



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**October 31, 2012**

**Mortgagee Letter 2012-21**

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**To** **All FHA-Approved Mortgagees, Single Family Servicing Managers**

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**Subject** **Extension of Implementation Date for Mortgagee Letter 2012-11, Clarification Regarding Title Approval at Conveyance**

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**Purpose** The purpose of this Mortgagee Letter is to notify mortgagees that the implementation date for ML 2012-11 has been extended from November 1, 2012 to January 1, 2013.

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**Questions** Any questions regarding this Mortgagee Letter may be directed to William Collins, Program Director, National Servicing Center at (405) 609-8466. Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at (800) 877-8339.

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**Signature** Carol J. Galante  
Acting Assistant Secretary for Housing-Federal Housing Commissioner

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