

## HAMP UPDATE

January 21, 2011

### HAMP Update: Upcoming Revisions to Case Escalations Guidance

The Treasury Department is in the process of revising certain portions of the guidance related to the escalation of borrower inquiries contained in Chapter 1, Section 3 of the [Making Home Affordable \(MHA\) Program Handbook For Servicers of Non-GSE Mortgages](#), v3.0, dated as of December 2, 2010.

The definition of "Escalated Case" set forth in Chapter I, Section 3.2 of the MHA Handbook will be revised to clarify that Escalated Cases do not include general inquiries about the content of a non-approval notice or inquiries about the status of an evaluation of a borrower where the servicer is in compliance with the required program timelines.

In addition, the guidance relating to case resolution set forth in Chapter I, Section 3.3.3 of the MHA Handbook will be revised to clarify that, for each Escalated Case, the servicer must (i) determine whether a change in the original determination is warranted and (ii) document the resolution determination and the pending or proposed resolution, including next steps, for the borrower. Consequently, "No Change in Original Determination" will be eliminated from the list of Resolution Categories, and servicers participating in the HAMP Weekly Servicer Survey will report whether the Escalated Case resulted in a change in the original determination.

The revised guidance discussed above will be reflected in an upcoming Supplemental Directive and will be incorporated into a new version of the MHA Handbook.

#### Questions?

If you have questions, do not reply to this e-mail -- contact the HAMP Solution Center at [support@hmpadmin.com](mailto:support@hmpadmin.com) or 1-866-939-4469.