



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

NEWS AND UPDATES

Additional Extension of Certain Timeframes in Connection with Mortgage Letters 2015-11 and 2015-26

On January 12, 2016, the Federal Housing Administration (FHA) issued [Mortgagee Letter \(ML\) 2016-01](#), *Additional Extension of Certain Timeframes in Connection with Mortgage Letter 2015-11 (Loss Mitigation Guidance for Home Equity Conversion Mortgages [HECMs] in Default due to Unpaid Property Charges) and Mortgage Letter 2015-26*.

This Mortgagee Letter extends the time to submit a Due and Payable request as outlined in [ML 2015-11](#). The new deadline is **April 17, 2016**. The extension applies to the timeframe in which a mortgagee must take First Legal Action where the mortgagee is actively reviewing the borrower for loss mitigation in accordance with ML 2015-11.

The policies in this Mortgagee Letter affect the "Effective Date" sections of ML 2015-11 and the extension period provided in [ML 2015-26](#). All other provisions in Mortgagee Letter 2015-11 remain in effect.

Provisions of this Mortgagee Letter will be incorporated into the *Single Family Housing Policy Handbook* 4000.1 in the future, as applicable.

[Quick Links](#)

- View [Mortgagee Letter 2016-01](#) and other Mortgagee Letters at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

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:	<p>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</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: answers@hud.gov</p> <p style="margin-left: 40px;">aaa@xyz.com bbb@xyz.com ccc@xyz.com</p> <p>To Unsubscribe follow the unsubscribe instructions on that page.</p>		
Resource Links:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters </td> <td style="width: 50%; vertical-align: top;"> Foreclosure Assistance Grant Opportunities HUD Homes Property Listings HUD.gov Making Home Affordable Presidentially Declared Disaster Areas Visit our Single Family Home Page </td> </tr> </table>	Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes Property Listings HUD.gov Making Home Affordable Presidentially Declared Disaster Areas Visit our Single Family Home Page
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