

**FHA INFO #15-75**  
**September 16, 2015**



**TO: All FHA-Approved Mortgagees and Other Stakeholders**

## NEWS AND UPDATES

### Revision to Notice to Occupants of Pending Acquisition (NOPA)

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 15-20](#), "*Revision of Notice to Occupants of Pending Acquisition (NOPA)*," which provides a revised sample NOPA. The revisions comply with applicable law and are the result of the December 2014 expiration of certain provisions in the Protecting Tenants in Foreclosure Act.

This Mortgagee Letter also notifies mortgagees that before taking possession of a home secured by a mortgage in default, they must comply with applicable federal, state, or local law relative to post-foreclosure occupancy rights.

The revised language in this Mortgagee Letter will help to ensure that all issues regarding mortgagee compliance with applicable law and rights to possession of a property (securing an FHA-insured mortgage) are properly addressed prior to the property being conveyed to the Department of Housing and Urban Development.

Mortgagees are required begin using the [revised NOPA and its attachments](#), with additional changes as required by federal, state, or local law, **no later than November 1, 2015**. Until the new effective date, two sample notices—both titled *Notice to Occupants of Pending Acquisition*—will be posted on the [Single Family Model Documents](#) web page.

Where there are conflicting policies, those outlined in Mortgagee Letter 15-20 either modify or supersede guidance provided in Mortgagee Letter 2012-6, as published on March 16, 2012.

### [Quick Links](#)

- View Mortgagee Letter 15-20 and its attachments, as well as all other archived Mortgagee Letters on HUD.gov 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)
- Access both NOPA model documents on the SF Model Documents web page at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/model\\_documents](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/model_documents)

## RESOURCE INFORMATION

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.														
<b>Subscribe/Unsubscribe Instructions:</b>	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> 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> <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> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.														
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