



## NEWS AND UPDATES

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See below for details.

### Home Equity Conversion Mortgage (HECM) Mortgagee Optional Election Assignment Conference Call Cancelled

Due to scheduling conflicts, the Federal Housing Administration's (FHA) Home Equity Conversion Mortgage (HECM) Mortgagee Optional Election Assignment (ML 2015-03) conference call briefing session scheduled for February 5, 2015, **has been cancelled**. We apologize for any inconvenience resulting from this change.

### Revised Notification to Homeowners of Availability of Housing Counseling Services

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2015-04](#), *Revised Notification to Homeowners of Availability of Housing Counseling Services*. This Mortgagee Letter updates the content and provides a model template of the availability of HUD-approved housing counseling. It also provides a description of potential services and benefits of housing counseling to delinquent borrowers.

The revised “Notification to Homeowners of Availability of Housing Counseling Services” requirements supplement those outlined previously in Mortgagee Letters 2014-01, 2013-39, and 2001-12, as well as HUD Handbook 4330.1, Rev-5, Sec. 7-7(H). **Mortgagees must comply with these revised requirements no later than 60 days from the date of this Mortgagee Letter.**

### **Model Templates**

Mortgagees are required to provide delinquent borrowers with a notification describing the availability of housing counseling by a HUD-approved housing counseling agency and the mortgagee. To assist mortgagees with this responsibility, FHA has prepared user-friendly, model template language that is designed to ensure that borrowers understand the benefits of housing counseling in curing delinquencies.

The templates, which are available in English and three additional languages, can be obtained from [HUD’s Direct Distribution Center](#). Mortgagees may reproduce these Notifications as needed but **must not** alter them in any way, including using the HUD seal on any other documents.

### **Quick Links**

- Link to current and past Mortgagee Letters at:  
[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)
- Link to HUD Handbook 4330.1 at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/hsggh](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh)
- Access the HUD Direct Distribution Center at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/dds](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/dds)

## **Final Tier Ranking System II (TRSII) Scores**

Today, the Federal Housing Administration (FHA) issued a reminder that under the Tier Ranking System II (TRSII) Servicer Narrative, all scored servicers—including those that have not chosen to opt-out—may have their names and scores published on HUD’s [Tier Ranking System page](#) on [HUD.gov](http://HUD.gov) at the end of each calendar year. This information is now available for review.

TRSII quantifies compliance with HUD/FHA delinquent servicing guidelines and requirements in the areas of early delinquency intervention, loss mitigation engagement quantity and quality, and Single Family Default Monitoring System (SFDMS) reporting.

For detailed information about TRSII, please see the [Servicer Narrative](#). This narrative details the calculations for the scoring elements, why and how FHA looks at these elements, when and from which sources the data is derived, suggestions to increase your scores, how to contact us, and much more.

If you have questions or need additional information, please email [sfdatarequests@hud.gov](mailto:sfdatarequests@hud.gov).

### **Quick Links**

- View HUD’s Tier Ranking System page at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/trsovrvw](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/trsovrvw)
- View the TRSII Servicer Narrative at: <http://portal.hud.gov/hudportal/documents/huddoc?id=spsnarrative.pdf>

## Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.

### RESOURCE INFORMATION

FHA INFO Archives:	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.	
Subscribe/Unsubscribe Instructions:	<p>To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a></p> <p>Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a></p> <p><a href="mailto:aaa@xyz.com">aaa@xyz.com</a>  <a href="mailto:bbb@xyz.com">bbb@xyz.com</a>  <a href="mailto:ccc@xyz.com">ccc@xyz.com</a></p> <p><a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.</p>	
Resource Links:	<a href="#">Archived Webinars</a> <a href="#">Career Opportunities</a> <a href="#">Contracting Opportunities</a> <a href="#">Events &amp; Training</a> <a href="#">FHA Forms</a> <a href="#">FHA Homeownership Centers</a> <a href="#">FHA Mortgagee Letters</a>	<a href="#">Foreclosure Assistance</a> <a href="#">Grant Opportunities</a> <a href="#">HUD Homes Property Listings</a> <a href="#">HUD.gov</a> <a href="#">Making Home Affordable</a> <a href="#">Presidentially Declared Disaster Areas</a> <a href="#">Visit our Single Family Home Page</a>



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