



FHA INFO 2024-58

August 14, 2024

FHA Seeks Feedback on Proposed Policy to Implement the Modernization of Engagement with Borrowers in Default Final Rule

Today, the Federal Housing Administration (FHA) posted a draft Mortgagee Letter (ML), *Modernization of Engagement with Borrowers in Default*, on its [Single Family Housing Drafting Table](#) (Drafting Table) for review and feedback. The draft ML proposes policy that would align with the provisions outlined in the final rule, *Modernization of Engagement with Mortgagees in Default* published in the Federal Register [[FR-6353-F-02](#)] on August 2, 2024.

Interested stakeholders are encouraged to review the draft ML and provide feedback through September 13, 2024. Instructions for viewing the draft ML and providing feedback are available on the FHA Single Family [Drafting Table](#). FHA will carefully consider all feedback received before publishing a final ML.

As a reminder, this draft ML is not official departmental policy and cannot be used in connection with any FHA-insured mortgage until finalized. FHA's existing policies remain in effect until amended.

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- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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