

TABLE OF CONTENTS

Chapter 1. Overview and Authority

1-1	Scope and Exclusions	1-1
1-2	Related Legislation, Regulations, and Guidance	1-2
1-3	FHA and Ginnie Mae.....	1-3
1-4	Roles and Responsibilities	1-4
1-5	Basic Debt Collection Process	1-7

Chapter 2. Receivables Management

2-1.	Establishing a Debt	2-1
2-2.	Demand Letter	2-1
2-3.	Notice of Intent to Offset (Notice).....	2-3
2-4.	Locating Debtors.....	2-4
2-5.	Interest, Penalties, and Administrative Costs	2-5
2-6.	Receiving a Payment.....	2-6
2-7.	Repayment Agreements	2-7
2-8.	Audit Recommendations.....	2-7
2-9.	Court Enforced Payments	2-8

Chapter 3. Delinquent Debt

3-1.	Establishing Delinquency	3-1
3-2.	Liquidation of Collateral.....	3-1
3-3.	Referring to Treasury	3-1
3-4.	Bankrupt Debtors	3-3
3-5.	Credit Bureau Reporting	3-5
3-6.	Administrative Wage Garnishment (AWG)	3-6
3-7.	Federal Salary Offset	3-6
3-8.	Write-off	3-11
3-9.	Currently Not Collectable (CNC)	3-12
3-10.	Referring to Justice	3-13
3-11.	Statute of Limitations (SOL)	3-13

Chapter 4. Debt Disposition

4-1.	Referring to Justice	4-1
4-2.	Compromise.....	4-1
4-3.	Suspension of Collection Activity	4-3
4-4.	Termination of Collection Activity.....	4-4
4-5.	Discharge of Indebtedness	4-6
4-6.	IRS Form 1099C.....	4-6

Chapter 5. Records and Reports

5-1.	Privacy limitations	5-1
5-2.	CAIVRS	5-1
5-3.	File Storage, Security, and Retention	5-2

Appendices

A-1.	Definitions.....	A-1
A-2.	Demand Letter	A-9
A-3.	Notice of Return of Funds or Payment of Debt or Other Amount Due to HUD	A-11