**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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**The National Housing Law Project**

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