

**FHA INFO #15-19**

**March 24, 2015**



## NEWS AND UPDATES

**TO: All FHA-Approved Mortgagees Servicing Single Family Mortgages**

### **Trial Payment Plans Associated with HUD's Loss Mitigation Loan Modification Options for Forward Mortgages**

On March 18, 2015, the Federal Housing Administration (FHA) published [Mortgagee Letter 2015-07](#), *Trial Payment Plans Associated with HUD's Loss Mitigation Loan Modification Options for Forward Mortgages*. This Mortgagee Letter communicates requirements for plan duration, required signatures, and reporting related to Trial Payment Plan (TPP) Agreements and conditions under which FHA deems a TPP to have failed. These policies apply to all TPPs used with all Loan Modifications and Partial Claims, including those associated with FHA's Home Affordable Modification Program.

Mortgagees must implement the requirements in this Mortgagee Letter for all TPPs offered to borrowers on or after June 1, 2015.

#### **Quick Links**

- View Mortgagee Letter 2015-07 at: <http://portal.hud.gov/hudportal/documents/huddoc?id=15-07ml.pdf>

#### ***Resources***

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.

## RESOURCE INFORMATION

**FHA INFO Archives:** Visit the [FHA INFO Archives](#) to access FHA INFO messages issued from 2012 to the present.

**Subscribe/Unsubscribe Instructions:** To subscribe to the Single Family FHA INFO mailing list you can use this link: [FHA INFO](#) or send a request by email to: [answers@hud.gov](mailto:answers@hud.gov)  
Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: [answers@hud.gov](mailto:answers@hud.gov)  
[aaa@xyz.com](mailto:aaa@xyz.com)  
[bbb@xyz.com](mailto:bbb@xyz.com)  
[ccc@xyz.com](mailto:ccc@xyz.com)  
[To Unsubscribe](#) follow the unsubscribe instructions on that page.

**Resource Links:**

<a href="#">Archived Webinars</a>	<a href="#">Foreclosure Assistance</a>
<a href="#">Career Opportunities</a>	<a href="#">Grant Opportunities</a>
<a href="#">Contracting Opportunities</a>	<a href="#">HUD Homes Property Listings</a>
<a href="#">Events &amp; Training</a>	<a href="#">HUD.gov</a>
<a href="#">FHA Forms</a>	<a href="#">Making Home Affordable</a>
<a href="#">FHA Homeownership Centers</a>	<a href="#">Presidentially Declared Disaster Areas</a>
<a href="#">FHA Mortgagee Letters</a>	<a href="#">Visit our Single Family Home Page</a>



We hope that you will want to continue receiving information from HUD. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason. Connect with HUD on [Social Media](#) and follow Secretary Castro on [Twitter](#) and [Facebook](#). If you wish to be taken off this mail list, please [go here](#)