

From: Housing.Counseling
Sent: Monday, December 14, 2009 2:26 PM
To: 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'
Subject: MHA Conversion Campaign

Housing Counseling Agencies:

MHA Conversion Deadline Looming

The deadline for converting trial modifications to permanent modifications under Making Home Affordable (MHA) is fast approaching for many borrowers. If a borrower's first trial period plan payment was due on or before October 1, 2009, the deadline for signing an agreement for a permanent Home Affordable Modification is December 31, 2009. A borrower cannot be approved for a permanent Home Affordable Modification if their servicer does not have all of the necessary documentation.

Urgent Outreach Assistance Needed

To help maximize permanent modifications, we are urging Housing Counseling agencies to reach out to homeowners re:

- Document Verification. Encourage homeowners to confirm that their servicers have all of the documentation—verification of income, expenses, and financial hardship—needed to convert the trial modification to a permanent modification.
- Missing Documents. Encourage homeowners to submit any missing documents as quickly as possible. Homeowners who miss the deadline could lose their eligibility.
- MHA Help. Direct homeowners who need assistance completing forms or gathering documentation to call the Homeowner's HOPETM Hotline at 1(888)995-HOPE(4673). They should ask for "MHA Help" to access the customer support team established specifically to assist them. And help is free!
- Web Resources. Direct homeowners to: www.MakingHomeAffordable.gov for additional MHA information.

Conversion Guide and Promotional Resources

To help you reach out to homeowners in your area, attached is a Conversion Guide. The guide includes a list of resources and FAQs to learn more about the conversion process and the process of requesting modifications. It also contains key points about the Home Affordable Modification Program to help you explain the program to borrowers. Included too are various methods you can use to escalate challenging cases.

The Administration has also created a variety of promotional resources. Visit the outreach toolkit on www.MakingHomeAffordable.gov : <http://www.makinghomeaffordable.gov/ads.html> The toolkit contains sample language for newsletters to help spread the word about the program and drive borrowers to the MHA web site. Also included are Web banners

to display on your websites to direct borrowers to www.MakingHomeAffordable.gov, streamlined documents to request a modification, step by step instructional video to help borrowers through the documentation process, contact information including fax numbers and addresses where borrowers can mail or fax their completed documentation, and printable flyers and brochures outlining the program and eligibility requirements to distribute to borrowers.

This message has gone out to the email addresses provided by all active Foreclosure Prevention Counseling Agencies in HUD's Housing Counseling Program. All Parent Agencies should make sure their sub-agencies have received this information. Please direct questions or comments to your HUD point of contact or email Housing.Counseling@hud.gov

Sincerely,

Director, Program Support Division
Office of Single Family Housing
Department of Housing and Urban Development