

U.S. Department of Housing and Urban Development (HUD)

Home Equity Conversion Mortgage (HECM)

**NOTICE TO THE BORROWER:
WHAT TO DO IN CASE OF LATE OR NON-PAYMENT BY YOUR MORTGAGEE**

FHA Case Number: _____

Borrower(s): _____

Property Address: _____

Mortgage Company: _____

The Federal Housing Administration (FHA) can help if your mortgage company fails to make payments to you on time. This Notice explains the steps FHA will take if the mortgagee fails to make its payments to you or on your behalf.

If you do not receive your HECM payment, immediately contact your mortgage company to inquire about the missed payment. If you are unable to contact your mortgage company, or your mortgage company is unable to assist you, please contact HUD's National Servicing Center using the methods below.

Phone	Email	Mail
1-800- CALLFHA (1-800-225- 5342)	customerservice@hud.gov	U.S. Dept. of Housing and Urban Development National Servicing Center 110 West 7th Street, Suite 1110 Tulsa, OK 74119

When contacting FHA, please include your FHA case number, or your property address if the FHA case number is not available, and explain that you did not receive your payment on your insured HECM to expedite your request.

FHA will immediately contact your mortgage company to determine the cause of any late payments. If FHA determines that you are entitled to a payment under your HECM and the mortgage company has not provided you with the full amount due, FHA will make the payment to you. The initial FHA payment will be equal to the total of all payments not made by the mortgage company, including an amount equivalent to any late charges due from the mortgagee. FHA will work with your mortgage company to ensure that all future payments you are entitled to under your HECM are made in accordance with the timing required by your mortgage.

Borrower Signature: _____

Borrower Printed Name: _____ Date: _____