

MHA UPDATE

June 1, 2015

MHA Program Handbook Version 4.5; Administrative Clarifications Issued

As of today, June 1, 2015, servicers can download Version 4.5 of the [Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages \(Handbook\)](#) from HMPadmin.com. The *Handbook* is a consolidated reference outlining the requirements and guidelines of the Making Home Affordable Program for mortgage loans that are not guaranteed by Fannie Mae or Freddie Mac.

Unlike Supplemental Directives (SDs), which outline specific policy topics only, the *Handbook* is organized so servicers can easily find program information in one convenient guide.

Version 4.5 of the Handbook incorporates and supersedes in their entirety SDs 14-01, 14-02, 14-03, 14-04, 14-05, 15-01, 15-02 and 15-04.

In addition, Version 4.5 of the *Handbook* incorporates administrative clarifications into existing sections of Version 4.4 of the *Handbook*. These clarifications are effective immediately and include the following topics:

- Program Participation Caps
- [Model Notice of Recast Offer](#)

See [SD 15-05: Making Home Affordable Program – Handbook for Servicers Version 4.5 and Administrative Clarifications](#) for more information regarding these updates.

Questions?

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