



FHA INFO 2024-60

August 29, 2024

FHA Announces Interim Procedures for Nonjudicial Foreclosures with Secretary-Held Liens

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2024-17](#), *Interim Procedures for Nonjudicial Foreclosures with Secretary-Held Liens*, which establishes an interim process for releasing FHA subordinate Secretary-held liens following the completion of a nonjudicial foreclosure sale where there are no surplus funds available to satisfy HUD's subordinate lien.

The guidance in this ML is optional and applies to all FHA Title II Single Family forward mortgages. The provisions in the ML may be implemented immediately.

FHA is developing permanent policy to provide a new reporting requirement for all foreclosures, but primarily for foreclosures where there are Secretary-held subordinate liens. That policy will be posted on the [Single Family Housing Policy Drafting Table](#) for public review and feedback in the future.

Mortgagees and other interested parties are encouraged to thoroughly review [ML 2024-17](#) and refer any questions to the FHA Resource Center, referenced below.

Need Support? Contact the FHA Resource Center.

- 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.

About FHA INFO

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