

WHAT IS HAMP?

- ▶ Home Affordable Modification Program
- ▶ Component of Making Home Affordable initiative.
- ▶ Voluntary incentive-based plan
 - For non-GSE loans, servicers choose whether to participate or not
 - Mandatory for all Fannie Mae and Freddie Mac insured loans, even if servicer not participating.
 - Similar HAMP programs for VA and FHA loans
- ▶ Participating servicers supposed to screen everybody, subject only to investor limits
- ▶ Uniform modification characteristics
 - Payments reduced to 31%, following standard waterfall
 - Modification results in a positive Net Present Value (NPV) for investors
 - Trial modification followed by permanent modification

Home Affordable Modification Program Hamp Guidelines

Christian Drosten



Home Affordable Modification Program Hamp Guidelines:

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