

FHA INFO #12-61

Two New FHA Mortgagee Letters

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Two New FHA Mortgagee Letters:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT WASHINGTON, DC 20410-8000  
ASSISTANT SECRETARY FOR HOUSING – FEDERAL HOUSING COMMISSIONER

June 20, 2012

MORTGAGEE LETTER 2012-12

To: All FHA Approved Mortgagees

Subject Responsibilities of Mortgagees in Regard to State and Local Laws

Purpose: The purpose of this Mortgagee Letter is to clarify that FHA policy does not exempt mortgagees from adhering to state and local laws relating to the protection and preservation of properties that were secured by an FHA insured mortgage.

AND

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT WASHINGTON, DC 20410-8000  
ASSISTANT SECRETARY FOR HOUSING- FEDERAL HOUSING COMMISSIONER

June 20, 2012

Mortgagee Letter 2012-11

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

Subject Clarification Regarding Title Approval at Conveyance

Purpose The purpose of this Mortgagee Letter is to provide changes relating to title approval at conveyance. Title approval issues include:

- Unpaid Taxes;
- Condominium (Condo)/Homeowners' Association (HOA) Fees;
- Unpaid Utility Bills; and
- Manufactured Housing Titles.

To read both these new mortgagee letter in their entirety please visit:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/letters/mortgagee](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee)