



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

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**October 16, 2015**

**Mortgagee Letter 2015-26**

**To**

**All FHA Reverse Mortgage Loan Servicers**

**Subject**

**Extension of Certain Timeframes in connection with Mortgagee Letter 2015-11, *Loss Mitigation Guidance for Home Equity Conversion Mortgages (HECMs) in Default due to Unpaid Property Charges***

**Purpose**

The purpose of this Mortgagee Letter is to provide mortgagees with an extension through January 18, 2016 to the timeframes provided in Mortgagee Letter (ML) 2015-11, *Loss Mitigation Guidance for Home Equity Conversion Mortgages (HECMs) in Default due to Unpaid Property Charges*, to submit a Due and Payable request, as well as to the timeframe to take First Legal Action where the mortgagee is actively reviewing the borrower for loss mitigation in accordance with ML 2015-11.

All other provisions in ML 2015-11 remain unaffected by this ML.

**Affected Policy**

The policies in this ML affect the “Effective Date” section of ML 2015-11.

**Information  
Collection  
Requirements**

The information collection requirements contained in this document have been approved 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 2502-0429. 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.

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**Questions**

Any questions regarding this Mortgagee Letter may be directed to the HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at (800) 877-8339. For additional information on this Mortgagee Letter, please visit [www.hud.gov/answers](http://www.hud.gov/answers).

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**Signature**

Edward L. Golding  
Principal Deputy Assistant Secretary for Housing

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