

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 04/30/2020)

1. Field Office HUD Headquarters	2. Program and DAS (e.g., multifamily development) Office of Single Family Asset Management, Office of Single Family Housing
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3. Waiver Requested by (person, entity, HUD employee)
Elissa Saunders, Director, Office of Single Family Asset Management

4. Waiver Item (directive number, date, page, paragraph, etc.)
Single Family Handbook 4000.1, Trial Payment Plans Standard (III.A.2.i.iii(C)(2))

Relief Sought
To waive the following bullets:
Under Trial Payment Terms (III.A.2.i.iii(C)(2)(b)): "the payments must be made in, or no more than 15 Days before, the month they are due;" and
Under Trial Payment Plan Agreement (III.A.2.i.iii(C)(2)(c)): "the payments must be made in, or no more than 15 Days before, the month they are due."

5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? Yes (skip No. 6) 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** **conflicts** with statutory or regulatory provisions (cite rule or provision)

Counsel (signature)	Date
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7. Employee Justification (attach additional pages if necessary)
HUD has determined that it is appropriate to waive the provision requiring Trial Payment Plan (TPP) payments be made "in or no more than 15 Days before the month they are due" to ensure that proactive Borrowers are not penalized if they make their TPP payments more than 15 Days prior to the month they are due and to clarify that Mortgagees may apply early payments to the TPP.
The requirements of a TPP remain unchanged. Borrowers are required to make consecutive monthly payments on their TPP, for three, four, or six months, as applicable, to receive a Permanent Home Retention Option or Outside of the Waterfall Loan Modification (OWL). By successfully completing a TPP, the Borrower demonstrates their ability to sustain that monthly mortgage payment over a consecutive period. Multiple monthly payments made in bulk do not meet the requirement for consecutive monthly payments.

Field Office Concurrence

Name Matthew Jones	Title Deputy Assistant Secretary for Single Family Housing	Date
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8. <input type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature)	Date
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Comments

Effective as of the date of the signature of the Housing Director in Block 8.

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