

## MHA PROGRAM UPDATE

March 12, 2015

### Supplemental Directive 15-02: Making Home Affordable Program – Administrative Clarifications

Today, March 12, 2015, [Supplemental Directive \(SD\) 15-02: Making Home Affordable Program – Administrative Clarifications](#) was issued, providing administrative updates and clarifications to the Home Affordable Modification Program<sup>®</sup> (HAMP), the Home Affordable Foreclosure Alternatives<sup>®</sup> (HAFA) Program, Treasury Federal Housing Administration HAMP (Treasury FHA-HAMP) and Rural Development HAMP (RD-HAMP).

The following topics are covered in this SD:

- Right Party Contact
- Non-Approval Notices
- Suspension of a Referral to Foreclosure
- Post-Modification Credit Reporting
- Servicer Incentive for Completed Modifications
- Borrower Incentives for Non-GSE Mortgages
- Consideration of Borrowers for HAFA
- Treasury FHA-HAMP and RD-HAMP Reporting
- *Handbook* Mapping Clean-Up and Clarifications

This SD amends and supersedes the notated portions of the *Handbook* and, except as stated therein, is effective immediately.

This guidance does not apply to mortgage loans that are owned, securitized or guaranteed by Fannie Mae or Freddie Mac, (each, a GSE), insured or guaranteed by the Department of Veterans Affairs, and except as noted therein, insured or guaranteed by the Federal Housing Administration or by the Department of Agriculture's Rural Housing Service.

Read [SD 15-02](#) in its entirety for more information.

#### Questions?

[Email](#) the HAMP Solution Center or call 1-866-939-4469.