

# HAMP Policy Analysis

## Analysis and Recommendations

- No Hope for Homeowners: The Administration's Home Affordable Unemployment Program Hurts the Unemployed, July 2010
- Home Affordable Modification Program: Borrower Notices Fall Short, November 2009
- Homeowners Need Mandatory Loan Modifications and Expanded Access to Mediation; Current Programs Fall Short, September 2009
- NCLC's Home Affordable Modification Program Recommendations, July 2009
- NCLC's Home Affordable Modification Program Recommendations, March 2009

## Policy Briefs, Reports & Press Releases

- Report: At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP), January, 2013
- HAMP Changes Urgently Needed, September 2010
- Press Release: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009
- Report w/above press release
- NCLC Reports: Special Issue on Mortgage Modification Programs, March/April 2009

## Testimony

- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Problems in Mortgage Servicing from Modification to Foreclosure, November 2010
- Testimony of Alys Cohen before the Subcommittee on Housing and Community Opportunity: The Recently Announced Revisions to the Home Affordable Modification Program (HAMP), April 2010
- Testimony of Alys Cohen before Subcommittee on Housing: Progress of the Making Home Affordable Program: What Are the Outcomes for Homeowners and What are the Obstacles to

Success?, September 9, 2009

- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Preserving Homeownership: Progress Needed to Prevent Foreclosures, July 2009
  - Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008
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## **HAMP Practice Aids**

### **Practice Aids**

- HAMP Summary for Judges (August 2013)
- Identifying Participating Servicers
- What to Do When the Servicer Says the Investor is Not Participating?
- What to Do When the Servicer Says No?
- What to Do When the Servicer Denies Because They Re-ran the NPV Test?
- What to Do When the Servicer Refuses to Accept or Process a HAMP Application Because Client is in an Active Bankruptcy Case?
- What to Do When the Servicer Denies a HAMP Modification Because the Client Received a Discharge in a Chapter 7 Case and Did Not Reaffirm the Mortgage Debt?
- What to Do for Widows, Orphans, and Divorcees?
- HAMP Index: The Supplemental Directives, FAQs and Handbooks

### **Administrative Guidance**

- Handbook
- Common FAQs
- Conversion FAQs
- HAMP Borrower FAQs
- HAMP General Administration



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# HAMP Litigation

## HAMP Trial Period Plan (TPP) Contract Claims

NCLC, with its co-counsel, has filed five class action suits on behalf of Massachusetts residents to challenge the way the nation's major banks and mortgage servicers are implementing the Home Affordable Modification Program. The lawsuits cite the failure of Wells Fargo Bank, Bank of America, Litton Loan Servicing, Citimortgage, and J.P. Morgan Chase Bank to honor their written agreements with homeowners seeking a loan modification. All five cases have survived motions to dismiss brought by the defendants. Several cases have become or will shortly become part of multi-district litigation with similar cases brought in other states. As a result of the lawsuits, NCLC and our co-counsel have been able to get permanent modifications for some of the named plaintiffs and others have been protected from foreclosure pending the outcome of the cases

- Belyea v. Litton Loan Servicing: Amended Complaint; Order Denying Motion to Dismiss
- Bosque v. Wells Fargo: Amended Complaint; Order Denying Motion to Dismiss
- Calfee v. Citimortgage: Amended Complaint; MDL Order
- Durmic v. J.P. Morgan Chase: Complaint; Order Denying Motion to Dismiss; MDL Order
- Johnson v. Bank of America Home Loans Servicing: Amended Complaint; Order Denying Motion to Dismiss; MDL Order; Consolidated (MDL) Complaint



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## **Press Releases and Reports**

- Press Release and Report: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009
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# **FHA HAMP & Refinancing**

Mortgage Letter 09-35: Loan Modification

Supplemental Directive 10-08

Origination Guidelines

Servicing Guidelines

Servicing Guidelines Supplement

Refinance Transactions

Refinance Transactions Attachment

Mortgagee Letter 09-43: Comprehensive Guidance

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## Participating Servicers

- [List of Participating Servicers](#)
- [Servicer Participation Agreements](#)

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## HAMP Supplemental Directives

- [Testimony on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013 \(Questions from Senators\)](#)
- [Testimony before U.S. Senate Banking subcommittee re: Force-Placed Insurance and Implementation of the Biggert-Waters Flood Insurance Act of 2012: One Year After Enactment, September 18, 2013](#)
- [Comments to the CFPB re Amendments to the 2013 Mortgage Rules under the Real Estate Settlement Procedures Act \(Regulation X\) and the Truth in Lending Act \(Regulation Z\), July 22, 2013](#)
- [Comments to the CFPB re: Amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act \(Regulation X\) and the Truth in Lending Act \(Regulation Z\), May 31, 2013](#)
- [Archive+](#)



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