HAMP and Other Loan Modification Programs

Administrative Guidance

- Handbook
- Supplemental Directives
- Common FAQs
- Conversion FAQs
- HAMP Borrower FAQs
- HAMP General Administration
- HAMP Summary for Judges (July 2011)

Progress Reports from Treasury

- 2010 Servicer Performance Reports and Press Releases

Reports

- COP Reports
- SIGTARP
- GAO Reports

HAMP Policy Analysis

- Testimony, Reports, Recommendations, and Press Releases

Decisions

- Recent Trial Court Decisions on HAMP Enforceability as Foreclosure Defense

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

Participating Servicers

- List of Participating Servicers
- Servicer Participation Agreements
Related Programs: HAFA, UP, Second Lien, and HARP

- Home Affordable Foreclosure Alternatives (HAFA)
- Unemployment Program (UP)
- Second Lien
- Home Affordable Refinance Program (HARP)

Related Programs: Fannie Mae, Freddie Mac, VA, FHA, and USDA

- Fannie Mae
- Freddie Mac
- VA
- FHA HAMP and Refinancing
- USDA

Other Loan Modification Programs

- FDIC
- HOPE Now Program
- Private Loan Modification Programs

Other Resources:

- The Institute for Foreclosure Legal Assistance
- HOPE for Homeowners

The Institute for Foreclosure Legal Assistance
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