

July 14, 2016

MEMBERS OF HEMAP CONSTITUENT GROUPS:

On April 30, 2016, PHFA published revisions to the Policy Statement on HEMAP in the Pennsylvania Bulletin (46 Pa.B. 2171). PHFA will continue to provide updates as it administers the new revisions. Below are important updates regarding implementation as well additional information that mortgage lenders may find helpful to consumers:

- **Multiple Language Formats and Accessibility:** The form of Act 91 Notice in English, Spanish and all alternative languages is now available in Word format. Mortgage lenders and loan servicers seeking the Word version of the Act 91 Notice in English and Spanish, as well as the alternative language versions of the Notice in Cambodian/Khmer, Vietnamese, Chinese, and Russian may request copies by contacting Jada Greenhowe at jgreenhowe@phfa.org or Lori Toia at ltoia@phfa.org.
- **HEMAP Fact Sheet:** Over the past several months, PHFA has been developing the HEMAP Fact Sheet ("Fact Sheet"). The Fact Sheet is a supplemental document to the Act 91 Notice, intended to provide homeowners with valuable information about HEMAP and the foreclosure process. Although the Fact Sheet will be available to homeowners on PHFA's website, mortgage lenders and loan servicers may find it beneficial to provide their borrowers with a copy of the Fact Sheet prior to sending an Act 91 Notice.
- **Implementation Timeline:** As a reminder, the new form of Act 91 Notice must be used no later than the implementation deadline of September 1, 2016. Prior to September 1, 2016, mortgage lenders and loan servicers may use the current form of notice or the new form of Act 91 Notice.