

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.**

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