

Basic Program Guidelines

FHA-Home Affordable Modification Program (FHA-HAMP)

FHA-HAMP combines a Partial Claim with a Loan Modification

- **Total Partial Claim, including arrearages of up to 12 months Principal, Interest, Taxes, and Insurance (PITI) plus legal fees and costs related to a canceled foreclosure action (maximum over life of loan), and deferred principal, may not exceed 30 percent of the unpaid principal balance as of the default date.**
- **Mortgagor must first complete a three month trial plan with a payment equal to the monthly PITI to be required on the modified loan (must be a fixed rate mortgage).**
- **If trial plan payments are not made in a timely manner, the Mortgagor is no longer eligible for FHA-HAMP.**

14 Hamp Guidelines

David Kirk



14 Hamp Guidelines:

Unveiling the Magic of Words: A Review of "**14 Hamp Guidelines**"

In some sort of defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**14 Hamp Guidelines**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book's central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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