

FHA INFO #15-84
October 16, 2015



TO: All FHA-Approved Mortgagees and Servicers
All FHA-Approved HECM Servicers
All Other Stakeholders

NEWS AND UPDATES

In this Announcement:

- FHA Single Family Mortgage Insurance Maximum Time Period for Filing Insurance Claims, etc.; and
- Extension of Certain Timeframes in Mortgagee Letter 2015-11
- FHA Announces Its Position on the CFPB's, "Know Before Your Owe," TILA-RESPA Rule

See below for details.

FHA Single Family Mortgage Insurance Maximum Time Period for Filing Insurance Claims, etc.

Today, the Federal Housing Administration (FHA) published *Federal Register* Notice [Docket No. FR-5742-N-02](#), *Federal Housing Administration (FHA): Single Family Mortgage Insurance Maximum Time Period for Filing Insurance Claims, Curtailment of Interest and Disallowance of Operating Expenses Incurred beyond Certain Established Timeframes; Partial Withdrawal*.

This Notice withdraws part of the proposed rule, published on July 6, 2015 (80 FR 38410), that proposed to establish a maximum time period within which an FHA-approved mortgagee must file a claim with FHA for insurance benefits, and to revise HUD's policies concerning the curtailment of interest and the disallowance of certain expenses incurred by a mortgagee as a result of the mortgagee's failure to timely initiate foreclosure or timely take such other action that is a prerequisite to submission of a claim for insurance.

This withdrawal covers only the portion of the proposed rule that would have established the maximum time period within which an FHA-approved mortgagee must file a claim with FHA for insurance benefits. Specifically, HUD withdraws the proposed provisions §§ 203.317a and 203.372, and proposed revision to § 203.318. HUD will publish in the *Federal Register* any revised maximum time period for claim filing provisions in a proposed rule and solicit public comment on it.

[Quick Links](#)

- View [Docket No. FR-5742-N-02](#) at: <http://federalregister.gov/a/2015-26379>
- View archived *Federal Register* Notices at:
<http://www.gpo.gov/fdsys/browse/collection.action?collectionCode=FR>

Extension of Certain Timeframes in Mortgagee Letter 2015-11

Today, the Federal Housing Administration (FHA) issued [Mortgagee Letter 2015-26](#), *Extension of Certain Timeframes in Mortgagee Letter 2015-11, Loss Mitigation Guidance for Home Equity Conversion Mortgages (HECMs) in Default due to Unpaid Property Charges*. The purpose of this Mortgagee Letter (ML) is to provide mortgagees with an extension through January 18, 2016 to the timeframes provided in ML 2015-11 to submit a due and payable request and to the timeframe to take First Legal Action where the mortgagee is actively reviewing the borrower for loss mitigation in accordance with ML 2015-11.

All other provisions in [Mortgagee Letter 2015-11](#) became effective April 23, 2015, and remain in effect.

[Quick Links](#)

- View [Mortgagee Letter 2015-26](#) and other archived Mortgagee Letters at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

FHA's Position on the Implementation of the Consumer Financial Protection Bureau's, "Know Before You Owe," TILA-RESPA Integrated Disclosure (TRID) rule

Today, the Federal Housing Administration (FHA) announced that it is providing mortgagees and other interested stakeholders with information on its position on the implementation of the Consumer Financial Protection Bureau's (CFPB), "Know Before You Owe," TILA-RESPA Integrated Disclosure (TRID) rule. This information is located on the [Lender Performance](#) web page on HUD.gov.

[Quick Links](#)

- View the [Lender Performance](#) web page at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/SFH_LEND_Performance

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.
 - E-mail the FHA Resource Center at 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 [FHA INFO Archives](#) to access FHA INFO messages issued from 2012 to the

present.

Subscribe/Unsubscribe Instructions:

To subscribe to the Single Family FHA INFO mailing list you can use this link: [FHA INFO](#) or send a request by email to: answers@hud.gov

Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov

aaa@xyz.com

bbb@xyz.com

ccc@xyz.com

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