

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



OFFICE OF HOUSING

MEMORANDUM FOR: FHA Lenders – Office of Residential Care Facilities
HUD Office of Residential Care Facilities Production Staff

FROM: Tim Gruenes, Director, Office of Residential Care Facilities, Production

SUBJECT: Elimination of Hard Copies of Closing Documents Post-
Endorsement

HUD has been closing Section 232 residential care loans electronically since March 2020, subject to the lenders providing a hard copy of the closing documents when HUD resumed normal operations. We have reconsidered this aspect of the March 2020 Contingency Plan and have determined that submission of this hard copy of the documents is not required provided that no changes were made to the submission that was provided electronically to HUD.

Additionally, lenders are no longer required to submit the Form HUD-5985 entitled “Lender Certification Electronic Submission of Closing Documents” requiring that a hard copy of the electronic documents delivered at closing be submitted to HUD upon resumption of normal operations.

The Handbook requirement in Section II, Chapter 9.2(A)(2) that all closing documents must be submitted in one hard copy package is hereby waived for a period of one year.

Please be advised that this memorandum does not alter existing record retention practices for maintaining original documents, or the requirement to deliver and assign original documents for insurance claims.

Please contact Tim Gruenes, Director, Office of Residential Care Facilities, Production Division, at Tim.P.Gruenes@hud.gov should you have any questions concerning this guidance.