

Lender Letter (LL-2022-07)

Dec. 7, 2022

To: All Fannie Mae Single-Family Servicers Fannie Mae HAMP Modification Termination

This Lender Letter provides information related to the Making Home Affordable Supplemental Directive 22-01 issued by the U.S. Department of the Treasury (Treasury), and its impact to Fannie Mae HAMP Modification policies.

On Nov. 1, 2022, Treasury issued Supplemental Directive 22-01 *Making Home Affordable Program – Revised Program End Date* stating that certain requirements set forth in the Servicer Participation Agreement and related documents originally scheduled to expire on Dec. 29, 2023 will now expire on Apr. 28, 2023 (the accelerated program end date).

As a result of the accelerated program end date, the expanded borrower “pay for performance” incentive will be advanced on mortgage loans with a six-year anniversary of the Fannie Mae HAMP Trial Period Plan effective date on or after Apr. 1, 2023. The servicer must successfully complete all reporting activity, including corrections, in the HAMP Reporting Tool by the end of the March 2023 reporting cycle and the following requirements must be met:

- the mortgage loan is in good standing and has not been paid in full, and
- the borrower has submitted an executed Treasury “Dodd-Frank Certification” or an executed *Real Estate Fraud Certification* ([Form 720](#)).

NOTE: *The servicer must notify a borrower impacted by the accelerated program end date that to remain eligible for the expanded borrower “pay for performance” incentive, such borrower must timely submit an executed Treasury “Dodd-Frank Certification” or [Form 720](#) to enable the servicer to report receipt by the end of the March 2023 reporting cycle (if the borrower has not previously provided one).*

The requirement to offer the borrower the opportunity to re-amortize the mortgage loan subject to a Fannie Mae HAMP modification remains in effect as described in *Servicing Guide [D2-3.2-04](#)*, Fannie Mae HAMP Modification. Accordingly, the servicer must notify a borrower impacted by the accelerated program end date of their option to re-amortize the mortgage loan.

The *Servicing Guide* will be updated at a future date to remove reference to the Fannie Mae HAMP modification as a result of the accelerated program end date.

Servicers who have questions about this Lender Letter should contact their Fannie Mae Account Team, Portfolio Manager, or Fannie Mae’s Single-Family Servicer Support Center at 1-800-2FANNIE (1-800-232-6643). Have Guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).

Let your voice be heard! We want your feedback on our policy communications to help us improve the clarity of new and updated policy and understand any implications to borrowers. Click below to take a short survey regarding this Lender Letter.

