Two New Treatises Described

*Mortgage Servicing and Loan Modifications* (1st ed. February 2019) (708 pp.) and *Home Foreclosures* (1st ed. February 2019) (862 pp.), are now available, either as a Print + Digital subscription or a Digital-only subscription on the NCLC Digital Library.

*Mortgage Servicing and Loan Modifications* focuses on mortgage servicers’ legal obligations and the latest homeowner loan modification programs, including using RESPA discovery and dispute rights to resolve servicing problems, new RESPA and CFPB servicing rules, state-by-state analysis of state mortgage servicing laws, the latest Fannie Mae, Freddie Mac, FHA, VA, and RHS loan modification programs, and much more. Click here to learn more, read Chapter 1, and subscribe [1].

*Home Foreclosures* examines a wide variety of foreclosures involving: Fannie Mae, Freddie Mac, FHA, VA, RHS, and reverse mortgages; land installment sales; manufactured home loans; and unpaid property taxes and condominium fees. Click here to learn more, read Chapter 1, and subscribe [2].

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These two new treatises update, significantly expand upon, and supersede *Foreclosures and Mortgage Servicing* (5th ed. 2014). Subscribers can now discard that print volume; its digital access has been replaced by digital access to the two new treatises. NCLC has made every effort to move your existing annotations, highlighting, and bookmarks from *Foreclosures and Mortgage Servicing* to the corresponding sections of the new digital titles. If important annotations are missing, please contact NCLC Publications for assistance.

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