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outlining the requirements and guidelines for the Making Home Affordable (MHA) Program for non-GSE mortgages. The current version of the MHA Handbook replaces and supersedes all Supplemental Directives (SDs), related frequently

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administrators, and assigns of the Borrower. Hamp Documents HAMP: Borrower Documents To assist servicers with Home Affordable Modifications, borrower solicitation guidelines and materials are available below. Servicers should

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the council. Section 41 of the HA1980 does not define how or the standard to which a highway is to be maintained.

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