Mortgage Servicing Books & Newsletters

Home Foreclosures

Consumer Bankruptcy Law and Practice

The Institute for Foreclosure Legal Assistance
NCLC gratefully acknowledges the support of IFLA in the creation and maintenance of this page.

Mortgage Servicing Tools

Calculators

- Loan Calculator (Excel spreadsheet)

Mortgage Servicing Other Resources

Glossaries

- Glossary of Mortgage Servicing Terms (helpful in understanding mortgage escrow statements, loan histories, and other client account documents)

Links

- Bankruptcy Mortgage Project (a resource for those seeking an alternative to foreclosure through Chapter 13 bankruptcy)
- The Institute for Foreclosure Legal Assistance

Practice Aids
• **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**
• **HAMP Summary for Judges** (July 2011)

**Multimedia**

• Testimony of Diane Thompson on the Need for National Mortgage Servicing Standards. Presented to a subcommittee of the U.S. Senate Banking Committee in Washington, D.C. Date: May, 2011