

MORTGAGEE'S FIRST NOTICE TO MORTGAGOR 11

Dear _____:

YOUR SITUATION IS SERIOUS!! YOU COULD LOSE YOUR HOME!!

You have not paid your mortgage payments for the months of _____. You now owe a total of \$_____ in back payments and late charges. Unless you pay this amount immediately or come in and work out a plan for repayment, we will begin foreclosure of your mortgage and you may lose your home.

However, if you have missed your mortgage payments because of a condition which you could not control (such as illness, loss of your job or some other serious condition that temporarily made it impossible for you to make your mortgage payment), the Department of Housing and Urban Development (HUD) may be able to help you. HUD may be able to accept an assignment of your mortgage. If HUD accepts an assignment, HUD would become your lender and you might be able to keep your home.

We are now trying to decide if your case meets HUD's standards for assignment. If we decide that your case does meet the criteria, we will ask HUD to accept an assignment of your mortgage. If we decide that it does not meet the criteria, we will tell you why we made that decision and we will start foreclosure.

We are enclosing a copy of HUD's Form 92068F. This Form asks questions about your financial situation and asks why you have not been making your mortgage payments.

YOU MUST FILL OUT THIS FORM AND SEND IT TO US BY _____. Otherwise, we cannot fairly consider your case.

If you need help in filling out the Form, please call us at () _____. You may also call any of the HUD-approved housing counseling agencies on the attached list or, if you prefer, you may contact an attorney. If you meet certain income or eligibility requirements, you may be able to obtain legal assistance at minimal or no cost from the Legal Services Agency in your community.

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Appendix 1

2

If we are forced to start foreclosure, additional attorney's fees and legal charges will be added to the amount you owe. If you are really interested in saving your home, WE URGE YOU TO ACT NOW!

Sincerely,

FOREIGN LANGUAGE WARNING
(Same as Appendix 18a)



(LETTERHEAD OF MORTGAGEE) Appendix 2

MORTGAGEE'S SECOND NOTICE TO MORTGAGOR TO BE USED WHEN
MORTGAGEE DECIDES TO ACCEPT AN ASSIGNMENT

Dear _____:

We have looked at the facts on your case and we have decided that, unfortunately, we cannot help you any more in trying to save your home.

HOWEVER, WE HAVE DECIDED THAT YOUR CASE MEETS THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT'S (HUD) STANDARDS FOR ACCEPTANCE OF AN ASSIGNMENT.

We will ask HUD to accept an assignment of your mortgage from us. If HUD accepts the assignment, HUD will become your lender and you may be able to keep your home. HUD will work out a payment plan that may help you catch up on your back payments. You do not need to do anything right now. HUD will write to you soon.

If you have any questions, call us at () _____.

Sincerely,

FOREIGN LANGUAGE WARNING

THERE SHOULD BE AT LEAST A 7 DAY
*INTERVAL BETWEEN THE MAILING OF *
*THIS LETTER AND THE MAILING OF *
*LETTER #1 *



**MORTGAGEE'S SECOND NOTICE TO MORTGAGOR TO BE USED WHEN
MORTGAGEE DECIDES NOT TO REQUEST AN ASSIGNMENT**

Dear _____ :

As we told you in our last letter, your mortgage is in serious trouble. We have decided that we cannot help you any more in trying to save your home. If you meet certain standards, the Department of Housing and Urban Development (HUD) may accept an assignment of your mortgage and take over as your lender. However, we do not believe that you meet these standards and therefore, we will not ask HUD to look at your case.

We do not believe you meet the criteria because:

**STATE CRITERIA NOT MET AND FACTS AND REASONING RELIED UPON
IN REACHING THE DECISION.**

YOU HAVE A RIGHT TO QUESTION OUR DECISION. You can go to HUD yourself and ask that they look at your case. If you appeal to HUD, we will not foreclose until HUD has time to review your case. If you do not appeal, we will start foreclosure.

If you want to ask HUD to accept an assignment of your mortgage, you should IMMEDIATELY call or write them at () _____. YOU MUST CONTACT HUD BY _____.

If you need help in making your appeal to HUD, you may wish to call one of the HUD-approved housing counseling agencies shown on the attached list. They can answer any questions about the assignment program and their help is free or, if you prefer, you may contact an attorney. If you meet certain income or eligibility requirements, you may be able to obtain legal assistance at minimal or no cost from the Legal Services Agency in your community.

Sincerely,

**FOREIGN LANGUAGE WARNING
(Same as Appendix 18a)**

* * * * *
* THERE SHOULD BE AT LEAST A 7 DAY *
* INTERVAL BETWEEN THE MAILING OF THIS *
* LETTER AND THE MAILING OF LETTER #1 *
* * * * *



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Appendix 4

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HOUSING - FEDERAL HOUSING COMMISSIONER SINGLE FAMILY ASSIGNMENT PROGRAM		MORTGAGOR LOG NO.					
ANALYSIS OF MORTGAGOR'S INCOME AND EXPENSES							
NOTE: Income and expenses may vary from one month to the next. Complete this form using average monthly income and expenses anticipated for the next six months. Include all income available for application to mortgage payments.							
A. GROSS MONTHLY INCOME							
1. Mortgagor's Gross Salary	\$						
2. Consortgagor's Gross Salary	\$						
3. AFDC, SSI	\$						
4. Social Security, Retirement	\$						
5. Disability	\$						
6. Other Income (i.e., child support, alimony)	\$						
TOTAL GROSS FAMILY INCOME (add A1 through A6)		\$	(a)				
B. MONTHLY DEDUCTIONS FROM GROSS INCOME							
1. Federal Income Tax	\$						
2. State Income Tax	\$						
3. Social Security or Retirement	\$						
TOTAL DEDUCTIONS FROM GROSS INCOME (add B1 through B3)		\$	(b)				
TOTAL NET EFFECTIVE INCOME ((a) minus (b))		\$	(c)				
C. MONTHLY EXPENSES - includes loan payments or other expenses deducted from pay check.							
1. Second Mortgage	\$						
2. Electricity, Gas, and Oil	\$						
3. Water and Sewer	\$						
4. Home maintenance repairs	\$						
5. Telephone	\$						
6. Food	\$						
7. Clothing	\$						
8. Transportation	\$						
9. Auto Insurance	\$						
10. Medical (premiums and bills not paid by insurance)	\$						
11. Life Insurance	\$						
12. Education, Tuition, Books	\$						
13. Installments (see D below)	\$						
14. Alimony, Child Support	\$						
15. Other	\$						
TOTAL EXPENSES BEFORE MORTGAGE PAYMENT (add C1 through C15)		\$	(d)				
INCOME AVAILABLE FOR APPLICATION TO MORTGAGE ((c) minus (d))		\$	(e)				
REGULAR MORTGAGE PAYMENT (include impounds)		\$	(f)				
OTHER HOUSING EXPENSE (add C2, C3, C4)		\$	(g)				
D. LIABILITIES							
TO WHOM PAID	ACCOUNT NUMBER	DATE OPENED	PURPOSE	PRESENT BALANCE	MONTHLY PAYMENT	DATE OF PAYMENT	NUMBER OF PAYMENTS PAST DUE
				\$	\$		
				\$	\$		
				\$	\$		
				\$	\$		
				\$	\$		
				\$	\$		
				\$	\$		
TOTALS				\$	\$		

*Include this total of all monthly payments on line 13, Block C above.

HUD-92208 (7-78)



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Appendix 5

Form Approved
OMB No. 62-R1887

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HOUSING FEDERAL HOUSING COMMISSIONER REQUEST FOR ASSIGNMENT OF MORTGAGE			This report is authorized by law (P.L. 478, 46 Stat. 1286, 12 U.S.C. 1701 et seq.)		
<p>PRIVACY ACT NOTICE STATEMENT. The Department (HUD) will use the information on this form to help decide whether or not to accept assignment of your mortgage from your lender. If HUD accepts an assignment of your mortgage, HUD will become your lender and you may be able to avoid foreclosure. It is voluntary on your part to furnish the information. HUD will use your social security number to request a credit report on you. Failure to provide the social security number may delay processing of this form. The credit report will help HUD determine whether you meet the criteria for assignment and how much you can pay on your mortgage. If you return this form without filling in all of the information, HUD may not have enough information to show that you are eligible for assignment. The information you furnish will be disclosed only to the credit reporting agency. IMPORTANT - No lender, including HUD, may discriminate against you in giving credit because of your race, sex, age, or marital status. Complaints about discrimination by lenders for these reasons should be sent to the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.</p>					
1. BORROWERS. List all persons whose names appear on your mortgage or note.					
NAME	ADDRESS	AGE	SOCIAL SECURITY NUMBER	TELEPHONE NUMBER DAY/EVENING	
a.					
b.					
c.					
2. Number of children living with you: Age:		2a. Number of other persons you support:			
Number of other children you support: Age:		Relationships:			
3. When did you buy this property? Purchase price? \$		Down payment? \$			
4. Age of house: Describe repairs needed.		YEAR			
5. Do you collect rent for any part of this house? <input type="checkbox"/> Yes <input type="checkbox"/> No		For how long have you been collecting rent?			
If Yes, how much rent per month do you collect? \$					
6. Give employment data on all borrowers listed in Block 1 above. List borrowers in the same order in which they appear in Block 1 above.					
PRESENT EMPLOYER (S)	ADDRESS	DATES FROM/TO	MONTHLY PAY		OCCUPATION
			GROSS	TAKE HOME	
a.			\$	\$	
b.			\$	\$	
c.			\$	\$	
PREVIOUS EMPLOYER (S)	ADDRESS	DATES FROM/TO	MONTHLY PAY		OCCUPATION
			GROSS	TAKE HOME	
a.			\$	\$	
b.			\$	\$	
c.			\$	\$	
7. List the amount of each special deduction taken from your gross pay.					
UNION DUES	HEALTH INSURANCE	LIFE INSURANCE	SAVINGS	RETIREMENT	OTHER
\$	\$	\$	\$	\$	\$
8. List all other income which is available now to meet mortgage payments and other expenses. Identify source of income (i.e., social security, disability, etc.)					
PERSON RECEIVING INCOME	RELATIONSHIP TO BORROWER	NAME AND ADDRESS OF SOURCE OF INCOME		MONTHLY AMOUNT	
				\$	
				\$	
				\$	
				\$	
				\$	
9. If you expect that your income in the future will be more than shown above, describe the changes below.					
PERSON TO RECEIVE ADDED INCOME	WHEN	FROM WHAT SOURCE	LUMP SUM	MONTHLY AMT.	
			\$	\$	
			\$	\$	
10. List below how much you spend monthly for the following items:					
ELECTRICITY, GAS AND OIL	WATER AND SEWER	HOME MAINTENANCE	TELEPHONE	FOOD	
\$	\$	\$	\$	\$	
CLOTHING	OTHER HOUSEHOLD	TRANSPORTATION	AUTO INSURANCE	MEDICAL	
\$	\$	\$	\$	\$	
LIFE INSURANCE	TUITION AND BOOKS	ALIMONY AND CHILD SUPPORT	OTHER	OTHER	
\$	\$	\$	\$	\$	

(COMPLETE REVERSE SIDE)

HUD-8208P(11)-78



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Appendix 7

Form Approved
OMB No. 63R-1637

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING - FEDERAL HOUSING COMMISSIONER
SINGLE FAMILY ASSIGNMENT PROGRAM**

BACKGROUND DATA ON REQUEST FOR ASSIGNMENT OF MORTGAGE TO HUD

NAME OF MORTGAGEE		LOG NUMBER
OFFICE ADDRESS		
A. BASIC DATA		
NAME OF MORTGAGOR(S)		LOAN NUMBER
PROPERTY ADDRESS		FHA CASE NUMBER
REASON FOR DEFAULT		
B. PAYMENT AND DELINQUENCY DATA		
1. Original Mortgage \$ _____ Date of 1st payment due _____ Interest rate ____ % Loan term _____ years Balance as of _____ : \$ _____		
2. Regular Payment (no subsidy) (P + I) \$ _____ + Taxes \$ _____ + Insurance \$ _____ + MIP \$ _____ = \$ _____		
3. Total monthly P, I and escrow delinquency \$ _____ Number of months _____ Paid through _____ Other delinquency: Late charges \$ _____ Foreclosure fees \$ _____ Impound shortage \$ _____		
4. Section 235 Loans Only: Anniversary Date _____ Effective Date of Last Recertification _____ Mortgagor Payment \$ _____ Assistance Contract: Date Suspended _____ Date Terminated: _____ Reason for Termination: _____		
5. Property Taxes: Annual \$ _____ Paid through _____		
6. Hazard Insurance: Annual \$ _____ Paid through _____ Expires _____		
C. SERVICE DATA		
Date of Default: _____ : Enter dates letters sent to mortgagor: Letter 1 _____ Letter 2 _____ Letter 3 _____		
Dates of all visits to property during last 12 months: _____		
Has a HUD-approved counseling agency been actively involved in this case? <input type="checkbox"/> Yes <input type="checkbox"/> No. Dates of all in-person interviews during the last 12 months: _____		
Briefly describe any informal or formal forbearance agreements approved. Indicate mortgagor compliance: _____		
D. CERTIFICATION		
A mortgage is eligible for assignment only if all of the criteria listed below are met or if all but criteria 3a and 3b are met and HUD waives criteria 3a and 3b. Mortgages should merely document their findings on criteria 3a and 3b. If the mortgage answers "Yes" to criteria 1, 2, 4 and 5, the mortgagee should request the assignment.		
Yes	No	
<input type="checkbox"/> 1	<input type="checkbox"/> Mortgage can foreclose and has indicated to mortgagor its intention to do so.	
<input type="checkbox"/> 2	<input type="checkbox"/> Three or more monthly installments due but unpaid.	
<input type="checkbox"/> 3 a	<input type="checkbox"/> Property is mortgagor's principal residence. If No, waived? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> 3 b	<input type="checkbox"/> Mortgagor owns no other property with insured or SH mortgage. If No, waived? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> 4	<input type="checkbox"/> Default caused by circumstances beyond mortgagor's control	
<input type="checkbox"/> 5	<input type="checkbox"/> Reasonable prospect of resuming full payments with 12 months of staying in full by maturity date, extended to 10 years, if necessary.	
E. IF THIS IS A SECTION 235 LOAN, ATTACH COPIES OF THE LAST TWO RECERTIFICATIONS (Forms HUD-93101 and 930A, HUD-93114 (if applicable) and supporting income verifications.)		
MORTGAGEE COMPANY REPRESENTATIVE	TELEPHONE NUMBER	DATE

HUD-92208 (11-78)



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Appendix 9

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF LOAN MANAGEMENT DISTRIBUTION OF ASSIGNMENT CLAIM PACKAGE	
<p>To: Director, Mortgage Insurance Accounting, OFA Attn: Insurance Benefits Division Washington, D. C. 20410</p> <p>Re: Assignment of Home Mortgage</p> <p>FHA Case No. _____ Log No. _____</p> <p>Mortgagor _____</p> <p>_____ (Street) (City/State) (ZIP Code)</p> <p>Documents checked below are enclosed.</p> <p><input type="checkbox"/> Copy of Local Office Acceptance Letter</p> <p><input type="checkbox"/> Form HUD-2777</p> <p><input type="checkbox"/> Form HUD-2777A (4 copies)</p> <p><input type="checkbox"/> Form HUD-2777B (3 copies)</p> <p><input type="checkbox"/> Copy of Mortgage Insurance Certificate</p> <p><input type="checkbox"/> Copy of Firm Commitment (Form FHA-2900)</p> <p><input type="checkbox"/> Original Security Instruments (endorsed by HUD)</p> <p><input type="checkbox"/> Assignment Instrument. If original not available, copy showing date and place of recording may be submitted; original or certified copy must follow.</p> <p><input type="checkbox"/> Copy of Last Tax Bill Paid</p> <p><input type="checkbox"/> Title Evidence</p> <p><input type="checkbox"/> All Ledger Cards or Payment Records. If capitalization method is used, attach worksheet showing allocation of payments per mortgage terms.</p> <p><u>235 Loans only:</u></p> <p><input type="checkbox"/> Document on last two recertifications (copies of Forms HUD-93101, HUD-93101-A, and employment verifications)</p> <p><input type="checkbox"/> Form HUD-93115, Notice to Homeowner</p> <p><input type="checkbox"/> If applicable, Form HUD-93114, Notice of Suspension, Termination and Reinstatement of Assistance Payments Contract</p>	<p>To: Local HUD Office Attn: Single Family Loan Management</p> <p>Re: Assignment of Home Mortgage</p> <p>FHA Case No. _____ Log No. _____</p> <p>Mortgagor _____</p> <p>_____ (Street) (City/State) (ZIP Code)</p> <p>Documents checked below are enclosed.</p> <p><input type="checkbox"/> Copy of Form HUD-2777</p> <p><input type="checkbox"/> Copy of Mortgage Insurance Certificate</p> <p><input type="checkbox"/> Hazard Insurance Policy or Evidence of Insurance Coverage</p> <p><input type="checkbox"/> Copy of Notice to Insurance Carrier Requesting HUD Be Named as Beneficiary in Mortgage Clause</p> <p><u>235 Loans only:</u></p> <p><input type="checkbox"/> Documentation on last two recertifications (copies of Forms HUD-93101, HUD-93101-A, and employment verifications)</p> <p><input type="checkbox"/> Form HUD-93115, Notice to Homeowner</p> <p><input type="checkbox"/> If applicable, HUD-93114, Notice of Suspension, Termination and Reinstatement of Assistance Payments Contract</p> <p>Any tax bills received after the date the assignment is recorded should be mailed to the local HUD office, Attn: Single Family Loan Management.</p>

HUD-92200 (4-78)



ASSIGNMENT ACCEPTANCE LETTER

Lender

Dear _____

Subject: Mortgagor Name _____
Loan No. _____

FHA Case No. _____
Log No. _____

We have decided to accept the assignment of the subject mortgage. HUD regulations require that you record the assignment of the security and credit instruments to HUD within 30 days of the date of this letter and that you submit your claim forms and all required supporting documentation on the date the assignment is filed for record.

Instructions for preparing your claim are provided on the enclosed Forms HUD-2777 and HUD-2777A, Application for Insurance Benefits and General Assignment, and Form HUD-2777B, Fiscal Data to Support Claim for Insurance Benefits. You should, however, ignore the distribution of documents given on Forms HUD-2777, HUD-2777A and HUD-2777B and instead distribute material as provided on the enclosed Form HUD92200, Distribution of Assignment Claim Package. Form HUD-2777 is being revised to reflect changes in division of responsibility between Mortgage Insurance Accounting in Washington, D. C., and local field offices.

We ask that you complete the following actions prior to recording the assignment:

- 1) Request the insurance carrier to substitute the "Secretary of Housing and Urban Development, her successors and assigns" as beneficiary in the mortgagee clause of the hazard insurance policy and mail either a copy of the policy or notification of substitution of beneficiary to this office.

- 2) Pay all tax bills on hand prior to the date of assignment, regardless of whether the taxes are payable before or after expected date of assignment. Any tax bills received after the date of assignment should be mailed to the Single Family Loan Management Section of this office.
- 3) On Section 235 loans, bill HUD for any assistance payments earned through the date of assignment and apply these and any earned assistance payments on hand to the mortgagors' accounts. Since the regulations require generally that lenders may not start foreclosure until the assignment process has been completed, delinquent mortgagors may be eligible for assistance payments during assignment processing, even if they are not paying their share of the mortgage payment. See Handbook 4330.1 REV, paragraphs 162 and 163(b).

Incomplete or incorrectly prepared claim packages will be returned to lenders and, in such cases, the debenture interest allowance in the cash payment of the claim will be computed only to the date on which the complete and accurate package should have been submitted. To avoid the loss of interest and additional work entailed in resubmitting a claim, please assure that all panels of the claim forms are completed.

Please cut the enclosed Form HUD-92200, Distribution of Assignment Claim Package, along the center line, check documents enclosed and mail Form HUD-92200 and documents to the offices indicated.

Sincerely,

Deputy Director
Housing Management Division

Enclosures - Forms HUD-2777, HUD-2777A, HUD-2777B
Form HUD-92200

Appendix 12

**SUGGESTED TIME FRAMES FOR COMPLETION OF INTERIM
PROCESSING STEPS**

Overall processing time, that is, the number of days elapsed between Step 1 and Step 7, must not exceed 90 days. Processing time should be less than the maximum 90 days if the Assignment Processing Control Log (HUD 92205) is maintained and prompt action is taken to eliminate bottlenecks in the processing stream.

<u>Step</u>	<u>Day</u>	<u>Action</u>
1	1	Mortgagor calls Field Office and requests an assignment.
2	2	Field Office requests documents from mortgagee and mortgagor; 15-day time limit for response.
3	17	Mortgagee and mortgagor respond to Field Office request.
4	40	Field Office reviews file and issues preliminary decision letter; mortgagor has 15 days to appeal.
5	55	Mortgagor calls Field Office and requests a conference; conference must be held within 25 days of Step 4.
6	65	Conference held
7	75	Field Office final decision letter.

FIELD OFFICE'S INITIAL LETTER TO MORTGAGEE

Subject: Mortgagor Name
FHA Case No.

Loan No.
Log No.

Dear _____:

This confirms our recent telephone conversation with your office regarding the FHA insured mortgage referenced above.

The above mortgagor has advised us that you intend to foreclose this mortgage and that you have decided not to request that HUD accept assignment of this mortgage. The mortgagor has asked us to accept an assignment of this mortgage. Therefore, in accordance with HUD's assignment regulations and procedures, we ask that you forward the following information. We remind you that, according to HUD regulations, you may not initiate foreclosure action until we have completed our review and notified you that we will not accept the assignment.

- a. A completed Form HUD 92206, Background Data on Request for Assignment.
- b. A transmittal letter explaining the reasoning underlying any "No" responses to eligibility criteria in Section D of Form HUD 92206. We are particularly interested in your comments as to whether: (1) the default was caused by circumstances beyond the mortgagor's control; and (2) there is a reasonable prospect that the mortgagor will be able to resume full mortgage payments within three years and be able to pay the mortgage in full by its' maturity date.
- c. Copy of Form HUD 92068F completed by the mortgagor. If the mortgagor refused to complete the Form, so indicate.
- d. Copy of your notice advising the mortgagor that you were considering requesting HUD to accept an assignment and of your notice advising the mortgagor that you had decided not to request the assignment.

- e. A copy of the ledger record or payment record card reflecting the payment history on the account during the last three years or since the indebtedness was assumed by the present mortgagor, if this date is more recent.
- f. Copies of all related collection records covering the same time period as in (e) and documenting the efforts of the mortgagee's staff to collect the debt and the mortgagor's reactions to those efforts.
- g. Copy of FNMA Form 145 or other investor's authorization to foreclose if required.
- h. On Section 235 loans only, copies of the last two recertifications, both Forms HUD 93101 and 93101A, and Form HUD 93114, Notice of Suspension, Termination or Reinstatement of Assistance, if applicable.

Time is of the essence and we do not wish to delay foreclosure any longer than is absolutely necessary. We have asked the mortgagor to provide us with certain information within 15 days of the above date. We hope that you will be able to submit the material requested above within the same time period. Once we have received this material from you and the material requested from the mortgagor, we will promptly review the case and notify you of our decision.

Should you have any questions on the above, please call our Loan Clerk at () _____.

Sincerely,

Chief
Loan Management Branch

Enclosure: Form HUD 92206, Background data on Request
for Assignment of Mortgage to HUD

cc: Housing Counseling Agency



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SUGGESTED INITIAL LETTER TO MORTGAGOR

Subject: Log No. _____

Dear _____:

This answers your request that HUD accept an assignment of your mortgage in order to help you keep your home. We have told your lender not to foreclose on your mortgage while we decide whether we can help you. However, WE NEED YOUR HELP IF WE ARE TO HELP YOU.

Please fill out the enclosed Form (HUD 92068F) as completely as you can. Since we want to be sure we have correct and complete information on your case, we ask that you fill out this Form even if you already filled out a similar form for your lender. You must send the Form 92068F, by * See below. If you do not send it by then, we may not be able to help you.

If you need help filling out this form, please call or visit one of the housing counseling agencies on the enclosed list. THEIR HELP IS FREE. They can help you fill out the form, answer questions about our program, help you decide whether you have enough income to keep your home, or help you work out a budget so you can pay what you owe. You should call them for an appointment as soon as possible. In addition, if you meet certain income or eligibility requirements, you may be able to obtain legal assistance at minimal or no cost from the Legal Services Agency in your community.

After you send us the form, we will look at it along with other information sent to us by your lender. If, after looking at the information, we decide we will accept assignment of your mortgage and become your lender, we will contact you right away. We will then meet with you to work out a plan to bring you up to date on your mortgage payments or, if you prefer, you may contact an attorney.

If after looking at the information, we decide we cannot accept assignment, YOU SHOULD NOT BE DISCOURAGED FROM TRYING TO SAVE YOUR HOME. We will tell you why we have decided not to accept an assignment. You can then meet with us and give us any additional information that you think might make us change our decision.

THIS IS A VERY IMPORTANT MATTER. IF YOU WANT TO KEEP YOUR HOME, YOU MUST RETURN THE FORM RIGHT AWAY. If you do not send the form back to us, we will act as if you are no longer interested in our help and will tell your lender that it may foreclose on your mortgage. If your lender forecloses, you will lose your home.

If you have any questions, call () _____ and ask for the LOAN CLERK. We will not write or call you again until you have either returned the form or have called or written the LOAN CLERK.

PLEASE HELP US HELP YOU!

***** This shall be the standard Spanish Language Warning
* FOREIGN LANGUAGE WARNING* unless you have information to support the use of a
* * different language warning on the specific case.

* This date shall be 15 days from the date of the letter. Use a date stamp so that it will stand out boldly.

Sincerely,

Chief,
Loan Management

Enclosure: HUD Form 92068F
Counseling Agency List

SUGGESTED LETTER FOR USE IN ADVISING THE MORTGAGEE THAT
THE MORTGAGOR DID NOT RETURN HUD 92068F OR OTHER INFOR-
MATION WITHIN REQUIRED TIME PERIOD

Subject: Mortgagor Name FHA Case No.
 Loan No. Log No.

This is to advise you that the mortgagor referenced above
did not furnish us with a completed Form HUD 92068F within
the required 15 day time period.

Therefore, you may at your discretion proceed with fore-
closure or continue efforts to reinstate the mortgage.

Sincerely,

Chief,
Loan Management Branch

cc: Mortgagor(2)



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Appendix 18a

SUGGESTED FORMAT FOR PRELIMINARY DECISION LETTER

(Field Office Letterhead)

Subject: FHA Case No. _____ Loan No. _____
Log No. _____

Dear _____:

We have looked at the information given to us and have decided that we cannot accept an assignment of your mortgage at this time.

HOWEVER, THIS DOES NOT MEAN THAT WE CANNOT HELP YOU. IT MEANS THAT WE NEED MORE INFORMATION IF WE ARE TO CHANGE OUR DECISION.

The reason(s) why we are unable to accept the assignment at this time are:

You have a right to discuss our decision at a face-to-face meeting with us. YOU MUST ASK FOR THIS MEETING BEFORE AND THIS MEETING MUST BE HELD BY _____. When you call or write to request a meeting, we will set a time and place for the meeting. It is best to have a face-to-face meeting, but if you cannot come to a meeting, you can call us or mail us any additional information which you think might help us change our decision.

You can bring an attorney or other person to represent or help you at the meeting or, if you prefer, you may contact an attorney. If you meet certain income or eligibility requirements, you may be able to obtain legal assistance at minimal or no cost from the Legal Services Agency in your community. You may present any information which might make us change our decision. You will be asked to tell us why you disagree with out reasons for not accepting the assignment. If you need help in getting ready for this meeting or if you need someone to come with you,

please call one of the housing counseling agencies on the attached list. Their help is free.

You have a right to see any records on which we based our decision. These records can be seen in our office during our usual business hours.

Spanish Language Warning:

"ESTA NOTIFICACION ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU HOGAR. SI NO ENTIENDE EL CONTENIDO, OBTENGA UNA TRADUCCION IMMEDIAMENTE. SI NO HEMOS RECIBIDO UNA RESPUESTA DENTRO DE QUINCE (15) DIAS A PARTIR DE LA FECHA DE ESTA NOTIFICACION, USTED PUDIERA PERDER SU CASA EN EL FUTURO.

IF YOU WANT TO HAVE A MEETING, CALL OUR LOAN CLERK AT () _____ or write to us at the address at the top of the page. If we do not hear from you by _____ we will think that you accept our preliminary decision as correct. Then our decision will become final and we will tell your lender that it may go ahead with foreclosure.

Sincerely,

Chief
Loan Management Branch

Enclosure: List of housing counseling and legal aid agencies

cc: Mortgagee
Housing Counseling Agency or other authorized representative, as applicable.

SUGGESTED PRELIMINARY DECISION LETTER TO BE USED WHEN
FIELD OFFICE DOES NOT HAVE ENOUGH INFORMATION TO DETERMINE
IF ELIGIBILITY CRITERIA ARE MET.

Subject: Case No. _____
Log No. _____

Dear _____:

At this time we cannot decide whether we will accept the assignment of your mortgage. We do not have enough information to determine if your failure to make mortgage payments was due to something which you could not control or if you will be able to bring your payments up to date in the future and pay off your mortgage before its maturity or due date.

Before we can make a final decision, we need the following information:

- 1) dates when you were in the hospital; 2) your income while you were in the hospital; 3) the amount of medical payments made by your insurance company; and 4) the date you plan to go back to work and how much your salary will be.

You may give us this information in a face-to-face meeting. HOWEVER, YOU MUST ASK FOR THIS MEETING BY _____ AND IT MUST TAKE PLACE BY _____.

NOTE: Balance of this letter should be the same as Appendix 18a. Information in brackets is an example of how this letter would be used on a particular case. For each case, insert specific criteria not met and information needed. Field Office should use either Letter 18a or 18b but never both.

cc: Mortgagee
Counseling or other authorized representative, as applicable

SAMPLES OF UNACCEPTABLE AND ACCEPTABLE REJECTION STATEMENTS

UNACCEPTABLE STATEMENT

1. It does not appear that the default was caused by circumstances beyond your control.

REASON STATEMENT UNACCEPTABLE

1. States only the criterion not met; does not include supporting facts and reasoning.

REVISED ACCEPTABLE STATEMENT

1. It does not appear that your failure to make your mortgage payment was caused by conditions beyond your control. It appears that your income of \$ /month was received regularly and was enough to cover your monthly mortgage payment of \$ and your other living expenses. It appears, however, that you decided to pay other bills which we believe were not as important.

2. You have not complied with the payment plans agreed to with your lender.

2. This is not one of the five criteria upon which an assignment request may be rejected

2. Identify criteria not met and underlying reasoning.

3. It does not appear that you will be able to pay the mortgage in full by its maturity date.

3. States only the criterion not met; does not include supporting facts and reasoning.

3. It does not appear that you will be able to pay the mortgage in full by its due date. Your present income of \$ /month is not sufficient to cover your \$ mortgage payment and other living expenses and it appears unlikely that your income will increase by a large amount in the future. Without a large increase in income, it appears that you will not be able to catch up on back payments, start making full payments again and pay the mortgage in full.



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Appendix 20

SUGGESTED LETTER FOR USE IN ADVISING THE MORTGAGEE THAT THE BORROWER HAS FAILED TO REQUEST A CONFERENCE TO DISCUSS A PRELIMINARY NEGATIVE DECISION AND GRANTING PERMISSION TO PROCEED WITH FORECLOSURE.

SUBJECT: Mortgagor Name _____ FHA Case No. _____
Loan No. _____ Log. No. _____

This is to advise you that this mortgagor did not appeal our preliminary negative decision regarding assignment of this loan to HUD.

Therefore, you may at your discretion proceed with foreclosure or continue efforts to reinstate the mortgage.

Sincerely,

Chief,
Loan Management Branch

cc: Mortgagor(s)
Counseling Agency or other authorized representative,
as applicable.

SUGGESTED LETTER TO MORTGAGOR, CONFIRMING ARRANGEMENTS FOR A CONFERENCE TO DISCUSS A PRELIMINARY NEGATIVE DECISION. THE INFORMATION IN THIS LETTER MUST BE PROVIDED TO THE MORTGAGOR IN WRITING BEFORE THE CONFERENCE. IT MAY BE INCLUDED IN THE LETTER ANNOUNCING THE NEGATIVE DECISION OR SEPARATELY. IT IS SUGGESTED THAT A SEPARATE LETTER BE USED, EVEN IF IT REPEATS SOME MATERIAL WHICH WAS INCLUDED IN THE LETTER ANNOUNCING THE DECISION.

Subject: Assignment Conference

Log No.:
Loan No.:

Dear _____:

We are writing this letter to make sure that you understand the arrangements for our meeting about your assignment request. Your meeting will be at (time) on (day and date) and will be held at (location and address).

The meeting is not a formal hearing; there are no formal or written rules of conduct or evidence. We will simply discuss with you the reasons for our decision not to accept an assignment. You will be expected to tell us if you disagree with any of those reasons and to state why you disagree. You should bring with you any information or people that might convince us to change our decision.

There are no restrictions on the information which you may give us, but we suggest that you bring at least the following:

LIST INFORMATION NEEDED

At any time before your meeting you and your representative may look at all of the material which we used to make our decision. If you wish to do so, you may visit our office between _____ and _____ Monday thru Friday. When you come to the meeting, you may be represented by a lawyer or by one other person. Your representative may stay with you at all times. You may bring other persons who have information you want us to know, but they may be in the meeting only while they are giving that information. If you plan to be represented by a lawyer, we would appreciate it if you would let us know before the meeting.

If you do not keep the appointment, we must believe that you agree with our decision not to accept the assignment of your mortgage and we will tell your lender that it may foreclose. If you learn before the time of the meeting that you will not be able to come, you should call us and set up another time and day. However, you must meet with us before _____. If you do not come to a meeting by that date, then you will have lost your right to further consideration. If you have any questions, please call us at () _____. If you need assistance preparing for the conference, you may wish to contact a HUD-approved housing counseling

Sincerely,

Loan Specialist

cc: Counseling Agency or other authorized representative, as applicable



SUMMARY OF ASSIGNMENT CONFERENCE

A. PAYMENT PLAN LOG NO. _____

ELIGIBILITY DATE HELD _____

B. MORTGAGOR: _____ LOCATOR _____

CONDUCTED BY: _____

C. PARTICIPANTS:

1. _____ 3. _____

2. _____ 4. _____

D. Issues To Be Discussed (If eligibility conference, servicer should cover all factors listed in preliminary reject letter).

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

E. Summarize new information obtained at conference and conclusions reached as to issues raised above.

SUGGESTED LETTER TO MORTGAGEE, ADVISING THAT THE MORTGAGOR
FAILED TO KEEP AN APPOINTMENT FOR A CONFERENCE AND
AUTHORIZING FORECLOSURE

Subject: Final Decision on Assignment Request

Mortgagor:
FHA Case No.:
Loan No.:
Log No.:

Dear _____:

The mortgagor identified above did not appear at a conference which he/she scheduled to discuss our preliminary decision not to accept the assignment of his/her mortgage. Therefore, you may proceed with foreclosure or, if you wish, you may make further attempts to reinstate the loan.

Sincerely

Chief, Loan Management Branch

cc:
Mortgagor
Counseling Agency (if involved)

SAMPLE LETTER NOTIFYING MORTGAGOR OF
DECISION TO ACCEPT ASSIGNMENT

Dear

Subject: Case No. _____ Log No. _____

We are pleased to inform you that we have decided to accept the assignment of your mortgage. The Department of Housing and Urban Development (HUD) will become your lender and you will mail your payments to this office.

The enclosed Payment Plan outlines the conditions under which you may remain in your property. So long as you comply with all terms of the Payment Plan we will take no further action on the default which still exists under your original loan terms. If you break the Payment Plan we will conclude that you do not wish to keep your home and we will consider starting foreclosure proceedings.

Your payments must be in the form of a check or money order made out to HUD and must be received in our office on or before the first day of each month. You should send a payment card with each check or money order. Six temporary payment cards are enclosed; you should use these until you receive keypunched payment cards from our Washington office. You should mail your payment and a payment card in the enclosed, pre-addressed envelopes.

Three copies of the Payment Plan are enclosed. Please read the Payment Plan and sign and date all copies. The Payment Plan must be signed by each person whose name appears on the note and mortgage. Save one copy for your records and return two copies to this office by _____.

If you have any questions, please call _____ at _____.

Sincerely,

Deputy Director
Housing Management Division

Enclosures: PaymentPlan (3)
Envelopes
Payment Cards

cc: Housing Counseling Agency

**SUGGESTED LETTER TO MORTGAGOR ANNOUNCING POSITIVE DECISION
WHEN NO PAYMENT PLAN HAS BEEN PREVIOUSLY SIGNED BETWEEN
HUD AND THE MORTGAGOR.**

Subject: PHA Case No. _____ Log No. _____

We are pleased to tell you that we have decided to accept the assignment of your mortgage. HUD will now become your lender and you will be able to stay in your home.

You must, however, meet with us to set up a payment program. This program will set up a new monthly payment which will be based upon your ability to pay. This payment may be more or less than the monthly amount you paid your former lender. Please call our assignment clerk at () _____ to arrange an appointment to discuss a payment plan.

Please bring the following information to the meeting:

- 1)
- 2)
- 3)

Our decision to accept your mortgage is based on our belief that we can help you keep your home. Your cooperation is most important. We cannot help you unless you make every effort to follow the plan we set up.

Sincerely,

Chief,
Loan Management Branch

cc: Counseling or other authorized representative



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Appendix 26

**SUGGESTED LETTER TO MORTGAGOR ANNOUNCING A FINAL NEGATIVE
DECISION AFTER HOLDING A CONFERENCE**

Subject: Final Decision on Assignment Request

Loan No.:

Log No.:

Dear _____:

We have carefully reviewed both the information you gave us at our meeting and all other documents given to us. Unfortunately, our review shows that your case did not meet all the standards for assignment. Therefore, we have decided that we are unable to accept the assignment of your mortgage.

LIST HERE THE BASIC ELIGIBILITY CRITERIA NOT MET AND IF THE REASON(S) FOR REJECTION IS THE FAILURE TO MEET ONE OF THE SUBJECTIVE CRITERION (d or e), SPELL OUT THE FACTS AND REASONING RELIED UPON IN DETERMINING THAT THOSE CRITERIA WERE NOT MET.

We are sorry that we are unable to offer you further help. We are sending a copy of this letter to your lender and telling your lender that it may begin foreclosure if it wishes to do so. Should your lender decide to foreclose, you may wish to contact one of the housing counseling agencies on the attached list. They can explore with you the possibility of selling your home and can give you a list of lower cost rental housing.

Sincerely,

Deputy Director
Housing Management Division

Enclosure - Counseling Agency List

cc:

Mortgagee
Counseling Agency (if applicable)



Sample Format for Recasting Agreement

FHA CASE NO. _____ Date _____

This Agreement is between the Secretary of Housing and Urban Development (HUD) and _____, the Borrowers. When used below, the word I or We refers to the borrower(s) who signed this Agreement.

A. Present Situation

I understand that;

1. I have signed a mortgage and note, now owned and held by HUD, that pledges my house as security for the loan. The mortgage (or Deed of Trust) is recorded in the office for the recording of deeds in _____ County, in the State of _____, in book _____ of mortgages, page _____.
2. Because I have failed to make the monthly payments required by my mortgage and note, I now owe HUD \$_____ in past due interest, taxes, assessments, and service charge.
3. \$_____ of my original loan or principal amount is still outstanding and must be paid to HUD in monthly installments.

B. New Mortgage Payment Requirements.

Both the Borrower(s) and HUD agree to change the payments required by the present mortgage and note. Subject to the conditions in Section C below, I agree to:

1. Pay HUD a "new principal or loan amount" of \$_____ plus interest at the rate of _____%, the rate specified in my original note.
2. I will pay the new principal amount in monthly installment of _____ Dollars (\$_____). Each payment will be due on the first of the month beginning on the first day of _____, 19____, and the final payment will be due on _____, 19____, if not sooner paid.

Appendix 29

C. Security

I understand and agree that:

1. My mortgage will continue to give HUD a first lien (or claim) upon the property described in the mortgage or Deed of Trust referred to in Part A.
2. Except for the changes in Part B, all rights, obligations and terms of the original mortgage and note will remain in full force and are not changed by this Agreement.

D. Signature

By signing below, the Borrowers and HUD agree to all of the above terms and conditions:

Secretary of HUD

Borrower

by Director (Date)

Borrower (Date)

DEEDS OF TRUST

NOTE: If the security instrument is a Deed of Trust and it is necessary that the Trustee execute recasting agreements, the following acknowledgment shall be signed by the Trustee:

THE TRUSTEE has executed this instrument to acknowledge his (its) assent thereto and agrees to continue to act in such capacity under the terms as modified herein.

TRUSTEE:

NOTE: Add acknowledgment, if required.

SAMPLE LETTER TO TRANSMIT PAYMENT PLAN
TO MORTGAGOR

Dear

Subject: Case No. _____
Log No. _____

Enclosed is a new Payment Plan which explains your obligation to make monthly payments and to keep your property insured against damage by fire and other hazards. So long as you comply with the terms of the Payment Plan, we will take no further action on the default which still exists under your original loan terms.

Your payments must be in the form of a check or money order made out to HUD and must be received in our office on or before the first day of each month. You should send a payment card with each check or money order. Temporary payment cards are enclosed; you should use these until you receive new keypunched payment cards from our Washington office. You should mail your payment and a payment card to this office in the enclosed, pre-addressed envelopes.

Three copies of the Payment Plan are enclosed. Please read the Payment Plan and sign and date all copies. The Payment Plan must be signed by each person whose name appears on the note and mortgage. Save one copy for your records and return two copies to this office within seven days of the above date. Please also send a copy of the page of your hazard insurance policy which shows the amount and time period of your insurance coverage.

If you have any questions, please call _____ at _____.

Sincerely,

Deputy Director
Housing Management Division

Enclosures: Payment Plan (3), Envelopes,
Payment Cards



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Appendix 31

SAMPLE PAYMENT PLAN
(Lump Sum Payment Up Front)

PAYMENT PLAN

Mortgagor(s) _____
Case No. _____
Street Address _____
City, State, Zip Code _____

In return for the Department of Housing and Urban Development (HUD) not foreclosing on my mortgage which is still in default under the original note, I agree to the following terms and conditions.

- 1. LUMP SUM PAYMENT. No later than _____, I will submit to HUD at the above address a check or money order in the amount of \$ _____. I understand that this lump sum payment will be used to repay some of the amount now past due on my mortgage.
- 2. MONTHLY PAYMENTS. Beginning in _____, 19____, and continuing through _____, 19____, on the first day of each month I will submit to HUD at the above address a check or monry order in the amount of \$ _____.

NOTE: Repeat paragraphs 2-7 of Appendix 32.



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SAMPLE PAYMENT PLAN
(No Lump Sum Payment Up Front)

PAYMENT PLAN

Mortgagor(s) _____
Case No. _____
Street Address _____
City, State, Zip Code _____

In return for the Department of Housing and Urban Development (HUD) not foreclosing on my mortgage which is still in default under the original note, I agree to the following terms and conditions.

1. **MONTHLY PAYMENTS.** Beginning in _____, 19____, and continuing through _____, 19____, on the first day of each month I will submit to HUD at the above address a check or money order in the amount of \$_____.
2. **HAZARD INSURANCE.** I agree to keep the above property insured at all times against loss due to fire or other natural hazards. I will carry insurance in an amount at least equal to \$_____. I understand that I am responsible for renewing the hazard insurance policy prior to expiration and for paying the insurance premiums.
3. **PROPERTY TAX ESCROW.** I understand that the monthly payment required in paragraph 1 above will include an amount to be set aside (escrowed) by HUD to pay the taxes on my property. If these taxes increase, HUD may increase my monthly payment by an amount sufficient to meet escrow requirements. If taxes on the property decrease, my monthly payment will not decrease. Instead, HUD will use the extra money to help repay the past due payments.
4. **PREPAYMENT.** If all payments, past due under the terms of my original note or mortgage, are repaid before the end of this Payment Plan, this Payment Plan will terminate and the monthly payments required by the original note and mortgage will begin again. The amount of the original payments, however, may be increased to cover higher property taxes.
5. **TERMINATION CONDITIONS.** HUD may terminate this Payment Plan if:
 - a. I permanently leave the property.
 - b. I sell or give ownership or interest in the property, note, or mortgage.
 - c. The facts or circumstances which caused HUD to enter into this Agreement are substantially changed.
 - d. I fail to meet any of the terms of this Agreement or the original note and mortgage.
6. **TERMINATION OUTCOME.** If termination results from any of the above conditions, HUD can require that I either:
 - a. Enter into a new Payment Plan, or
 - b. Return to the terms of the original note and mortgage. If payments are still past due at that time, this could result in foreclosure.
7. **ORIGINAL NOTE AND MORTGAGE.** I understand that all the rights and obligations of the original note and mortgage, except as changed by this Payment Plan, remain in full force and that, when this Payment Plan expires, the monthly mortgage payments due under the note and mortgage will begin again, unless HUD agrees to renew, amend or extend the Payment Plan.

Approved:

Department of Housing and
Urban Development

Mortgagor(s)

By:

By:

Deputy Director
Housing Management Division

Date

Date

RMS: HI-00348R

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HOUSING-FEDERAL HOUSING COMMISSIONER Single Family Assignment Program			
SINGLE FAMILY HOME MORTGAGE ASSIGNMENT PROCESSING REPORT			
OFFICE	MONTH/YEAR COVERED		
CASE DATA	THIS MONTH A	TO DATE B	% TO DATE C
1. TOTAL CASES REOPENED			
2. ASSIGNMENT REQUESTS RECEIVED			
a. Mortgagor Requests			
b. Mortgagee Requests			
c. Total Requests (2a plus 2b)			
3. CASES REJECTED (Mortgagor does not appeal or return HUD-92068F)			
a. Mortgagor Requests			
b. Mortgagee Requests			
c. Total Requests (3a plus 3b)			%
4. CASES REJECTED (Criteria not met)			
a. Mortgagor Requests			
b. Mortgagee Requests			
c. Total Requests (4a plus 4b)			%
5. CASES RETURNED TO MORTGAGEE FOR SERVICING			
a. Mortgagor Requests			
b. Mortgagee Requests			
c. Total Requests (5a plus 5b)			%
6. ASSIGNMENTS ACCEPTED			
a. Mortgagor Requests			
b. Mortgagee Requests			
c. Total Requests (6a plus 6b)			%
7. SUMMARY DATA			
a. Total Cases Returned for Foreclosure (3c plus 4c)			%
b. Total Cases Afforded Relief (5c plus 6c)			%
8. WORKLOAD DATA			
a. Total Cases Processed (7a plus 7b)			%
(1) Less than or equal to 90 days			%
(2) More than 90 days			%
b. Total Cases in Process as of End of Month			
9. ASSIGNMENT ACCEPTANCE RECONCILIATION			
a. Assignments Accepted From 5/9/78 to 11/30/78			
b. Assignments Accepted Subsequent to 11/30/78 (Line 6c Column B)			
c. Total Assignments Accepted 5/78-Present (Line 9a plus 9b)			
10. PAYMENT STATUS OF ACCEPTED CASES (As of End of Month)			
a. Current			
b. Delinquent less than 3 payments			
c. Delinquent 3 or more payments			
d. Recommended for Foreclosure			
e. Foreclosed			
f. Paid off			
g. Deed-in-lieu			

HUD-92211 (10-78)

INSTRUCTIONS

DISTRIBUTION: The Field Office should mail this report to the Regional Housing Officer no later than the fifth working day of each month. The Regional Housing Officer, using this form, shall summarize the reports of all field offices in its Region and shall mail the summary report to Headquarters, Attention: Single-Family Servicing Division no later than the tenth working day of each month.

This Report should be prepared using data contained on Form HUD-92205, Assignment Processing Control Log. Maintenance of separate logs for mortgagees' and mortgagors' requests for assignments will facilitate preparation of this report. Requests submitted by courts, legal service agencies and housing counseling agencies on behalf of mortgagors should be counted as mortgagor requests for the purpose of this report.

Only processing activity completed during the calendar month covered by the report should be included in Column A. Data in Column B are obtained by adding data in Column A of the current month's report to data in Column B of the previous month's report. No data on preliminary decisions are included in this report. All decision data reported on lines 2 through 8 should be obtained from the Final Decision Section of the Assignment Processing Control Log (HUD-92205).

COLUMNS A AND B:

- Line 1. Refers to cases previously processed, closed and previously included on Line 3, 4 or 5 below. Include cases which the Field Office agreed to reconsider because the mortgagor submitted a "good cause" appeal or because the additional relief afforded by the mortgagee failed to reinstate the account. Cases which were returned to the mortgagee, fully reinstated and subsequently submitted for assignment because of a new default, should be included on Line 2.
- Line 2. Enter number of requests for assignment received from mortgagors and mortgagees, respectively.
- Line 3. Enter number of cases on which the Field Office issued final decision letters authorizing mortgagees to foreclose because the mortgagor 1) had not returned the Form HUD-92068-F within the required 15 days; or 2) had not contacted the HUD Field Office to request a conference within 15 days after the preliminary decision letter was issued.
- Line 4. Enter number of cases on which the Field Office issued final decision letters authorizing mortgagees to foreclose because the mortgagor did not meet one or more of the eligibility criteria.
- Line 5. Enter the number of cases returned to mortgagees for additional servicing.
- Line 6. Enter the number of cases on which the Field Office issued letters authorizing the mortgagee to assign the mortgage to HUD.
- Line 7. Enter the sum of entries on Lines 3 and 4.
- Line 8a. Enter number of cases, received before or during the report month, on which the Field Office has issued final decision letters. Add Lines 7a and 7b. Using the Assignment Processing Control Log, enter the number of cases on which processing time was less than or equal to 90 days and greater than 90 days respectively. The total of the entries on Lines (1) and (2) should equal the entry on Line 8a.
- Line 8b. Enter number of cases, received before or during the report month, on which the Field Office had not made a final decision as of the end of the report month. Do not include requests received after the last calendar day of the report month. This entry should be obtained by counting the number of cases for which no date has been entered in the Final Decision section of the Assignment Processing Control Log. If the "Log" has been properly maintained, this total should equal (using Column B) Line 1 plus Line 2 minus Line 8a.
- Line 9a. Enter the number of assignment requests which were accepted during the period May 1976 through November 30, 1978; these assignments should have been previously reported on the old report form. This figure should remain constant and be included on all future reports.
- Line 9b. Repeat entry on Line 6c of Column B.
- Line 9c. Enter the sum of entries on Lines 9a and 9b of Column B.
- Line 10. Report the status of all cases accepted for assignment. Compare payments received with payments (for regular note or other amounts) required by the Field Office. The total of the entries (Lines 10a through 10g) should equal the entry on Line 9c, Column B.

COLUMN C:

- Lines 3 through 7. Calculate percentages by dividing Line 3c, 4c, 5c, 7a and 7b entries in Column B by the entry on Line 8a of Column B.
- Line 8a. Calculate percentage by dividing the entry on Line 8a of Column B by the sum of the entries on Lines 1 and 2c of Column B. Calculate percentage on Lines 8.a.1) and 8.a.2) by dividing entries on Lines 8.a.1) and 8.a.2) in Column B by the entry on Line 8a of Column B.

CHECK POINTS:

- (Line 3c plus 4c plus 5c plus 6c) percentage should equal 100 percent.
- (Line 7a plus 7b) percentage should equal 100 percent.
- (Line 8.a.1) plus 8.a.2) percentage should equal 100 percent.

HUD-92211 (10-78)



4330.2

SUGGESTED LETTER TO MORTGAGEE ADVISING THAT MORTGAGOR HAS REQUESTED CONSIDERATION AFTER EXPIRATION OF A TIME PERIOD

Subject: Reconsideration of Assignment Request

Mortgagor Name:
Loan NO.:
FHA Case No.:
Log No.:

Dear _____:

On _____, we authorized you to start foreclosure of this mortgage. The mortgagor has now asked that we reconsider accepting assignment of his/ her mortgage. This mortgagor has shown "good cause" for not responding within the required time limits and our preliminary review of the facts indicates that this mortgage might be eligible for assignment.

We therefore urge that you delay initiation or completion of your foreclosure action, as may be appropriate, until we have had the opportunity to review the facts of this case in more detail. If you agree to the delay, please send us the following documentation:

(Request any of the documents required in paragraph 4-5 of this Handbook and not yet received).

If you agree to delay foreclosure, we will expedite processing and advise you as soon as we have made a decision relating to acceptance of the assignment.

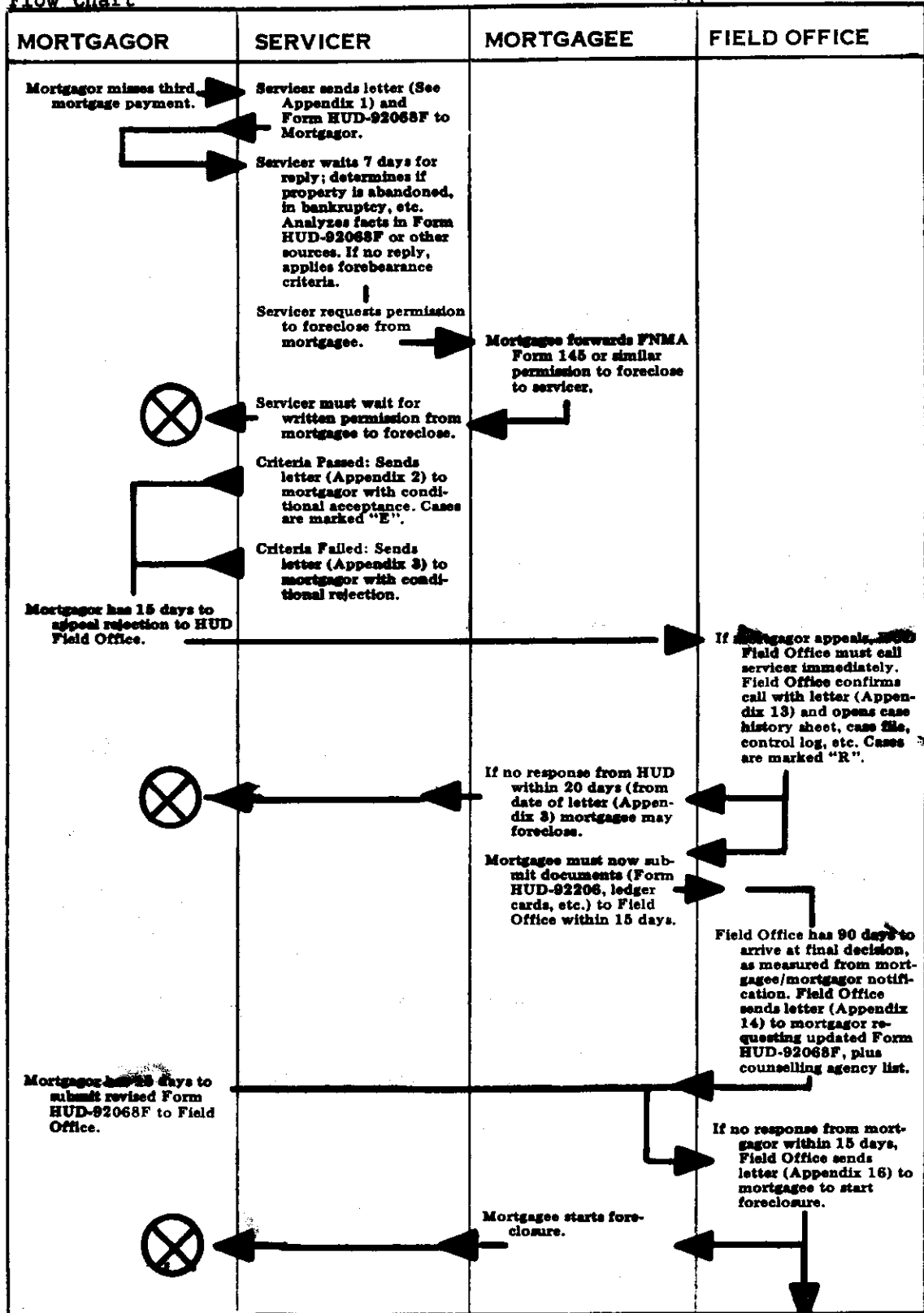
Sincerely,

Chief, Loan Management Branch

cc:
Mortgagor
Housing Counseling Agency (if applicable)

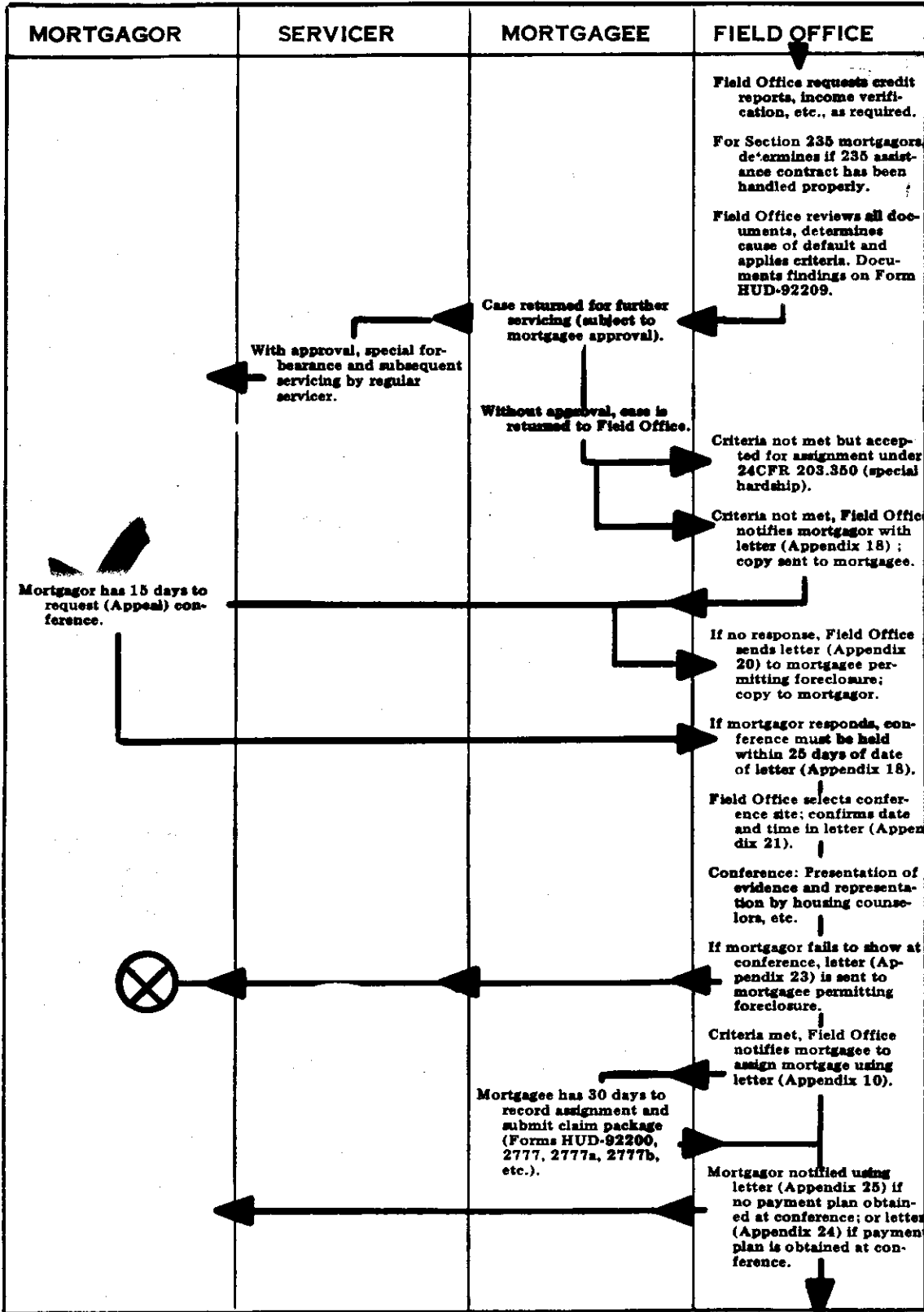
Assignment Procedures
Flow Chart

Appendix 35



Appendix 35

Assignment Procedures
Flow Chart



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4330.2

Assignment Procedures
Flow Chart

Appendix 35

