

**Pat O'Neil**

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**From:** GFHEA Broker Program [brokerprogram@genworth.com]  
**Sent:** Friday, September 23, 2011 5:55 PM  
**To:** poneil@ev1.net  
**Subject:** Alert: HECM Counseling Clarifications

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**Alert 11-102 | Friday, September 23, 2011**  
**Genworth Financial Home Equity Access, Inc**

## **HECM Counseling Clarifications**

HUD now requires the non-borrowing spouse to be counseled. Genworth Financial Home Equity Access, Inc. has an existing policy which requires non-borrowing spouses to be counseled so there is no change to our current policy. HUD also revised its Certificate of HECM Counseling HUD, form 92902. The new form adds HECM Saver as one of the options the counselor must present. In addition, the new form includes a new data field and signature line for the attorney-in-fact, which will also be used for conservators/guardians, the agency housing counseling system identification number, which replaces the agency tax identification, and a HECM for purchase certification by the home buyer.

As a reminder, case numbers expire six months after the date of the last activity completed in FHAC. If the case number expires it is important to obtain a new FHA case number immediately because each case is specifically tied to a unique HECM certificate which expires 180 days from the date of counseling.

You can click here to review the entire [Mortgagee Letter 2011-31](#).

Please contact Broker Care at 866.871.1353 or email [brokerprogram@genworth.com](mailto:brokerprogram@genworth.com) with additional questions.

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