**HAFA – Home Affordable Foreclosure Alternatives**

In May of 2009, the Obama Administration announced an outline to a program, under the **Making Home Affordable Program (MHA)**, that would provide incentives and procedures to **Home Affordable Modification Program (HAMP)** eligible borrowers to encourage short sales and deeds-in-lieu to reduce the foreclosure rate. Guidelines and uniform forms were released for the **Home Affordable Foreclosure Alternatives (HAFA) Program** on November 30, 2009. An updated version was released on March 26, 2010 while the program officially went into effect on April 5, 2010. On December 28, 2010, the program was again updated with quite a few changes. Fannie Mae and Freddie Mac have separate HAFA guidelines with some modifications.

**HAFA:**

* Went into effect on April 5, 2010.
* Does not apply to FHA or VA loans.
* Applies to 1st lien holders (non GSE mortgages).
	+ Government Sponsored Enterprises (GSE) has their own set of guidelines regarding HAFA.
* Provides alternatives for HAMP eligible borrowers who were unsuccessful in past programs.
	+ These borrowers’ financial and hardship information that has already been verified through HAMP can be used, eliminating the need for an additional analysis.
* Processes financial information through HAMP.
* Offers incentives to borrowers, servicers, and investors.
* Limits the amount of time a lender is given to respond to the short sale offer.
* Requires that the lender waive their right to pursue a deficiency judgment.
* Limits the claims made by subordinate lenders.
* Does NOT require that a borrower’s financial information is verified.
* Allows payment to subordinate mortgage/lien holders.
* Implements alternative deed-in-lieu programs.
* Expires on December 31, 2012.

**Qualifications**

* The loan must be the first mortgage.
* The loan must have originated before January 1, 2009.
* The borrower does NOT have to be in default.
* The unpaid balance must be less than or equal to $729,750.
	+ This amount can be exceeded in some cases for two- to four-unit dwellings.
* The property must be, or recently was, the borrower’s primary residence.
	+ If the property has been vacant or rented for 12 months or less prior to the date of the SSA, RASS, or DIL Agreement, it is still eligible for HAFA.
	+ The borrower must prove the property was their principal residence prior to relocation and that they have not purchased a one- to four-unit property within the 12 month range.
	+ The borrower’s reason for relocation does NOT have to be job related.
	+ There is NO minimum distance requirement for the relocation.

**Benefits**

* Financial incentives are given to borrowers, lenders, and servicers.
	+ **Borrowers** receive $3,000 to go towards relocation costs. This is deducted from the gross sale proceeds at closing**.**
	+ **Servicers** receive $1,500 to cover administrative and processing costs.
	+ **Investors** are given up to $2,000 for allowing a portion of the short sale proceeds (no more than $6,000) to be distributed to subordinate lien holders.
		- In order to receive this incentive, an investor must agree to waive all future claims against the borrower.
		- For every $3 an investor pays to secure a release of a subordinate lien (up to $6,000), the investor is given $1, up to a maximum of $2,000. Therefore, if the investor decides a subordinate lien holder will be paid $6,000, that investor will receive $2,000 in incentives.
		- The servicer, on behalf of the investor, will determine the amount or percentage of the unpaid principal balance of the lien that will be paid to each subordinate lien holder, in order of priority, up to the $6,000 aggregate cap. How these subordinate lien holders will be paid should be included in the servicer’s HAFA Policy.
* Prior to the property’s listing, the borrower can receive pre-approved short sale terms.
* The borrower is not liable for the debt that is forgiven at any time in the future.
* The servicer cannot charge the borrower for processing fees of any kind and is required to pay all out-of-pocket expenses.
* Foreclosure is avoided, which in most cases is an advantage to all parties.
* Depending upon the lender, additional borrower incentives may be available.

 **Timeline**

**Eligibility**

A written policy must be developed by the servicer which describes the basis on which HAFA will be offered to borrowers. It may include a description of the loss involved, local market conditions, the borrower’s motivation, and the timing of pending foreclosure actions.

The servicer must diligently attempt to inform the borrower, in writing, of the availability of a short sale or deed-in-lieu. Borrowers are given **14 calendar days** after the solicitation to contact the servicer with their interest in these foreclosure alternatives. After 14 days, the servicer has no obligation to extend the HAFA offer.

Potentially eligible borrowers must be considered for HAFA before the loan is referred to foreclosure or before the servicer allows a pending foreclosure to be completed. Borrowers may not be solicited for HAFA until after they are evaluated for a HAMP modification. Borrowers must be considered for loan modification or retention programs offered by the servicer before HAFA evaluation.

When a borrower who has not previously been evaluated for HAMP requests a short sale or DIL, and the servicer determines that the borrower meets the HAMP eligibility requirements and will be solicited for HAFA, the servicer must notify verbally or in writing of the availability of HAMP and allow the borrower **14 calendar days** to contact the servicer by verbal or written communication from the date of the notification and request consideration for HAMP. This notification can be given simultaneously with the servicer’s consideration of the borrower for HAFA.

Servicers may re-evaluate borrowers who were previously ineligible for HAFA (before the December 28, 2010 update).

Possible HAMP eligible borrowers must be considered by servicers for HAFA **within 30 days** of the date the borrower:

* Cannot qualify for a trial loan modification.
* Did not successfully complete the trial loan modification.
* Missed two or more payments consecutively during the trial modification process.
* Requested a short sale or deed-in-lieu of foreclosure.

**The servicer issues two documents:**

* Short Sale Agreement (SSA)
* Request for Approval of Short Sale (RASS)

The servicer can send these documents either proactively or at the request of the borrower.

**Short Sale Agreement (SSA)**

* If a solicited borrower shows an interest in a short sale, the servicer has **30 calendar days** to fill out and send a **Short Sale Agreement** to the borrower.
* If a borrower that has not been solicited requests HAFA consideration, the servicer must determine the borrower’s eligibility. If eligible, the servicer has **30 calendar days** from the borrower’s request to complete and send an **SSA** to the borrower.
* The borrower then has **14 calendar days** to sign and return the **SSA**, along with their real estate listing agreement and any information about subordinate liens.
* The real estate broker must also sign the SSA and the borrower must be given a period of **120 calendar days** to sell the home. In some cases, this time limit can be extended up to 12 months of the borrower agrees.

**Request for Approval of Short Sale (RASS)**

After receiving an executed sales contract, the borrower or their real estate agent has **3 business days** to complete and submit a **Request for Approval of Short Sale (RASS)** to the servicer. This should include:

* A copy of the sale contract and all addenda
* Buyer’s pre-approval letter or proof of funds
* Information on the status of subordinate liens or negotiations with subordinate lien holders.

**Alternative Request for Approval of Short Sale (Alternative RASS)**

If the borrower has an executed sales contract and requests the servicer to approve a short sale under HAFA before an SSA has been executed, then the borrower must submit an Alternative RASS to the servicer.

* After receiving the Alternative RASS, the servicer must determine the basic eligibility of the borrower. If eligible, the servicer must notify the borrower verbally or in writing of the availability of a HAMP modification.
* The borrower then has **14 calendar days** from the date of the notification to contact the servicer by verbal or written communication and request consideration for a HAMP modification.
* The servicer must communicate approval or disapproval of the sale or provide a counter offer on the Alternative RASS within **30 calendar days** from the date of receipt from the borrower of an executed sales contract, Alternative RASS, and a signed Hardship Affidavit or RMA.

**Servicer Approval**

Within 10 business days after the servicer receives the **RASS** and all required attachments, the servicer must approve or deny the request and inform the buyer. In the case of disapproval, a statement of reasoning must be given.

**Closing**

After approval of the RASS, the servicer may require that the closing take place within a reasonable period, but not sooner than **45 calendar days** from the date of the sales contract unless the borrower agrees.

**Release of First Mortgage Lien**

After receipt of the sale proceeds from a short sale or delivery of the deed and property in a DIL transaction, the servicer should comply with local or state laws or regulations set in place which should define the time limit allowed for the release of the first mortgage lien. If there are no laws or regulations set in place, the servicer must release the first mortgage lien within **30 business days** from the date the servicer receives payment and satisfies the mortgage. In addition, the investor must waive their right to pursue a deficiency judgment and may not require a promissory note for the deficiency to be signed by the borrower.



**Real Estate Commission**

Keep in mind, the property MUST be listed with a licensed real estate professional.

* The real estate commission should not exceed 6% of the contract sales price.
* When the servicer has retained a contractor to assist the listing broker in the transaction, a statement must be included by the servicer in the Alternative RASS stating that the borrower will not be charged any associated vendor fees, nor will they be deducted from the real estate commission. The payment amount should be included if it is to be deducted from the sale proceeds.
* The servicer may NOT require that the real estate commission should be reduced as a condition of the sale. However, in disputes between 1st and 2nd position lien holders, an agent contribution may still be required.

**Alternative Deed-in-Lieu Programs**

* **Deed-for-lease** gives the borrower an option for the borrower to continue to occupy the property on a rental basis.
* Borrowers could be given the opportunity to repurchase the property at some future time.
* The borrower’s relocation incentive is paid upon successful closing of the DIL or at a future time when the borrower vacates or repurchases the property.

If these programs are offered, descriptions and conditions should be included in the HAFA Policy.

**Other HAFA Facts**

* The transaction must be considered "arms length," meaning that the borrower may not sell the property to a relative or anyone else they may have a close relationship with.
* Borrowers will not be taxed on the forgiven debt if the amount is less than what was used for acquisition, construction, or rehabilitation of their home.
	+ If the amount forgiven does exceed this, it could be considered income for tax purposes, subject to the Mortgage Forgiveness Debt Relief Act.
* The buyer may not resell the property for at least 90 days.

**Reasons for Cancellation**

* Improvement in borrower’s financial situation.
* Borrower or listing broker does not act in good faith in the listing, marketing, or closing aspect of the sale.
* Any fraud or misrepresentation in the sale.
* Substantial change in property’s condition or value.
* Bankruptcy is filed by borrower.
* Any litigation that happens (or is in danger of happening) that would affect the title, such as divorce or probate.

**Participating Lenders**

Remember lenders can enter into contract to participate in the programs until 12/31/09, so the list may expand.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Web Site** | **Phone** | **Service Address** | **Fax** |
| Allstate Mortgage Loans & Investments, Inc. | [http://www.allstateocala.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 866-351-0200 | P.O. 1201, Crystal River, FL 34423 | 352-351-4557 |
| American Home Mortage Servicing, Inc. | [www.ahmsi3.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 877-304-3100 | Attn: HAMP Processing1525 S. Beltline Road Coppell, TX 75019  | 866-452-1837 |
| AMS Servicing, LLC | [www.ams-servicing.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 866-919-5608 | 3374 Walden Avenue Buffalo, NY 14043 | 716-204-3875 |
| Aurora Loan Services LLC | [https://myauroraloan.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-550-0508 | P.O. Box 1706 Scottsbluff, NE 69363-1706 | 866-517-7975 |
| Bank of America, N.A. | [www.bankofamerica.com/mha/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-669-0102 | P.O. Box 940070Simi Valley, CA93094-0070 | 1-800-596-8395 |
| Bank United | [http://www.bankunited.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 877-779-2265 |  |  |
| Bay Federal Credit Union | [www.bayfed.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 888-422-9333 | 3333 Clares Street Capitola, CA 95010 | 831-479-6027 |
| Bayview Loan Servicing, LLC | [www.bayviewloanservicing.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-457-5105 | Attn: Specialized Asset Management4425 Ponce De Leon Blvd., 5TH Floor Coral Gables, FL 33146 | 305-646-9943 or 877-360-9593 |
| CCO Mortgage | [www.ccomortgage.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-234-6002 | 10561 Telegraph Road Glen Allen, VA 23059 | 888-777-1631 |
| Carrington Mortgage Services, LLC | [www.carringtonms.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-267-2417 | Attention: Home RetentionP.O. Box 54285 Irvine, CA 92619-4285 | 877-267-1331 |
| Central Florida Educators Federal Credit Union | [www.cfefcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-771-9411 | P.O. Box 953878 Lake Mary, Florida 32795-3878 Attn: Real Estate - HAMP Team | 407-893-5727 |
| Central Jersey Federal Credit Union | [www.cjfcu.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 732-634-0600 | 380 Berry St Woodbridge NJ 07095 | 732-726-8709 |
| CitiMortgage, Inc. | [www.mortgagehelp.citi.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 866-915-9417 | Citi Ham Trial Agreements NTSB 1680, 680 Colwell Blvd Irving, TX 75039 | 866-989-1356 |
| Citizens First Wholesale Mortgage Co. | [https://www.cfwmortgage.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-477-1086 | 560 Fieldcrest Drive The Villages, FL 32162 | 352-753-4482 |
| Countrywide Home Loans Servicing LP | [http://my.countrywide.com/media/hasp.html](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-669-6607 | Bank of America Home Loans P.O. Box 940070Simi Valley, CA 93094-0070 | 1-800-596-8395 |
| CUC Mortgage Corporation | [www.cucmortgage.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-342-4998 | P.O. Box 12670 Albany, NY 12212 | N/A |
| DuPage Credit Union | [www.dupagecu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-323-2611 | Attn: Alternative Loan SolutionsP O Box 3930Naperville, IL 60567 | 630-305-6030 |
| EMC Mortgage Corporation | [http://www.emcmortgagecorp.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-723-3004 | Regular MailChase/EMC Fulfillment CenterPO Box 293150 Lewisville, TX 75029 Overnight MailChase/EMC Fulfillment Center 2780 Lake Vista Drive Lewisville, TX 75067 | 917-849-2677 |
| Farmers State Bank | [https://farmersstate-oh.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-350-2844 | 11 S. Main St., P.O.Box 801, West Salem, OH 44287 | 419-853-4730 |
| First Bank | [http://www.firstbanks.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-760-2265 | Attn: HAMP2030 Sea Level Drive, Ste. 200 Ketchikan, AK 99901 | 907-228-4421 |
| First Federal Savings and Loan   Association of Port Angeles | [https://www.ourfirstfed.com/home/home](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-800-1577 | Attn: Collection DepartmentPO Box 351 Port Angeles, WA 98362 | 360-457-5194 |
| First Keystone Bank | [www.firstkeystonebank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 610-892-5163 | 22 West State StreetMedia, PA 19063 | 610-892-5122 |
| Franklin Credit Management Corporation | [http://www.franklincredit.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-255-5897 | Attn:  Loss Mitigation101 Hudson Street 25th Floor Jersey City, NJ 07302 | 201-839-4545 |
| Glass City Federal Credit Union | [www.glasscityfcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-837-3595 | 1340 Arrowhead Drive Maumee, OH 43537 | 419-887-1099 |
| GMAC Mortgage LLC | [www.gmacmortgage.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-766-4622 | 2711 North Haskell Ave., Suite 900 Dallas, TX 75204 | 866-709-4744 |
| Great Lakes Credit Union | [www.glcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-442-3488 |  |  |
| Green Tree Servicing LLC | [www.gtservicing.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-643-0202 | 7360 S Kyrene Road T214 Tempe, AZ 85283 | 877-265-9717 |
| Harleysville National Bank & Trust Company | [www.harleysvillebank.com](http://activerain.com/blogsview/1367505/www.harleysvillebank.com) | 888-462-2100 | 483 Main Street, P.O. Box 195 Harleysville, PA 19438 | 215-256-4903 |
| Hillsdale County National Bank | [www.countynationalbank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 1-517-439-6121 | One South Howell StreetHillsdale, MI 49242 | 1-517-437-3151 |
| HomEq Servicing | [www.homeq.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 877-867-7378 | P.O. Box 160248 Sacramento, CA 95816-0248 | 866- 554-5325 |
| Home Financing Center Inc. | [www.homefinacingcenter.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 305-777-1171 | 400 University Drive, Suite 300 Coral Gables, FL. | 305-777-9819 |
| Home Loan Services, Inc. | [www.viewmyloan.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-622-5035 | Loan Services P.O. Box 1838 Pittsburgh, PA 15230-1838 | 412-499-3400 |
| Horicon Bank | [www.horiconbank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 920-485-3080 ext.7310 | 326 E Lake Street, PO 126 Horicon, WI 53032 | 920-485-3059 |
| IBM Southeast Employees Federal Credit Union | [www.ibmsecu.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-873-5100 | Attn: Mortgage ModificationsPO Box 2850 Kennesaw GA 30156 | 678-797-6329 |
| IC Federal Credit Union | [http://www.iccreditunion.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-873-5100 | Attn: Judy Kaddy300 Bemis Road Fitchburg, MA 01420 | 978-343-4949 |
| J.P. Morgan Chase Bank, NA | [www.jpmorganchase.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 877-682-4273 | PO Box 469030Glendale, CO 80246 Attn: Chase Fulfillment CenterOvernight Mail4500 Cherry Creek Drive South,Suite #410Glendale, CO 80246 | 917-849-2677 |
| Lake City Bank | [www.lakecitybank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-522-2265 | ATTN: Candy LittlPO BOX 1387 Warsaw, IN 46581-1387 e | 574-267-9128 |
| Lake National Bank | [www.lakenationalbank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 440-205-8100 | PO Box 1048 Mentor, Ohio 44061-1048 | N/A |
| Litton Loan Servicing | [www.littonloan.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-247-9727 | 4828 Loop Central Drive Houston, TX 77081 | 713-793-4923 |
| Los Alamos National Bank | [www.lanb.com](http://activerain.com/blogsview/1367505/www.lanb.com) | 800-684-5262 | 1200 Trinity Dr. Los Alamos NM 87544 | 505-662-0329 |
| Marix Servicing, LLC | [www.marixseriving.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 623-249-2241 | 1925 W. Pinnacle Peak RoadPhoeniz, Ax | 623-243-9467 |
| Members Mortgage Company, Inc | [www.membersmortgage.com](http://activerain.com/blogsview/1367505/www.membersmortgage.com) | 800-316-9790 | 10 Cedar Street, Suite 11 Woburn, MA 01801 | 781-376-9452 |
| Mission Federal Credit Union | [www.missionfcu.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-500-6328 | PO Box 919023 San Diego, CA 92121 Attn: Loss Mitigation | 858-546-2058 |
| Members Mortgage Company, Inc. |   |   | Attn: Alternative Loan Solutions10 Cedar St STE 11Woburn, MA 01801 | 781-376-9452 |
| Metropolitan National Bank | [https://www.metbank.com/default.asp](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 866-796-3876 | Attn: Mortgage DepartmentP.O. Box 8010 Little Rock, AR 72203 | 501-907-8709 |
| MorEquity, Inc. | [www.morequity.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-628-9324 | 1) PO Box 3788 Evansville IN 47736-9984 2) 601 NW Second Street, Evansville IN 47708 | 812-475-7074 |
| Mortgage Center, LLC | [www.mortgagecuso.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 866-856-3750 | 20300 Civic Center Dr, # 403 Southfield, MI 48076 | 248-799-8556 |
| Mortgage Clearing Corporation | [www.mortgageclearing.com](http://activerain.com/blogsview/1367505/www.mortgageclearing.com/)  | 800-727-9043 |  |  |
| National City Bank | [www.nationalcitymortgage.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 1-800-523-8654 | 3232 Newmark DriveMiamisburg, OH 45342 | 937-910-4009 |
| Nationstar Mortgage LLC | [www.nationstarmtg.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-850-9398 | Attn: HAMP350 Highland Drive Lewisville, TX 75067  | 214-488-1993 |
| Oakland Municipal Credit Union | [www.omcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 510-637-6600 | 250 Frank H. Ogawa Plaza Suite 6301 Oakland , CA 94612 | 510-238-5227 |
| Ocwen Financial Corporation, Inc. | [www.ocwen.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-746-2936 | 16661 Worthington Rd STE 100, West Palm Beach, FL 33409 | 407-737-6174 |
| OneWest Bank | [www.owb.com/mymortgage](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-781-7399 | Indymac - 1, 2900 Esperanza Crossing Austin, TX 78758 | 866-235-2366 |
| ORNL Federal Credit Union | [www.ornlfcu.com/](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-676-5328 | 221 S. Rutgers Avenue Oak Ridge, TN 37830 | 865-481-5810 |
| PennyMac Loan Services, LLC | [www.pnmac.com/index.php](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 866-545-9070 | Attn: Karen Denton 27001 Aguora Road, Suite 350 Calabasas, CA 91301Attn: Karen Denton | 818-224-7510 |
| PNC Bank, National Association | [www.pnc.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-762-2265 | 3232 Newmark Drive Miamisburg, OH 45342 | 937-910-4009 |
| Purdue Employees Federal Credit Union | [www.purdeefcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 800-627-3328 | P.O. Box 1950 West Layette IN 47996-1950 | 765-497-7477 |
| Qlending, Inc. | [www.purdeefcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 1-517-439-6121 | 2600 Douglas Rd,Suite 700Coral Gables, FL 33134 | 1-517-437-3151 |
| Quantum Servicing Corporation | [www.quantum-servicing.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 813-371-0254 | 6302 E. MLK Blvd.,Suite 300Tampa, FL 33619 | 203-447-8001 |
| RG Mortgage Corporation | [www.rgmortgage.com/mortgage](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-264-4674 | PO Box 362394 San Juan, PR. 00936-2394 | 787-756-2845 |
| Residential Credit Solutions | [https://www.residentialcredit.com/default.aspx](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-737-1192 | 4282 North Freeway Fort Worth TX 76137 | 888-775-7250 |
| RoundPoint Mortgage Servicing Corporation | [www.roundpointmortgage.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 877-426-8805 | P.O. Box 19409 Charlotte, NC 28219-9409 | 888-364-5558 |
| Saxon Mortgage Services | [www.saxononline.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-594-8422 | Saxon Attention: Home Preservation HMP Documentation Department 4708 Mercantile Drive North Fort Worth, TX 76137 | 888-240-1885 |
| Schools Financial Credit Union | [www.school.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-962-0990 | C/O Real Estate Department 1485 Response Rd Suite 126 Sacramento CA, 95815 | 916-569-2047 |
| SEFCU | [www.sefcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-727-3328 | 700 Patroon Creek Blvd Albany, NY 12206 | 518-464-5213 |
| Select Portfolio Servicing | [www.spservicing.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-818-6032 | PO BOX:65250 Salt Lake City, UT 84165-02503815 S. West TempleSalt Lake City, UT 84107 | 1-801-293-3936 |
| Servis One Inc.,dba BSI Financial Services, Inc | [www.bsifinancial.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-327-7861 | Attn: HAMP DepartmentP.O. Box 517, 314 S. Franklin Street, Titusville, PA 16354 | 814-217-1366 |
| ShoreBank | [www.sbk.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-905-7725 | Attn: Kenisha Davis3401 South King Drive, Chicago, IL 60466 | 773-420-4501 |
| Stanford Federal Credit Union | [www.sfcu.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-723-7328 | Attn: Tram Le1860 Embarcadero Road Palo Alto, CA 94303 | 866-743-3151 |
| Technology Credit Union | [www.techcu.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-553-0880 | 2010 N First Street San Jose, CA 95131 Attn: LAD | 408-453-8742 |
| United Bank Mortgage Corporation | [www.unitedbankofmichigan.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-968-1990 | 900 East Paris SE, Grand Rapids MI 49546 | 616-559-4631 |
| U.S. Bank National Association | [www.usbank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-831-7524 | P.O. BOX  20005 OWENSBORO, KY 42304-0005 | N/A |
| Vantium Capital, Inc. | [http://www.acqura.net](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 866-660-5804 | 6500 International Parkway Suite 1500 Plano, Tx 75093 | 972-444-3356 |
| Wachovia Mortgage, FSB | [www.wachovia.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-922-4684 | 1000 Blue Gentian Road Suite 300 Eagan MN 55121 | 1-866-359-7363 |
| Wachovia Bank, NA | [www.wachovia.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-922-4684 | 1000 Blue Gentian Road Suite 300 Eagan MN 55121 | 1-866-359-7363 |
| Wells Fargo Bank, NA | [www.wellsfargo.com/homeassist](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 800-678-7986 | 1000 Blue Gentian Road Suite 300 X9999-01N Eagan MN 55121 Eagan MN 55121 | 866-359-7363 |
| Wescom Central Credit Union | [www.wescom.org](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-493-7266 | 5601 E. La Palma Avenue Anaheim, CA 92807 | 626-535-1357 |
| Wilshire Credit Corporation | [https://www.wcc.ml.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite) | 888-502-0100 | PO Box 8517 Portland, Oregon 97207-8517 | 888-917-1050 |
| Yadkin Valley Bank | [www.yadkinvalleybank.com](http://activerain.com/blogsview/1367505/here-is-the-list-of-lenders-participating-in-mha-hamp-and-hafa#TB_inline?height=200&width=300&inlineId=leaveSite)  | 336-259-6252 | PO Box 96 Pfafftown, NC 27040 | 336-922-9896 |