



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

ASSISTANT SECRETARY FOR HOUSING –
FEDERAL HOUSING COMMISSIONER

Date: December 1, 2016

MORTGAGEE LETTER 2016-22

To: All FHA-approved Mortgagees
All Direct Endorsement Underwriters
All FHA Roster Appraisers
All FHA Roster Inspectors
All FHA-approved 203(k) Consultants
All HUD-approved Housing Counselors
All HUD-approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject Extension of Implementation Date of Selected Sections of Handbook 4000.1

Purpose This Mortgagee Letter extends the implementation date of selected sections of Handbook 4000.1, *FHA Single Family Housing Policy Handbook*, which were initially published in Mortgagee Letter 2016-14, *Updates to FHA’s Loss Mitigation Retention Options and Miscellaneous Mortgage Servicing Policy*. The December 1, 2016 implementation date has been changed. Mortgagees are now required to implement the Handbook sections identified herein no later than March 1, 2017.

Effective Date This Mortgagee Letter is effective immediately. All policy updates will be incorporated into a forthcoming update of the HUD Single Family Policy Handbook 4000.1.

Affected Programs This guidance applies to all FHA Title II forward mortgage programs.

Affected Topics Mortgagees must implement the policies set forth in the sections of Handbook 4000.1, which were initially published in Mortgagee Letter 2016-14, no later than March 1, 2017:

- III.A.2.i.iii(A) Borrower’s Financial Information;
- III.A.2.i.viii Notice to Borrower after Loss Mitigation Review;
- III.A.2.j.iii HUD’s Loss Mitigation Option Priority Waterfall;

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- III.A.2.k.iv(D)(2) Special Forbearance – Unemployment Agreement – Standard;
- III.A.2.k.v Loan Modification;
- III.A.2.k.v(G) FHA-HAMP Loan Modification Provisions;
- III.A.2.k.v(H) FHA Mortgage Insurance Coverage and MIP;
- III.A.2.k.vi(D)(2) FHA-HAMP Standalone Partial Claim;
- III.A.2.k.vi(F) FHA-HAMP Trial Payment Plans;
- III.A.2.p.iv Independent Third-Party Providers;
- III.A.2.r.i(D)(1)(c) Prohibition of Foreclosure due to Federal Law or Regulations; and
- III.A.2.r.i(G) Manufactured Housing Review.

Although Mortgagees must implement the aforementioned sections of Handbook 4000.1 no later than March 1, 2017, for these sections only, Mortgagees *may* continue to use the guidance in the June 30, 2016 version of Handbook 4000.1 until the extended implementation date of Mortgagee Letter 2016-14.

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Questions

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

Signature

Edward L. Golding
Principal Deputy Assistant Secretary for Housing
