



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF THE ASSISTANT SECRETARY FOR
HOUSING-FEDERAL HOUSING COMMISSIONER

November 18, 2004

MORTGAGEE LETTER 2004-45

TO: ALL APPROVED MORTGAGEES

SUBJECT: Single Family Real Estate Owned (Property Disposition) National Management and Marketing Contracts

This Mortgagee Letter supersedes Mortgagee Letter 2004-40 issued September 30, 2004, and all previous Mortgagee Letters that identified Management and Marketing Contractors and their geographic service areas. The Department of Housing and Urban Development has entered into new contracts for the management and marketing of its acquired single-family properties.

The following contractors will begin performing the management and marketing tasks formerly performed by other management and marketing (M&M) contractors on the effective dates identified in this Mortgagee Letter. Mortgagees must modify all appropriate procedures, processes, letters, and other appropriate documents, to substitute the new M&M contractor in the place of the old M&M contractor for each of the following areas:

1. Occupied conveyance procedures.
2. Preservation and protection issues such as requests to exceed maximum allowable limits, demolition notices issued by cities or states, etc.
3. Filing of claims for new conveyances. In addition to mailing the claim forms, title evidence, keys, etc. to the contractors, notify the contractor via electronic mail of the property conveyance on the date the deed is filed for record.
4. Extensions of time for conveying title to HUD and for submitting title evidence, fiscal data (Parts B, C, and D of the form HUD-27011) and supplemental claims on conveyances.
5. Title Evidence for conveyances on or after the effective dates identified below that includes the deed and title insurance information.
6. Conveyance of damaged properties.

In addition to the above areas identified, mortgagees are instructed to send all routine

correspondence to the new M&M contractors identified in this Mortgagee Letter.

The effective dates and geographic service areas covered by each of the new M&M contractors, their mailing addresses, telephone numbers, fax numbers and Internet addresses are as follows:

EFFECTIVE DATE: October 1, 2004

Mississippi and Alabama

Hooks, Van Holm
The Noble Building
1021 Noble Street, Suite 212
Anniston, AL 36201
Phone Number: (256) 241-1415; Toll Free: (866) 851-5476
Fax Number: (256) 241-1425; (256) 241-1416, Toll Free: (866) 851-5479
Email address: PandP@hooksvanholm.com or extensions@hooksvanholm.com
Website: www.hooksvanholm.com

Florida

National Home Management Solutions, LLC
Maitland Forum
2600 Lake Lucien Drive, Suite 115
Maitland, FL 32751
Phone Number: (321) 397-2010; Toll Free: (866) 888-2201
Fax Number: (321) 397-2011
Email address: danny.bryant@nhmsi.com
Website: www.nhmsi.com

Preservation and Protection requests and extension of time requests for Florida properties should be sent to:

National Home Management Solutions, Inc.
3280 Pointe Parkway, Suite 2350
Norcross, GA 30092
Phone Number: (678) 527-1010
Fax Number: (678) 527-1011
Email address: P&P@nhmsi.com
Website: www.nhmsi.com

North Carolina and South Carolina

Harrington, Moran, Barksdale, Inc.
5350 77 Center Drive, Suite 200
Charlotte, NC 28217
Phone Number: (704) 522-3590; Toll Free: (866) 337-4624
Fax Number: (704) 565-6852
Email address: Charlotte@hmbireo.com
Website: www.hmbireo.com

Kentucky and Tennessee

Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, TN 37214
Phone Number: (615) 885-2002; Toll Free (877) 451-4680
Fax Number: (615) 885-2064
Email address: MortgageeAE@PyramidRealEstate.com
Website: www.pyramidrealestate.com

Preservation and Protection requests and extension of time requests for Kentucky and Tennessee properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone Number: (972) 419-6917
Fax Number: (972) 392-2123
Email address: jbatts@firstpreston.com

Georgia

AFR & Associates
34 Peachtree Street, Suite 2100
Atlanta, GA 30303-2543
Phone Number: (404) 222-0335; Toll Free (877) 283-0857
Fax Number: (404) 222-9187
Email address: lbasinger@af HUD.com
Website: www.af HUD.com

Preservation and Protection requests and extension of time requests for Georgia properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone Number: (972) 419-6917
Fax Number: (972) 392-2123
Email address: jbatts@firstpreston.com

Caribbean

Atlantic Alliance of Asset Managers
P.O. Box 9024114
San Juan, PR 00902-4114
Phone Number: (787) 977-0033
Fax Number: (787) 977-0030
Email address: ldelacruz@atlanticallianceassetmanagers.com
Website: www.atlanticallianceassetmanagers.com

Preservation and Protection requests and extension of time requests for the Caribbean properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone Number: (972) 419-6917
Fax Number: (972) 392-2123
Email address: jbatts@firstpreston.com
Website: atlanticallianceassetmanagers.com

Hawaii and Guam

PEMCO, LTD.
1632 South King Street, Suite 100
Honolulu, HI 96826-2040
Phone Number: (808) 949-0414, ext. 3
Fax Number: (808) 955-0414
Email Address: hkkamaka@pemco-hawaii.com
Website: www.hudpemco.com

Northern California (Merced, Kern, Tulare, King, Fresno, Madera, Mariposa, Stanislaus, Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, San Francisco, San Mateo, Santa Cruz, Solano, Sonoma, Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba counties)

PEMCO, Ltd.
 1600 Sacramento Inn Way, Suite 226
 Sacramento, CA 95815
 Phone Number: (916) 927-7313
 Fax Number: (916) 927-7454
 Email address: kimipemcoltd@aol.com
 Website: www.hudpemco.com

Arizona and Nevada

Michaelson, Connor & Boul
 6908 East Thomas Road, Suites 200 & 201
 Scottsdale, AZ 85251
 Phone Number: (480) 941-8737; Toll Free: (866) 941-8737
 Fax Number: (480) 941-9855
 Email Address: george.howell@mcbreo.com
 Website: www.mcbreo.com

Preservation and Protection requests and extension of time requests for Arizona and Nevada properties should be sent to:

Michaelson, Connor & Boul
 5312 Bolsa Avenue, Suite 200
 Huntington Beach, CA 92649-1020
 Phone Number: (714) 230-3628
 Fax Number: (714) 230-3699
 Email Address: luann.kogler@mcbreo.com
 Website: www.mcbreo.com

North Dakota, South Dakota, Nebraska, Minnesota, Wisconsin, and Iowa

Best Assets, Inc.
 501 Marquette Avenue, Suite 1200
 Minneapolis, MN 55402
 Phone Number: (612) 333-7450
 Fax Number: (612) 333-6474
 Email address: bmasters@best-assets.com
 Website: www.best-assets.com

Kansas, Missouri, and Oklahoma

Pyramid Real Estate Services D3, LLC
4500 S. Garnett, Suite 250
Tulsa, OK 74146
Phone Number: (918) 660-0800; Toll Free (877) 451-4680
Fax Number: (918) 359-7601
Email Address: MortgageeDC@pyramidrealestate.com
Website: www.pyramidrealestate.com

Preservation and Protection requests and extension of time requests for Kansas, Missouri and Oklahoma properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone Number: (972) 419-6917
Fax Number: (972) 392-2123
Email address: jbatts@firstpreston.com

Arkansas and Louisiana

Cityside Management Corporation
301 Market Street Suite B
Hammond, LA 70401
Phone Number: (985) 419-0311
Fax Number: (985) 419-0310
Email Address: sdawson@citysidecorp.com
Website: www.citysidecorp.com

New Jersey and New York

National Home Management Solutions, Inc.
Three Advantage Court
Bordentown, NJ 08505
Phone Number: (609) 981-5500; Toll Free: (800) 211-0621
Fax Number: (609) 981-5517
Website: www.nhmsi.com

Preservation and Protection requests and extension of time requests for New Jersey and New York properties should be sent to:

National Home Management Solutions, Inc.
3280 Pointe Parkway, Suite 2350
Norcross, GA 30092
Phone Number: (678) 527-1010
Fax Number: (678) 527-1011
Email address: P&P@nhmsi.com
Website: www.nhmsi.com

Pennsylvania and Delaware

Hooks, Van Holm, Inc.
1005 West 9th Avenue, Suite A
King of Prussia, PA 19406
Phone Number: (866) 851-5482 or (610) 491-2420
Fax Number: (610) 491-2479
Email address: info@hooksvanholm.com
Preservation and Protection requests and extensions of time can be sent to the above address
or to: PandP@hooksvanholm.com and extensions@hooksvanholm.com
Website: www.HooksVanHolm.com

Alaska, Idaho, Oregon, and Washington through October 17, 2004 only.

Harrington, Moran & Barksdale, Inc.
Pacific Corporate Center
13555 SE 36th Street, Suite 150
Bellevue, WA 98006
Phone Number: (425) 378-9500; Toll Free: (866) 317-4624
Fax Number: (425) 747-7465
Email address: seattle-mc@hmbireo.com
Website: www.hmbireo.com

Beginning October 18, 2004, AND UNTIL FURTHER NOTICE, all information for Idaho, Oregon, and Washington properties should be forwarded to:

Golden Feather Realty Services
1600 Sacramento Inn Way, Suite 220
Sacramento, CA 95815
Phone Number: (916) 922-2262
Fax Number: (916) 564-6424, 6654 or 5275
Email address: newarea2@goldenfeather.com
Website: www.goldenfeather.com

Preservation and Protection requests and extension of time requests for Idaho, Oregon and Washington properties should be sent to:

Golden Feather Realty Services, Inc.
1600 Sacramento Inn Way, Suite 220
Sacramento, CA 95815
Phone Number: (916) 922-2262, ext. 216
Fax Number: (916) 564-6424, 6654 or 5275
Email address: mmeyer@goldenfeather.com

Note: This contractor is using the previous M&M contract and the previous timeframes apply.

Beginning October 18, 2004, and until further notice, all information for Alaska properties should be forwarded to:

Michaelson, Connor & Boul
5312 Bolsa Avenue, Suite 200
Huntington Beach, CA 92649
Phone Number: (714) 230-3600
Fax Number: (714) 230-3699
Email Address: joan@mcbreo.com
Website: www.mcbreo.com

Note: This contractor is using the previous M&M contract and the previous timeframes apply.

As of November 1, 2004, Vermont, New Hampshire, Maine, Rhode Island, Massachusetts and Connecticut will be handled by:

Cityside Management Corporation
22 Greeley Street, Suite #5
Merrimack, NH 03054
Phone Number: (603) 423-0313; Toll Free:(877) 289-7433
Fax Number: (603) 429-1427
Email address: bmarko@citysidecorp.com
Website: www.citysidecorp.com

As of November 10, 2004, Colorado, Montana, Utah and Wyoming will be handled by:

Michaelson, Connor and Boul
4500 Cherry Creek Drive, South, Suite 1070
Glendale, CO 80246
Phone Number: (303) 758-6736; Toll Free (866) 889-6736
Fax Number: (303) 758-6748
Email address: david.huckemeyer@mcbreo.com
Website: www.mcbreo.com

Preservation and Protection requests and extension of time requests for Colorado, Montana, Utah and Wyoming properties should be sent to:

Michaelson, Connor and Boul
5312 Bolsa Avenue, Suite 200
Huntington Beach, CA 92649-1020
Phone Number: (714) 230-3628
Fax Number: (714) 230-3699
Email Address: luann.kogler@mcbreo.com
Website: www.mcbreo.com

As of November 13, 2004, Virginia and West Virginia will be handled by:

Harrington, Moran & Barksdale, Inc.
1600 Wilson Boulevard, Suite 600
Arlington, VA 22209
Phone Number: (703) 465-1704
Fax Number: (703) 465-1931
Email Address: arlington@hmbireo.com
Website: www.hmbireo.com

Until further notice, mortgagees should continue to deal with the following M&M contractors in the identified geographic areas:

Note: These contractors are using the previous M&M contract and the previous timeframes apply.

Illinois and Indiana

Golden Feather Realty Services
2500 Michelson, Suite 100
Irvine, CA 92612
Phone Number: (949) 477-6300
Fax Number: (949) 477-2225
Email address: infochicago@goldenfeather.com
Website: www.goldenfeather.com
Preservation and Protection requests and extension of time requests for Illinois and Indiana properties should be sent to:

Golden Feather Realty Services, Inc.
1600 Sacramento Inn Way, Suite 220
Sacramento, CA 95815
Phone Number: (916) 922-2262, ext. 216
Fax Number: (916) 564-6424, 6654 or 5275
Email address: mmeyer@goldenfeather.com

Texas and New Mexico

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 300
Addison, TX 75001
Phone Number: (972) 788-0026
Fax Number: (972) 392-2123
Email Address: pandp@firstpreston.com
Website: www.firstpreston.com

Maryland

Michaelson, Connor and Boul
5312 Bolsa Avenue, Suite 200
Huntington Beach, CA 92649
Phone Number: (714) 230-3600
Fax Number: (714) 230-3699
Email Address: joan@mcbreo.com
Website: www.mcbreo.com

District of Columbia

First Preston Foreclosure Specialists
One Sentry Place
475 Sentry Parkway, Suite 5000
Blue Bell, PA 19422
Phone Number: (484) 530-0700
Fax Number: (484) 530-0794
Email Address: bluebell@firstpreston.com

Michigan and Ohio only

Michaelson, Connor & Boul
5312 Bolsa Avenue, Suite 200
Huntington Beach, CA 92649
Phone Number: (714) 230-3600
Fax Number: (714) 230-3699
Email Address: joan@mcbreo.com
Website: www.mcbreo.com

Southern California (*Orange, San Diego, Imperial, San Bernardino, Riverside, Inyo, Mono, Los Angeles, Santa Barbara, Ventura, and San Luis Obispo Counties*)

Golden Feather Realty Services
2500 Michelson, Suite 100
Irvine, CA 92613
Phone Number: (949) 477-6300
Fax Number: (949) 477-2225
Email address: newarea1@goldenfeather.com
Website: www.goldenfeather.com

Preservation and Protection requests and extension of time requests for Southern California properties should be sent to:

Golden Feather Realty Services, Inc.
1600 Sacramento Inn Way, Suite 220
Sacramento, CA 95815
Phone Number: (916) 922-2262, ext. 216
Fax Number: (916) 564-6424, 6654 or 5275
Email address: mmeyer@goldenfeather.com

Mortgagees must take the appropriate steps to effect this change immediately. Please direct any questions to Wanda Sampedro of the Office of Single Family Asset Management at (202) 708-1672.

Sincerely,

John C. Weicher
Assistant Secretary for Housing-
Federal Housing Commissioner