

Lender Letter LL-2014-05

October 28, 2014

To: All Fannie Mae Single-Family Sellers and Servicers

Suspension of Maryland Housing Fund as an Approved Mortgage Insurer

Fannie Mae has suspended, effective immediately, the approval of Maryland Housing Fund (MHF) as an approved provider of mortgage insurance. MHF is not actively providing coverage that is the equivalent of single-family mortgage insurance for loans to be delivered to Fannie Mae, has not been actively providing such coverage for a number of years, and has recently requested that Fannie Mae remove them from our list of eligible mortgage insurance providers. The list of [Approved Mortgage Insurers and Related Identifiers](#) has been updated accordingly and is available on Fannie Mae's website.

Existing MHF Insurance

Fannie Mae will continue to accept delivery of certain MHF-insured refinanced loans (RefiPlus™, DU RefiPlus™, and modified or refinanced balloons) for both MBS and whole loan purchase, but only if continuation of the coverage is effected through modification of the existing mortgage insurance certificate.

Approved Mortgage Insurance Forms


The list of Approved Mortgage Insurance Forms has been updated to reflect the removal of MHF and the inclusion of certain version date and other corrections related to the approved forms for United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company. The list is available on Fannie Mae's website.

Effective Date

Eligible mortgage loans insured by MHF must be delivered on or before November 30, 2014. Servicers should continue to renew coverage with MHF, pursuant to requirements of the *Selling and Servicing Guides*, when existing policies expire, unless and until notified otherwise by Fannie Mae. Such notification will allow sufficient time for servicer implementation

Lenders who have questions about this Lender Letter should contact their Account Team.

Servicers should contact their Servicing Consultant, Portfolio Manager, or Fannie Mae's National Servicing Organization's Servicer Support Center at 1-888-FANNIE5 (1-888-326-6435) with any questions regarding this Lender Letter.



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