FHA HAMP and Refinancing

FHA HAMP

- Mortgagee Letter 10-23: FHA Refinance of Borrowers in Negative Equity Positions
- Mortgagee Letter 10-04: Loss Mitigation for Imminent Default
- Mortgagee Letter 09-35: Loan Modification

FHA Refinancing

- HOPE For Homeowners
  - Supplemental Directive 10-08
  - Origination Guidelines
  - Servicing Guidelines
  - Servicing Guidelines Supplement
  - Refinance Transactions
  - Refinance Transactions Attachment
  - Mortgagee Letter 09-43: Comprehensive Guidance

The National Housing Law Project

NCLC gratefully acknowledges the support of the National Housing Law Project’s Institute for Foreclosure Legal Assistance in the creation and maintenance of this page.