Request for **Waiver of Housing Directive**

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0029
(Expires 09/30/2016)

1. Field Office: Headquarters
2. Program and DAS (e.g., multifamily development): Office of Single Family Program Development
3. Waiver Requsted by (person, entity, HUD employee): Kevin Stevens
4. Waiver Item (directive number, date, page, paragraph, etc.): HUD Single Family Policy Handbook 4000.1 II.A.7.b.iv: b. Mortgagee Pre-Endorsement Review Requirements iv. Security Instrument, Bullet point four

Relief Sought

Partial Waiver of Single Family Policy Handbook 4000.1 II.A.7.b.iv, bullet point four.

5. [ ] Yes (skip No. 6) [X] No (go to No. 6)

If previously approved, give Counsel's name and date of approval.

6. Counsel Determination. The Waiver Proposal **does not conflict** [X] **conflicts** [ ] with statutory or regulatory provisions (cite rule or provision)

The request would waive Single Family handbook requirements but would not require a waiver of any regulations. Additionally, no statutory provisions are implicated by the waiver.

Counsel (signature): Amy Brown — Date: 2/1/16

7. Employee Justification (attach additional pages if necessary)

In May, 2015, FHA notified the industry of changes to its Model Note and Model Mortgage. Instructions for compliance with FHA Model Forward Mortgage are published in HUD Handbook 4000.1 (Handbook 4000.1) II.A.7.iv and on HUD's website at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/model_documents. FHA is aware of a technical error in the Handbook that was inadvertently not addressed during editing. Specifically, Handbook 4000.1 II.A.7.b. iv, bullet point four identifies specific provisions of the FHA Model Mortgage in a manner inconsistent with the text of the current model mortgage document.

FHA intends to publish an update to the Single Family Policy Handbook 4000.1 in the near future that will amend the provision of 4000.1 II.A.7.iv by removing the nonconforming references.

Field Office Concurrence

Name	Title	Date
Elissa Saunders	Director, Single Family Program Development	

8. [✓] Granted [ ] Not Granted — Housing Director (signature): [signature] — Date: 2/1/16

Comments

(1) Effective immediately and until the publication of Handbook 4000.1 Update #3, Mortgagees will no longer receive a Notice of Return (NOR) when applying for insurance of a mortgage, the security instrument for which does not conform with the above-discussed requirements of Handbook 4000.1.II.A.7.b.iv, bullet point four. (2) To the extent that this technical error resulted or would otherwise result in a Notice of Rejection (NOR), the provision of Handbook 4000.1.II.A.7.b.iv bullet point four is hereby partially waived by the undersigned. (3) The requirement, found in Handbook 4000.1.II.A.7.b.iv, bullet point four, that the security instrument contain "uniform covenants," as that term is used in Handbook 4000.1 and the FHA Model Forward Mortgage Instructions, is expressly not waived by this document.

Mortgagees must re-submit the FHA Case Binder to the jurisdictional Homeownership Center for re-consideration. For additional information on this waiver visit www.hud.gov/answers or call FHA's Resource Center at 1-800-CALLFHA or (1-800-225-5342). Persons with hearing or speech impairments may reach this number via TTY by calling the Federal Information Relay Service at 1-800-877-8339.

Public reporting burden for this collection of information is estimated to average xx minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Distribution: (includes waivers granted and denied)
Original to Field Office;
One copy to each of the following: Director, Organizational Policy, Planning and Analysis Division, Room 9116, HUD Headquarters, HRO
Assistant General Counsel, Multifamily Mortgage Division, HUD Headquarters, Room 9230, CAHAA
And one copy to either of the following: Office of the Deputy Assistant Secretary for Single Family Housing, Room 9282, HUD Headquarters, HU
Office of the Deputy Assistant Secretary for Multifamily Housing, Room 6106, HUD Headquarters, HT