

From: Mayer, Jerrold H

Sent: Tuesday, November 20, 2012 10:28 AM

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

Subject: Two New FHA Mortgagee Letters - Revisions to FHA's Loss Mitigation Home Retention Options and Guidance for FHA-Approved Mortgagees Originating and Servicing Mortgages in Presidentially-Declared Major Disaster Areas

All Housing Counselors:

Please see these two new FHA Mortgagee Letters. Mortgagee Letter 2012-22 "Revisions to FHA's Loss Mitigation Home Retention Options" and Mortgagee Letter 2012-23 "FHA-Approved Mortgagees Originating and Servicing Mortgages in Presidentially-Declared Major Disaster Areas". Additional information for housing counselors on federally declared disaster areas can be found on the Office of Housing Counseling webpage at: www.hud.gov/housingcounseling

1. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000
ASSISTANT SECRETARY FOR HOUSING - FEDERAL HOUSING COMMISSIONER
November 16, 2012
Mortgagee Letter 2012-22
To All Approved Mortgagees
Subject: Revisions to FHA's Loss Mitigation Home Retention Options
Purpose: This Mortgagee Letter includes revised requirements for FHA's Loss Mitigation Home Retention Options, in an effort to reduce the number of full claims against the FHA Mutual Mortgage Insurance Fund by assisting a greater number of qualified, distressed mortgagors in retaining their homes...
2. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000
ASSISTANT SECRETARY FOR HOUSING FEDERAL - HOUSING COMMISSIONER
November 16, 2012
Mortgagee Letter 2012-23
To All FHA-Approved Mortgagees
Subject: Guidance for FHA-Approved Mortgagees Originating and Servicing Mortgages in Presidentially-Declared Major Disaster Areas
Purpose: This Mortgagee Letter ("ML") provides general guidance to FHA-approved mortgagees with loans in any Presidentially-Declared Major Disaster Areas ("Disaster Areas"). Further specific guidance for individual disasters may be communicated as necessary...

To read both these new FHA Mortgagee letters in their entirety please visit:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

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.

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://bit.ly/HUDfunding>

Presidentially Declared Disaster Areas: <http://bit.ly/DisasterAreas>

Foreclosure Assistance: <http://bit.ly/HUDcounsel>

Making Home Affordable: <http://bit.ly/MHAhud>

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!!!!