Amendments to Dear Lender Letter 2022-01

Yesterday, the Office of Native American Programs issued [Dear Lender Letter (DLL) 2022-03](#). The purpose of this DLL is to amend the re-review requirements in DLL 2022-01 regarding Borrowers with pending loss mitigation documents. DLL 2022-03 also eliminates the 45-day implementation requirement to assess Borrowers who are 90 days or more delinquent for a COVID-19 Native Advance Loan Modification. Additionally, DLL 2022-03 includes a clarification of the First Legal Action and Reasonable Diligence time frames for Borrowers coming off a COVID-19 Forbearance. [Click here to read the full DLL](#).

Note: DLL 2022-03 shows the amended text through highlight and strikethrough fonts. HUD is reissuing an [AMENDED DLL 2022-01](#) to keep all current COVID-19 loss mitigation policies for the Section 184 and Section 184A programs within one document.