



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

November 8, 2010

Mortgagee Letter 2010-37

TO: **ALL APPROVED MORTGAGEES**
HUD-APPROVED HOUSING COUNSELING AGENCIES

SUBJECT: Home Equity Conversion Mortgage (HECM) Program: Clarification of Policies Regarding the Requirement that HECM Lenders Provide Prospective HECM Borrowers a List of HECM Counseling Agencies

Purpose This Mortgagee Letter (ML) provides guidance to lenders regarding

- completing a screen in FHA Connection entitled HECM Referral List Update
- timing for completion of the screen.

Effective Date The guidance provided in this ML is effective for case numbers issued on or after February 1, 2011. Lenders may opt to begin using these screens on November 22, 2010, however, it is not required until February 1, 2011.

Questions If you have any questions regarding the Mortgagee Letter, please call the FHA Resource Center at 1-800- CALL-FHA (1-800-225-5342). Persons with hearing or speech impairments may access this number via TDD/TTY by calling 1-877-TDD-2HUD (1-877-833-2483).

Signature David H. Stevens

Assistant Secretary for Housing-Federal Housing Commissioner

Continued on next page

Mortgagee Letter 2010-37, Continued

ML 10-37.a
HECM
Counselor
List
Background

Lenders are required to provide each client with a list of HECM counseling agencies and that list must include no fewer than nine HUD-approved counseling agencies.

The list of counseling agencies must include at least:

- five agencies within the local area and/or state of the prospective borrower
 - one of the local agencies located within a reasonable driving distance for the purpose of face-to-face counseling, and
 - the following four national intermediaries
 - National Foundation for Credit Counseling (NFCC)
 - Money Management International (MMI)
 - National Council on the Aging (NCOA)
 - CredAbility
-

ML 10-37.b
FHA
Connection
HECM
Referral List
Update
Requirements

Within one (1) business day of requesting a FHA case number, a lender should complete the HECM Referral List Update in FHA Connection. The screen must be completed prior to a HECM loan being endorsed for insurance.

This screen requires the lender to input the nine agencies that the lender provided on the list given to the client.

Continued on next page

Mortgagee Letter 2010-37, Continued

ML 10-37.c HECM Referral List Update Screens

The following are samples of the HECM Referral List Update screens. The first is a sample of the screen prior to completion by the lender. The second is a sample of the screen containing the list of agencies entered by the lender.

FHA Connection Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination Case Processing HECM Referral List

HECM Referral List Update Help Links ?

CASE INFORMATION

FHA Case Number: 011-6688758
 Primary Borrower Name: SMITH,JOHN
 Property Address: 71 MAIN ST, GUNTERSVILLE, AL 35976

Referral Type

☒ Referred
☐ Not Referred

CONFIRM NATIONAL COUNSELING AGENCIES REFERRALS

[Select All](#) | [Select None](#)

☐	NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC. (80751) 801 ROEDER ROAD SUITE 900 SILVER SPRING, MD 20910-3372
☐	MONEY MANAGEMENT INTERNATIONAL INC. (82554) 9009 WEST LOOP SOUTH (PHONE CENTER) SUITE 700 HOUSTON, TX 77096-1719
☐	NATIONAL COUNCIL ON THE AGING (NCOA) (83874) 1901 L STREET, NW 4TH FLOOR WASHINGTON, DC 20036
☐	CCCS OF GREATER ATLANTA - DBA CREDABILITY (84538) 100 EDGEWOOD AVENUE SUITE 1800 ATLANTA, GA 30303

LENDER REFERRED COUNSELING AGENCIES

[\[Search for HECM Counseling Agency IDs\]](#)

Agency ID 1:
 Agency ID 2:
 Agency ID 3:
 Agency ID 4:
 Agency ID 5:

Message Board Thursday July 01, 2010

[HSG/FHA Home Page](#) | [HUD Single Family Housing Page](#)
[HUD Multifamily Housing Page](#) | [HUDCLIPS](#) | [Lenders Information](#) | [Mortgagee Letters](#)

Continued on next page

Mortgagee Letter 2010-37, Continued


FHA Connection

[Home](#)
[Main Menu](#)
[ID Maintenance](#)
[E-mail Us](#)
[Contact Us](#)

[Single Family FHA](#)
[Single Family Origination > Case Processing > HECM Referral List](#)

HECM Referral List Update

Help Links ?

CASE INFORMATION

FHA Case Number: 011-5852663
Primary Borrower Name: SMITH, JOHN
Property Address: 3007 MAIN ST NW, HUNTSVILLE, AL 35810

Referral Type

☒ Referred
☐ Not Referred

CONFIRM NATIONAL COUNSELING AGENCIES REFERRALS

[Select All](#) | [Select None](#)

☒ NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC. (80751)
 801 ROEDER ROAD
 SUITE 900
 SILVER SPRING, MD 20910-3372

☒ MONEY MANAGEMENT INTERNATIONAL INC. (82554)
 9009 WEST LOOP SOUTH (PHONE CENTER)
 SUITE 700
 HOUSTON, TX 77096-1719

☒ NATIONAL COUNCIL ON THE AGING (NCOA) (83874)
 1901 L STREET, NW
 4TH FLOOR
 WASHINGTON, DC 20036

☒ CCCS OF GREATER ATLANTA - DBA CREDABILITY (84538)
 100 EDGEWOOD AVENUE
 SUITE 1800
 ATLANTA, GA 30303

LENDER REFERRED COUNSELING AGENCIES

[\[Search for HECM Counseling Agency IDs\]](#)

Agency ID 1: CCCS SOUTH WEST, A DIVISION OF MMI (82671)
 2615 NORTH 4TH ST., STE. 2
 FLAGSTAFF, AZ 86004-3700

Agency ID 2: CCCS SOUTH WEST, A DIVISION OF MMI (82672)
 17235 NORTH 75TH AVE., STE. C-125
 GLENDALE, AZ 85308

Agency ID 3: CCCS SOUTH WEST, A DIVISION OF MMI (82673)
 1234 S. POWER RD., STE. 100
 MESA, AZ 85206-3740

Agency ID 4: ADMINISTRATION OF RESOURCES AND CHOICES (81809)
 1366 EAST THOMAS ROAD, SUITE 108
 PHOENIX, AZ 85014-

Agency ID 5: CCCS SOUTH WEST PHONE CENTER, A DIVISION OF MMI (83789)
 13430 N. BLACK CANYON HWY.
 SUITE 250
 PHOENIX, AZ 85029

Message Board Thursday July 01, 2010

[HSG/FHA Home Page](#) | [HUD Single Family Housing Page](#)
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Continued on next page

Mortgagee Letter 2010-37, Continued

**ML 10-37.d
When a Client
is Not Referred**

The lender must check the “Not Referred” box only if a client has already been counseled by a HUD-approved HECM counselor. The client must be able to confirm that s/he has received counseling by providing the lender a completed Form HUD 92902, Certificate of HECM Counseling, which verifies where and when the client received HECM counseling, and that they received counseling from a HUD-approved HECM counselor.

**Information
Collection
Requirements**

The information collection requirements contained in this document is pending approval by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB control number 2502-0524. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.
