Bulk subscriptions:

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

aaa@xyz.com
bbb@xyz.com
ccc@xyz.com

You can send in one email address or your entire agency. Email your list to: jerrold.h.mayer@hud.gov

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 3 other ways to sign up: 1. send them this link: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv they can sign up for the listserv there; or 2: forward them this email; or 3: Visit: <http://www.usa.gov> and subscribe at: <http://apps.gsa.gov/FirstGovCommonSubscriptionService.php> To unsubscribe - go to: <http://portal.hud.gov/portal/page/portal/HUD/subscribe/maillinglist> and click on "Housing Counseling" and follow the unsubscribe instructions on that page.

Some useful links for housing counselors:

HUD Housing Counseling: www.hud.gov/housingcounseling

Events & Training Calendar:

http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING

Contracting Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savail

Presidentially Declared Disaster Areas:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/disaster

Foreclosure Assistance:

http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

This list will often provide training opportunities and event announcements for non-profit and local government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partners offer. For more information on HUD's web policies please visit:

<http://www.hud.gov/assist/webpolicies.cfm>

Thank you!!!!