

## **ATTACHMENT 10 Mortgagee Appeal Process**

If a Mortgagee has improperly conveyed a property or billed HUD for preservation and protection services that were either not performed or were not properly performed, the HUD GTR may authorize the M&M contractor to issue a Notice of Intent to Re-convey or a Demand Letter. HUD has established a two-stage appeal process for Mortgagee disputes arising from re-conveyance requests and demand letters. This process is designed to expedite resolution of disputes while providing enhanced Mortgagee protections.

### **I. STAGE 1 – Homeownership Center (HOC)**

If a Mortgagee believes that the re-conveyance or demand decision issued by the GTR is not supported by regulation or circumstance, the lender may appeal to the REO Director at the HOC with appropriate jurisdiction.

The REO Director must receive a written appeal, within 15 business days from the date of the Notice of Intent to Re-convey or the Demand Letter. Appeals received after this date will not be accepted.

The REO Director will review and respond to the appeal within 15 business days from receipt. Communication will be via e-mail or U.S. mail. If the appeal involves a cost to the Mortgagee of \$2,500 or less, the decision of the REO Director is final and further appeals will not be accepted. An M&M Contract Area map indicating the appropriate Homeownership Center is available on the HUD website (<http://www.hud.gov/offices/hsg/sfh/reo/mm/mminfo.cfm>).

### **II. STAGE 2 – Office of Single Family Asset Management**

If a Mortgagee does not receive a response to their appeal within the timeframe noted, or if a Mortgagee believes that the decision of the REO Director is not supported by regulation or circumstance, and the appeal involves a cost to the Mortgagee in excess of \$2,500, the lender may appeal to the Director of the Office of Single Family Asset Management (SFAM) at the following address:

Department of Housing and Urban Development  
National Servicing Center  
Attn: CRC, Re-conveyance Appeals  
301 Northwest Sixth Street, Suite 200  
Oklahoma City, OK 73102

The appeal should be received in writing by SFAM within 15 business days of the REO Director's decision or 15 business days from the date the REO Director's response was due. Appeals received after this date will not be accepted. The SFAM Director or designee will review and respond to the appeal within 30 business days from receipt. Communication will be via e-mail with concurrent written confirmation by U.S. mail. The decision of the SFAM Director is final and further appeals will not be accepted.