

Distribution Date: August 22, 2013

**Second Call - Single Family Industry Conference Call - Three New Mortgagee Letters and Housing Notice**

**Second Call – FHA Single Family Housing Industry Conference Call – Access to Mortgage Credit Policies (Mortgagee Letters 13-24, 13-25 and 13-26; Housing Notice 13-22)**

FHA Single Family Housing will host a second industry conference call (general questions and answers session) where staff will be available to provide an overview and address questions related to these policies.

**Conference Call Title:** FHA Access to Mortgage Credit Policies

**Date/Time:** Monday, August 26, 2013 from 3:30 pm – 4:30 pm Eastern

**Teleconference Number:** (800) 260-0712 Access Code: 301432

Please begin dialing into the teleconference meeting 10 minutes early as the call will begin promptly at 3:30 pm Eastern.

**Description:** On August 15, 2013, FHA announced policy guidance through three Mortgagee Letters (MLs) and a Housing Notice:

- Handling of Collections and Disputed Accounts (ML 13-24) and related TOTAL Mortgage Scorecard User Guide (ML 13-25) that provides clear guidance on how to underwrite and document a borrower's credit history for collections, disputed accounts and judgments.
- Back to Work - Extenuating Circumstances - Loss of Employment/Loss of Income (ML 13-26 and Housing Notice 13-22) that support efforts to provide access to mortgage credit for families impacted by the recent financial crisis, who, but for economic circumstances brought on by the crisis, would be creditworthy borrowers.

**Who should attend?** FHA-approved lenders.

**Special Instructions:** There are a limited number of conference lines; therefore, where multiple participants are co-located, you are encouraged to call from a single phone line, such as one located in a conference room. If we determine that a significant number of callers were unable to access the call because of limited lines, we will offer a second session.