



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**Date:** August 13, 2019

**Mortgagee Letter:** 2019-12

**To:** All FHA-approved Mortgagees  
All Direct Endorsement Underwriters  
All FHA Roster Appraisers  
All FHA-Approved 203(k) Consultants  
All HUD-Approved Housing Counselors  
All HUD-Approved Nonprofit Organizations  
All Governmental Entity Participants  
All Real Estate Brokers  
All Closing Agents

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**Subject** Rescission of Mortgagee Letters 2019-06, *Downpayment Assistance and Operating in a Governmental Capacity*; 2019-07, *Extension of the Effective Date of Mortgagee Letter 2019-06, Downpayment Assistance and Operating in a Governmental Capacity*; and 2019-10, *Suspension of the Effective Date of Mortgagee Letter 2019-06, Downpayment Assistance and Operating in a Governmental Capacity*.

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**Purpose** This Mortgagee Letter rescinds Mortgagee Letter 2019-06, *Downpayment Assistance and Operating in a Governmental Capacity*; Mortgagee Letter 2019-07, which extended the effective date for guidance provided in Mortgagee Letter 2019-06; and Mortgagee Letter 2019-10, which suspended the effective date of Mortgagee Letter 2019-06.

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**Effective Date** The rescission of ML 2019-06 is effective immediately.

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**Public Feedback** HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send any feedback to the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). HUD will consider the feedback in determining the need for future updates.

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## Mortgagee Letter 2019-12

### Summary of Changes

This Mortgagee Letter rescinds ML 2019-06, *Down Payment Assistance and Operating in a Governmental Capacity*. Accordingly, the extension of the effective date for ML 2019-06, which was announced in a follow-up Mortgagee Letter 2019-07, and the suspension of the effective date for ML 2019-06, which was announced in Mortgagee Letter 2019-10, are also rescinded.

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### Questions

For additional information on this ML, please visit [www.hud.gov/answers](http://www.hud.gov/answers) or call FHA's Resource Center at 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number via TTY by calling the Federal Relay Service at 1-800-877-8339.

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### Signature

John L. Garvin  
General Deputy Assistant Secretary for Housing