

# [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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- [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
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- [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

## Policy Briefs

- [HAMP Changes Urgently Needed](#), September 2010

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- NCLC's Home Affordable Modification Program [Recommendations](#), July 2009
- NCLC's Home Affordable Modification Program [Recommendations](#), March 2009

## Press Releases and Reports

- [Press Release](#) and [Report](#): Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009
- [NCLC Reports](#): Special Issue on Mortgage Modification Programs, March/April 2009



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# [FHA HAMP & Refinancing](#)

[Mortgagee 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
- Testimony of Alys Cohen before the Senate Banking Committee re: [Helping Homeowners Harmed by Foreclosures: Ensuring Accountability and Transparency in Foreclosure Reviews](#) and [Press Release](#), Dec. 13, 2011; [Response to Questions for the Record from the Senate](#), January 10, 2012; related [press statement](#), January 7, 2013
- [Testimony of Diane Thompson Before the Senate Subcommittee on Housing, Transportation, and Community Development re: The Need for National Mortgage Servicing Standards](#), May 12, 2011  
[Ms. Thompson's answers to questions posed by Senator Menendez](#), May 12, 2011
- [Testimony of John Rao re: Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses?](#), Feb. 2011

- [Answers for the Record before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010 hearing](#)
- [Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010](#)
- [Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis: Is There a Role for Bankruptcy Courts?, August 2009](#)
- [Testimony before the Senate Subcommittee on Administrative Oversight and the Courts of the Committee on the Judiciary: The Worsening Foreclosure Crisis: Is It Time to Reconsider Bankruptcy Reform?, July 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 Margot Saunders on Mortgage Lending Reform: A Comprehensive Review of the Current Mortgage System, March 11, 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](#)
- [Testimony before the US House of Representatives Subcommittee on Housing and Community Opportunity Regarding H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008, April 16, 2008](#)



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