

[HUD](#) > [Program Offices](#) > [Chief Human Capital Officer](#) > [Hudclips](#) > [Single Family Housing Superseded Documents](#) > [Superseded Mortgage Letters - Full](#)

Mortgagee Letters Superseded by HUD Handbook 4000.1

2016	2005	1999	1989
2015	2004	1998	1988
2014	2003	1997	1985
2013	2002	1996	1984
2012	2001	1995	1983
2011	2000	1994	1981
2010		1993	
2009		1992	
2008		1991	
2007		1990	
2006			

2016 Mortgagee Letters

Document Number	Title
2016-25	2017 Nationwide Forward Mortgage Limits – Correction for Special Exception Areas (Alaska, Hawaii, Guam, and the Virgin Islands)
2016-24	Processing Fee for Assumptions
2016-22	Extension of Implementation Date of Selected Sections of Handbook 4000.1
2016-20	2017 Nationwide Forward Mortgage Limits
2016-18	Mortgagee Use of Professional Employer Organizations
2016-14	Updates to FHA's Loss Mitigation Retention Options and Miscellaneous Mortgage Servicing Policy
2016-12	203(k) Rehabilitation Mortgage Insurance Program: 203(k) Consultant Draw Inspection Fee
2016-11	Property Assessed Clean Energy (PACE)
2016-09	Delivery of Advice of Payment and Title Approval
2016-08	Student Loans
2016-06	Revised HUD 92900-A HUD/VA Addendum to Uniform Residential Loan Application

2015 Mortgagee Letters

Document Number	Title
15-24	Single Family Foreclosure Policy and Procedural Changes for HUD Title II Forward Mortgages and Reverse Mortgages
15-23	New Single Family Mortgagee Compliance Manager (MCM)

15-22	New Standards for Energy Efficient Homes (EEH) "Stretch Ratio" Policy: Incorporating the Department of Energy's (DOE) Home Energy Score
15-21	Automatic Extensions to HUD's Initiation of Foreclosure Timeline
15-20	Revision of Notice to Occupants of Pending Acquisition (NOPA)
15-18	Single Family Partial Claim Documentation and Delivery Requirements
15-08	Electronic Appraisal Delivery (EAD) portal for Federal Housing Administration (FHA) Insured Single Family Mortgages
15-07	Trial Payment Plans Associated with HUD's Loss Mitigation Loan Modification Options for Forward Mortgages
15-04	Revised Notification to Homeowners of Availability of Housing Counseling Services
15-01	Reduction of Federal Housing Administration (FHA) annual Mortgage Insurance Premium (MIP) rates and Temporary Case Cancellation Authority

2014 Mortgage Letters

Document Number	Title
14-25	Federal Housing Administration Maximum Loan Limits Effective January 1, 2015 through December 31, 2015 -- Attachment 1 - Areas at Ceiling and Above -- Attachment 2 - Areas Between Floor and Ceiling
14-24	Increasing Use of FHA's Claims Without Conveyance of Title (CWCOT) Procedures
14-23	FHA Refinance of Borrowers in Negative Equity Positions: Program Extension
14-19	New Single Family Loan Servicing Contractor
14-16	Electronic Retention of Foreclosure-Related Documentation
14-15	Updated Requirements for Pre-Foreclosure Sales (PFS) and Deeds in Lieu (DIL) of Foreclosure
14-13	Voluntary Termination of FHA Mortgage Insurance
14-09	Annual Recertification and Post-Approval Updates
14-08	Guidance on Nonprofits Assisting Government Entities in Providing Secondary Financing in Conjunction with FHA-Insured Mortgages
14-03	Electronic Signatures
14-02	Revised Manual Underwriting Requirements
14-01	"Save Your Home: Tips to Avoid Foreclosure" - Brochure for Delinquent Mortgagors

2013 Mortgagee Letters

Document Number	Title
13-46	FHA's Tier Ranking System II; Final Notice and Responses to Comments
13-44	HUD Single Family Real Estate Owned (REO) Properties: Updates on Ordering New Appraisals and Clarification on Comparables Used for Appraisals
13-42	Extension of Annual Recertification Filing Deadline for Title I and Title II Lenders and Mortgagees with a December 31, 2013 Fiscal Year End
13-41	Lender Self-Reporting Requirements
13-40	Loss Mitigation during the Foreclosure Process
13-39	Methods of Communication with Borrowers
13-38	Single Family Foreclosure Policy and Procedural Changes for HUD Title II Forward Mortgages and HECM Reverse Mortgages; Reasonable Diligence Requirements; HUD's Schedule of Allowable Attorney Fees
13-35	FHA Consolidation of Title I and Title II Lender Identification Numbers
13-34	Delayed Implementation of "PFS Participation Requirement" Section included in Mortgagee Letter 2013-23, Updated Pre-Foreclosure Sale (PFS) and Deed in Lieu (DIL) of Foreclosure Requirements
13-32	Update to FHA's Loss Mitigation Home Retention Options
13-29	Application of Unused Borrower Funds from an Escrow Account on an Existing Mortgage in FHA-Insured Refinance Transactions
13-26	Back to Work - Extenuating Circumstances
13-25	Collections and Disputed Accounts -- TOTAL Mortgage Scorecard User Guide
13-24	Handling of Collections and Disputed Accounts
13-23	Updated Pre-Foreclosure Sale (PFS) and Deed in Lieu (DIL) of Foreclosure Requirements
13-22	Extension of Unemployment Special Forbearance
13-21	FHA's Proposed Tier Ranking System II; Request for Comments
13-20	Good Neighbor Next Door Sales Program
13-19	Partial Claim Documentation and Delivery Requirements
13-18	Updated Clarification Regarding Title Approval at Conveyance
13-17	Interest Rates for Loss Mitigation Home Retention Options
13-16	

	Subordination of Partial Claim Liens Associated with Federal Housing Administration (FHA) Streamlined Refinances
13-15	Updated Delinquency/Default Status Codes for the Single Family Default Monitoring System; Special Forbearances and Trial Payment Plans; New Reporting Requirement for Non-Incentivized Loan Modifications
13-14	Minimum Cash Investment and Secondary Financing Requirements -- Acceptable Documentation for Funds Provided by Federal, State, or Local Governments, their Agencies or Instrumentalities
13-12	Lender Insurance Program -- Attachment - Lender Insurance Guide
13-11	Additional Guidance for the Origination and Servicing of FHA-insured Loans in Presidentially-Declared Major Disaster Areas and Specific Requirement for Hurricane Sandy Affected Communities
13-06	Extension of Disaster Moratorium and Suspension of Evictions for Specified Properties Impacted by Hurricane Sandy
13-05	Manual Underwriting for Loans with Decision Credit Score Below 620 and Total Fixed Payments to Effective Income Ratio Exceeding 43.00%
13-04	Revision of Federal Housing Administration (FHA) policies concerning cancellation of the annual Mortgage Insurance Premium (MIP) and increase to the annual MIP
13-03	Extension of Implementation Date for Mortgagee Letter 2012-22, Revisions to FHA's Loss Mitigation Home Retention Options

2012 Mortgage Letters

Document Number	Title
12-29	Interim Reporting Requirements for Small Supervised Lenders and Mortgagees
12-28	Restatement and Update of Flood Zone Requirements for Federal Housing Administration (FHA) Insured Mortgages
12-27	Revised Recertification Fee Calculation for FHA-Approved Branch Offices
12-23	Guidance for FHA-Approved Mortgagees Originating and Servicing Mortgages in Presidentially-Declared Major Disaster Areas - (Superseded in part by HUD Handbook 4000.1)
12-22	Revisions to FHA's Loss Mitigation Home Retention Options
12-19	Hazard and Flood Insurance Requirement Reminder

12-15	Documentation Requirements for Income from the Social Security Administration (SSA)
12-14	Extension of Implementation Date for Mortgagee Letter 2012-11, Clarification Regarding Title Approval at Conveyance
12-12	Responsibilities of Mortgagees in Regard to State and Local Laws
12-11	Clarification Regarding Title Approval at Conveyance
12-10	Miscellaneous Underwriting Issues- Rescission of Disputed Accounts and Collection Accounts Guidance (Mortgagee Letter 2012-3)
12-07	New Single Family Loan Servicing Contractor
12-06	Changes to FHA's Occupied Conveyance Procedures
12-05	FHA Refinance of Borrowers in Negative Equity Positions: Program Enhancements
12-04	Single Family Mortgage Insurance: Annual and Up-Front Mortgage Insurance Premium -- Changes
12-03	Miscellaneous Underwriting Issues
12-02	Closing a Loan in the Name of an FHA-Approved Mortgagee Acting as a Sponsored Third-Party Originator (TPO)

2011 Mortgage Letters

Document Number	Title
11-38	Secondary Financing Eligibility Requirements for IRC Section 115 Nonprofits
11-37	Extension of Implementation and Reporting Dates Regarding Trial Payment Plan for Loan Modifications and Partial Claims under Federal Housing Administration's Loss Mitigation Program
11-34	Revised Lender Approval Requirements
11-33	Mortgage Record Changes and Data Reconciliation
11-30	The Uniform Appraisal Dataset (UAD) and appraisal reporting forms
11-28	Trial Payment Plan for Loan Modifications and Partial Claims under Federal Housing Administration's Loss Mitigation Program
11-25	Alternative Reporting Requirements for Small Supervised Lenders and Clarification of Requirements for Supervised Lenders in Parent-Subsidiary Relationships
11-23	Unemployment Special Forbearance: Temporary Program Changes and Clarifications
11-20	Termination of the HOPE for Homeowners (H4H) Program

11-19	Financing of Transaction Costs for Real Estate Owned Properties (REO) Purchased under FHA \$100 Down Sales Incentive
11-18	Elimination of FHA's origination fee cap for the 203(k) Rehabilitation Mortgage Insurance Program
11-17	Use of HUD/FHA Logo, Name and Acronym in Advertising
11-12	Tier Ranking Scores - Incentive Round 42
11-11	FHA Refinance Transactions
11-08	FHA Single Family Insurance Claims Accounts Receivable Subsystem (ARS) Remittances: Pay.gov Implementation
11-07	Elimination of the Master Appraisal Report (MAR)
11-06	Claim Process for FHA Refinances of Borrowers in Negative Equity Positions (ADP Codes 821, 822, 831, or 832)
11-05	Revised Audited Financial Statement Reporting Requirements for Supervised Lenders in Parent-Subsidiary Structures and New Financial Reporting Requirements for Multifamily Mortgagees
11-04	FHA Capture of Nationwide Mortgage Licensing System and Registry (NMLS) Information

2010 Mortgage Letters

Document Number	Title
10-43	Flood Zone Requirements -- Appendix
10-42	Federal Home Loan Bank - Affordable Housing Program, Homeownership Set-Aside Grant Program
10-38	Mortgagee Eligibility Requirements and Clarification of FHA's Electronic Annual Certification Requirements and Procedures
10-36	Requirements for Combined Loan Amounts
10-35	Borrower Certification for FHA Refinance of Borrowers in Negative Equity Positions -- Attachment
10-33	FHA Connection Enhancements to Support Sponsored Third Party Originations (Sponsored Originations)
10-29	Minimum Credit Scores and Loan-to-Value Ratios
10-23	FHA Refinance of Borrowers in Negative Equity Positions
10-20	Implementation of Final Rule FR 5356-F-02, "Federal Housing Administration: Continuation of FHA Reform--Strengthening Risk Management through Responsible FHA-Approved Lenders"
10-19	

	Streamline Refinance Transactions and FHA TOTAL Scorecard
10-18	Update of Property and Preservation (P&P) Requirements and Cost Reimbursement Procedures
10-17	Updated HUD REO Lead-Based Paint Appraisal Reporting Requirements
10-16	Introduction of the M&M III Mortgagee Compliance Manager (MCM) and the P260 Internet Portal
10-15	FHA Case Number and FHA Roster Appraiser Assignments
10-14	Electronic Signatures On Third Party Documents
10-13	Appraisal Update and/or Completion Report (Fannie Mae Form 1004D/Freddie Mac Form 442/March 2005)
10-12	Use of pay.gov for Lender Approval Application Fees
10-09	Tier Ranking Scores – Incentive Round 38 - Attachment
10-08	HUD REO Appraisal Validity Period and Second Appraisals
10-04	Loss Mitigation for Imminent Default
10-03	Mortgagee Approval for Single Family Programs - Extended Procedures for Terminating Underwriting Authority

2009 Mortgagee Letters

Document Number	Title
09-53	Real Estate Settlement Procedures Act (RESPA) and FHA Related Policies
09-52	Short Sales and Short Pay Offs
09-51	Adoption of the Appraisal Update and/or Completion Report (Fannie Mae Form 1004D/Freddie Mac Form 442/March 2005)
09-48	Second Appraisal Reporting Requirements
09-42	Sub-Servicing of FHA-insured Mortgages
09-41	Appraisal performance standards and sanctions
09-39	Updated Claim Filing and Delinquency/Default Reporting Requirements For FHA's Making Home Affordable Modification Program (FHA-HAMP) Appendix 1 - Delinquency/Default Status Codes Appendix 2 - Delinquency/Default Reason Codes Appendix 3 - Claim Filing Assistance for Loss Mitigation Claims
09-37	Flood Zone Requirements and Responsibilities of FHA Mortgagees and Appraisers
09-36	Revised Eligibility

09-35	Loan Modification
09-32	Revised Streamline Refinance Transactions
09-31	Strengthening Counterparty Risk Management
09-30	Appraisal Validity Periods
09-29	Appraisal Portability
09-28	Appraiser Independence
09-25	Electronic Annual Certification to Replace Title II Yearly Verification Report -- Attachment
09-23	Making Home Affordable Program: FHA's Home Affordable Modification Loss Mitigation Option Attachment - Guidelines for FHA-HAMP
09-18	Energy Efficient Mortgages - Increase in the Dollar Amount of Energy Efficient Improvements
09-17	Accuracy of Lender Data for FHA-approved Mortgagees
09-16	Manufactured Housing Policy Guidance - Property and Underwriting Eligibility
09-13	Guidance on FHA Model Mortgage Form for New Mexico
09-12	Mortgagee Monitoring
09-09	Adoption of Market Conditions Addendum (Fannie Mae Form 1004MC/Freddie Mac Form 71) and Appraisal Reporting Requirements for Properties located in Declining Markets (PDF) (Word)
09-08	Limits on Cash-Out Refinances
09-05	Project Lifeline Initiative's Impact on FHA's Foreclosure Time Frames
09-04	Tier Ranking Scores - Incentive Round 34
09-03	HOPE for Homeowners Origination and Servicing Guidance Supplement (superseded by 09-43) Attachment 1 - Shared Appreciation Note Attachment 2 - Model H4H Pre-Endorsement Attachment 3 - Shared Equity Note Attachment 4 - FHA HOPE for Homeowners Attachment to FHA Loan Underwriting and Transmittal Summary Attachment 5 - HOPE for Homeowners Consumer Disclosure and Certification Form Attachment 6 - HOPE for Homeowners Certification Attachment 7 - Appreciation Worksheet
09-02	Co-branded Outreach Materials
09-01	Annual Renewal of FHA Approval

2008 Mortgage Letters

	Title
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Document Number	
08-43	Pre-Foreclosure Sale (PFS) Program - Utilizing the PFS Loss Mitigation Option to Assist Families Facing Foreclosure <i>Appendix A</i> Attachment 1 Attachment 2 Attachment 3 Attachment 4 Attachment 5 Attachment 6
08-41	Termination of <i>FHASecure</i>
08-40	Refinance Transactions: New Maximum Mortgage Calculation (Word) (PDF) -- Attachment -- Loan-to-Value and Combined Loan-to-Value Mortgage Amount Calculation Comparison
08-39	Revised Eligibility Requirements for FHA Roster Appraisers
08-32	Use of FHA Loss Mitigation During Bankruptcy
08-31	2008 Update of Preservation and Protection Guidelines, and Cost Reimbursements Attachment -- Properties Securing FHA Insured Mortgages
08-27	Treble Damages for Failure to Engage in Loss Mitigation
08-23	Revised Downpayment and Maximum Mortgage Requirements
08-21	FHA Loss Mitigation Program Updates
08-20	Management and Marketing (M&M) Change for the Philadelphia Homeownership Center (Philadelphia HOC)
08-17	Non FHA-approved Mortgage Brokers - Forward Mortgages
08-15	FHA Loan Underwriting and Transmittal Summary, Form HUD-92900-LT and Addendum to Uniform Residential Loan Application, form HUD-92900-A
08-11	Nontraditional Credit Verification and Evaluation
08-10	Update to Mortgagee Letter 2004-40 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
08-07	Update to Mortgagee Letter 2004-40 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
08-05	Tier Ranking Scores - Incentive Round 30 Attachment - Tier 1 Lenders for Round 30
08-01	New Single Family Loan Servicing Contractor

2007 Mortgage Letters

Document Number	Title
07-13	Adjustable Rate Mortgages-Addition of LIBOR Index
07-12	Management and Marketing (M&M) Change for Philadelphia Homeownership Center (Philadelphia HOC)
07-11	The <i>FHASecure</i> Initiative and Guidance on Appraisal Practices in Declining Markets
07-10	Single Family Mortgage Insurance Premiums: Pay.gov Implementation
07-09	Truncated Social Security Numbers on Credit Reports
07-07	Management and Marketing (M&M) Contractor Change Philadelphia Homeownership Center (Philadelphia HOC) Contract Area PB (Michigan and Ohio)
07-04	Extension of Special Authority for Use of Partial Claims and Loan Modifications to Assist Victims of Hurricanes Katrina, Rita and Wilma in Presidentially-Declared Major Disaster Areas in Alabama, Florida, Louisiana, Mississippi and Texas
07-03	Revision of Preservation and Protection Requirements and Cost Reimbursements -- (Attachment)
07-02	Updated Post Endorsement Technical Review Process (PETR)

2006 Mortgage Letters

Document Number	Title
06-33	New Construction - Architectural Exhibits Requirements for Single Family Properties
06-32	Management and Marketing (M&M) Contractor Change for the State of Georgia
06-31	Tier Ranking Scores Attachment
06-30	Guidance on Handbook 4060.1 REV-2, FHA Title II Mortgage Approval Handbook
06-29	Louisiana Road Home Program
06-28	Mortgage and Foreclosure Rights of Servicemembers under the Servicemembers Civil Relief Act (SCRA)
06-27	Enhancements to the Neighborhood Watch Early Warning System
06-26	Updates to the FHA Appraiser Roster: Streamlined Appraiser Examination, Roster Renewal Procedures, and Contact Information

06-24	Revision to form HUD-92564-CN, For Your Protection: Get a Home Inspection -- (Flyer)
06-19	Update to Mortgagee Letter 2004-40 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
06-18	Foreclosure Moratorium Extensions to Assist Borrowers Eligible for Hurricane Grant Funds
06-17	National Servicing Center (Tulsa, OK office) Address Change
06-15	Future Delinquency Reporting Requirement -- (Appendix 1 & 2)
06-14	Property Flipping Prohibition Amendment
06-13	Charitable Organizations Making Downpayment Gifts
06-12	Foreclosure Moratorium Extensions to Assist Victims of Hurricanes Katrina, Rita and Wilma
06-10	Special Authority for use of Deed-in-Lieu of Foreclosure to Assist Victims of Hurricanes Katrina, Rita and Wilma in Presidentially-Declared Major Disaster Areas approved for individual assistance in Alabama, Florida, Louisiana, Mississippi and Texas
06-09	Revisions to Appendices A and C to Handbook 4150.2 Change 1, Valuation Analysis for Home Mortgage Insurance for Single Family One- to Four- Unit Dwellings Table of Contents Appendix A Appendix C
06-05	Foreclosure Moratorium Extensions to Assist Victims of Hurricanes Katrina, Rita and Wilma
06-04	Revised Borrower's Closing Costs Guidelines
06-02	Update to Mortgagee Letter 2004-40 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
06-01	Underwriting Guidance to Accommodate Disaster Victims

2005 Mortgage Letters

Document Number	Title
05-50	Enhancements to "Streamlined (k)" Limited Repair Program
05-48	FHA Repair and Inspection Requirements for existing properties and revisions to FHA Appraisal Protocol -- Attachment
05-47	Tier Ranking Scores Attachment
05-46	

	<p>Special Authority for Use of Partial Claims and Loan Modifications to Assist Victims of Hurricanes Katrina, Rita and Wilma in Presidentially-Declared Major Disaster Areas in Alabama, Florida, Louisiana, Mississippi and Texas</p> <p>Attachment 1</p> <p>1 Cont'd</p> <p>Attachment 2</p>
05-45	Foreclosure Moratorium Extensions to Assist Victims of Hurricanes Katrina and Rita in Presidentially-Declared Disaster Areas that have counties in Alabama, Louisiana, Mississippi and Texas eligible to receive Individual Assistance
05-43	Revised Refinance Transactions
05-42	Update To Mortgagee Letter 2003-17; Submission of Mortgage Record Changes and Data Integrity Issues
05-41	Update to General Servicing and Preservation and Protection Requirements for Presidentially-Declared Major Disaster Areas in Alabama, Louisiana, Mississippi and Texas
05-40	Revisions to Single Family Origination Lending Areas and Nationwide Lending
05-39	Revised Uniform Residential Loan Application (URLA)
05-37	Flexibility in the Origination of Single Family Loans Using the Principal-Authorized Agent Relationship
05-36	Lender Insurance Program
05-34	Adoption of Revised Appraisal Reporting Forms and Update to FHA Appraisal Protocol -- Attachment
05-32	Underwriting Section 8 Homeownership Vouchers-Updated Instructions
05-31	Underwriting and Servicing Policies to Assist Victims of Presidentially-Declared Major Disaster Areas
05-30	<p>Single Family Foreclosure Policy and Procedural Changes: Reasonable Diligence Requirements; Update to HUD's Schedule of Allowable Attorney Fees; and Update to HUD's Foreclosure Time Frames</p> <p>Attachment 1</p> <p>Attachment 2</p> <p>Attachment 3</p> <p>Attachment 4</p>
05-29	Update to Mortgagee Letter 2004-45 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors

05-26	Reporting Feature Added to the Neighborhood Watch Early Warning System
05-25	Update to Mortgagee Letter 2004-45 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
05-24	Electronic Payment of the Annual Recertification Fee and Downloading of the Yearly Verification Report via the FHA Connection
05-23	Amended Late Request for Endorsement Procedures
05-22	Preservation and Protection Procedural Update Attachment
05-21	HUD's Energy Action Plan and Energy Efficient Mortgages
05-19	"Streamline (K)" Limited Repair Program
05-18	Success of Loss Mitigation and Increase in Incentive Payments
05-17	Transfer of HMDA Data Collection to Federal Reserve Board
05-16	Revised Qualifying Ratios and Treatment of Child Support
05-15	Total Mortgage Scorecard Update: Tolerance Levels and Documentation Relief
05-14	Five-Year Hybrid Adjustable Rate Mortgages (ARMs)
05-13	Correction to Servicing Guidance for Victims of Presidentially-Declared Major Disaster Areas
05-12	Update to Mortgagee Letter 2004-45 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
05-11	Update To Mortgagee Letter 2003-17; Claim Filing Changes and Data Integrity Issues
05-09	Single Family Loan Production - Requirements for retention of Architectural Exhibits in cases of new construction of single family properties
05-08	Revised Post Endorsement Technical Review Process
05-07	Update to Mortgagee Letter 2004-45 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
05-06	Lender Accountability for Appraisals
05-04	Update to Mortgagee Letter 2004-45 Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractors
05-03	Elimination of Refunds of Upfront Mortgage Insurance Premiums
05-02	Seller Concessions and Verification of Sales

2004 Mortgagee Letters

	Title
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Document Number	
04-47	Total Mortgage Scorecard User Guide Update
04-45	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
04-44	Total Mortgage Scorecard Update
04-42	Delinquent Loan Reporting for Mortgages on Leaseholds of Hawaiian Home Lands Insured Pursuant to Section 247 of the National Housing Act
04-40	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
04-33	Debenture Interest Changes
04-30	Loss Mitigation Performance Scores Attachment
04-28	Credit Policy Issues
04-26	Filing Conveyance AND Pre-Foreclosure Sale Claims via the FHA Connection Attachment A Attachment B Attachment C Attachment D --(Attachments .exe file)
04-23	Enhancements to the Neighborhood Watch Early Warning System
04-20	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
04-19	Mandatory Electronic Submission of Annual Audited Financial Statements
04-16	A New Interactive Website for Preservation and Protection Cost Allowables
04-15	The purpose of this Mortgagee Letter is to notify mortgagees that the Office of Single Family Asset Management's National Servicing Center (NSC) has relocated to a new address
04-9	Update of Preservation and Protection Mortgagee Letter 2003-05
04-7	Update to Preservation and Protection Mortgagee Letters 2002-10, 2002-19, and 2003-05
04-06	Revision to Chapter 6 (Quality Control Plan) of HUD Handbook 4060.1 REV-1 CHG-1, Mortgagee Approval Handbook
04-5	Address Change for First Madison Services, Inc. Single Family Loan Servicing Contractor

2003 Mortgagee Letters

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Document Number	Title
03-19	Partial Claims: Program Changes and Updates
03-17	Elimination of Paper Mortgage Insurance Certificates and Data Integrity Improvement
03-15	Enhancements to the Neighborhood Watch Early Warning System
03-11	Single Family Loan Production - Renumbered Form NPCA-99a, Subterranean Termite Soil Treatment Builder's Guarantee and Form NPCA-99b, New Construction Subterranean Termite Soil Treatment Record -- (NPCA-99a) -- (NPCA-99b)
03-10	Address Change for First Madison Services, Inc. Single Family Loan Servicing Contractor
03-09	Update of Appraiser Qualifications for Placement on FHA Single Family Appraiser Roster and Appraisal Reporting Requirements
03-06	Loss Mitigation Performance Scores -- (Attachment)
03-05	Update of Mortgagee Letter 2002-10, 2002 Preservation and Protection Cost Schedule and Policy Updates/2002 Post Endorsement Guidelines, Fees and Schedules -- (Attachments)
03-04	Soliders' and Sailors' Civil Relief Act
03-03	Mandatory Electronic Submission of Financial Statement Package for Annual Mortgagee Recertification

2002 Mortgagee Letters

Document Number	Title
02-26	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
02-25	Minimum Distance Requirements Between Private Wells and Sources of Pollution for Existing Properties
02-20	Credit Watch Termination Initiative - Implementation of a Reduction in Threshold
02-19	Clarification Regarding Title Approval issues, Property Condition at Conveyance, Administrative Offsets and a New Process for Lender Appeal of Conveyance Issues
02-17	Special Forbearance: Program Changes and Updates
02-16	Credit Watch Termination Initiative Threshold
02-15	

	Enhancements to the Neighborhood Watch Early Warning System -- Attachment
02-14	HUD-PA-426 How To Avoid Foreclosure (May 2001)
02-13	Deed-in-Lieu of Foreclosure Consideration Increase and the Authorization to Pay Cash to Occupants for Keys Prior to Eviction
02-12	Reinstatement of the Housing Counseling Notification Requirement
02-11	Loss Mitigation Performance Scores -- (Attachment)
02-10	2002 Preservation and Protection Cost Schedule and Policy Updates/2002 Post Endorsement Guidelines, Fees and Charges -- (Attachments .zip)
02-9	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
02-8	Proper Use of Direct Conveyance
02-07	Credit Watch Termination Initiative Threshold
02-5	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
02-1	Nonprofit Participation in Single Family FHA Activities - New Requirements and Restrictions -- (Attachments .zip)

2001 Mortgage Letters

Document Number	Title
01-30	All Approved Mortgagees All Approved Nonprofit Organizations All Participating Government Entities Net Development Cost Land User Restriction Addendum Definitions List of Reference Documents
01-28	Single Family Foreclosure Policy and Procedural Changes: Extension of Time to Initiate Foreclosure in the District of Columbia
01-27	Pre-approval Requirements for New Construction and an Alternative to the Inspection Requirements - Single Family Loan Production
01-25	Credit Watch/Termination Thresholds
01-24	Consideration For Mail Delays Following the Terrorist Attacks
01-23	Mortgagee Approval for Single Family Programs - Elimination of Placement on Credit Watch Status -

	Superseding the references to Credit Watch in Mortgage Letter 99-15
01-22	The Effect of the Soldiers' and Sailors' Civil Relief Act of 1940 on FHA-insured Mortgages
01-21	Relief Options for Borrowers Affected by the Events of September 11, 2001
01-20	Underwriting Section 8 Homeownership Vouchers on FHA Insured Mortgages
01-19	Single Family Foreclosure Policy and Procedural Changes: Non-Judicial Foreclosure in Hawaii; First Legal Action to Commence Foreclosure in GU, IA, SD, & VI; Reasonable Diligence for Acquiring Possession; Update to HUD's Schedule of Allowable Attorney Fees; and Update to HUD's Foreclosure Time Frames -- (Attachments)
01-14	FHA Loss Mitigation Clarification of Time Frames
01-13	Credit Watch/Termination Thresholds
01-08	Loss Mitigation Performance Scores -- (Attachment A) -- (Attachment B)
01-6	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
01-04	Protection Against Subterranean Termites in New Construction - Single Family Loan Production
01-3	Debenture Interest Rates
01-2	Filing Loss Mitigation Incentive Claims via the FHA Connection -- (Attachments)

2000 Mortgage Letters

Document Number	Title
00-47	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
00-43	Credit Watch/Termination Thresholds
00-40	FHA Mortgagee Starter Kit Web Page
00-37	Address Change for PEMCO Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contractor
00-33	Credit Watch/Termination Thresholds
00-27	Appraising and Financing HUD Real Estate Owned (REO) Properties With FHA-Insured Financing - Single Family Loan Production - (Superseded in part by HUD Handbook 4000.1)
00-26	Preservation and Protection Cost Update for Debris Removal and Property Inspections; Clarifications on Boarding, Delayed Evictions and Lender Appeals

	Appendices .zip
00-25	203(K) Rehabilitation Mortgage Program- Single Family Loan Production -- Appendices .zip
00-22	Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts
00-21	Credit Watch/Termination Thresholds
00-20	Neighborhood Watch provides loan performance data via the FHA Connection
00-19	New Address for Single Family Claims Branch and Submission of Single Family Application for Insurance Benefits (Form HUD-27011) - Paper Claims and Mortgage Insurance Certificates for Electronic Part A Claims
00-17	Mortgagee Approval - Applications for New Origination Approval Agreements - Credit Watch/Termination Initiative
00-15	Prohibited Branch Arrangements
00-13	Single Family Loan Production - Implementation of Address Validation in the FHA Connection
00-12	Credit Watch/Termination Thresholds
00-11	Loss Mitigation Performance Scores Attachment
00-08	Nonprofit Agency Participation in Single Family FHA Activities -- Attachments .zip
00-07	Debenture Interest Rates
00-05	Loss Mitigation Program - Comprehensive Clarification of Policy and Notice of Procedural Changes
00-04	Single Family Loan Production - FHA Mortgage Insured Financing for the Construction of Storm Shelters
00-03	Credit Watch/Termination Thresholds
00-01	Single Family Loan Production - Impact of New EPA Lead Hazard Regulations on 203(k) Rehabilitation Mortgage Insurance -- Attachment

Next list Mortgage Letters Superseded in Whole