TO: Participating Lenders  
FROM: NIFA Homeownership Team  
DATE: July 22, 2019  
SUBJECT: Update #19-20, FHA Mortgagee Letter 2019-06

On July 16, 2019, the United States District Court of Utah granted a motion to temporarily suspend HUD from implementing Mortgagee Letter 2019-06 (“ML 19-06”), which set forth documentation requirements for down payment assistance programs such as the Homebuyer Assistance (“HBA”) provided by NIFA.

Accordingly, NIFA has postponed implementation of the revised Legally Enforceable Obligation Letter and Borrower Acknowledgement/Gift Letter (Form J) previously distributed on June 28, 2019 in connection with Program Update #19-19. Until HUD provides additional guidance, Participating Lenders should continue to use the existing version of Form J dated 10/2015.

If you have any questions, please let us know.