

# 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

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