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)

John S. Higgins, Director HQ Quality Assurance Division 4. Waiver Item (directive number, date, page, paragraph, etc.) Handbook 4000.1 V.A.3.a.i(C) and V.A.3.a.iv(B)(2) Relief Sought A limited waiver of FHA quality control requirements for Early Payment Defaults described in Handbook 4000.1 Sections V.A.3.a.iv(C) and V.A.3.a.iv(B)(a applicable to FHA-insured mortgages that a) are located in the Presidentially-Declared Major Disaster Area (PDMDA) for Texas Severe Storms, Straight-Line Winds, and Flooding (DR-4879-TX), b) have a mortgage Closing Date before the Incident Period start date of July 2, 2025, and c) become Early Payment Defaults between August 1, 2025 and January 31, 2026. 5. Did a check of SharePoint indicate Prior Approval of a factually similar Very (go to No. 6) No (go to No. 6) Benjamin Litchfield, 1/24/2025 6. Counsel Determination. The Waiver Proposal does not conflict Conflicts with statutory or regulatory provisions (cite rule or provision) Counsel (signature) Benjamin M. Litchfield Date: 2025.07.07 19:19:17-0400° Date: 2025.07.07 19:19:17-0400° Date: 2025.07.07 19:19:17-0400° July 7, 2025 7. Employee Justification (attach additional pages if necessary) FHA requires Mortgagees to select Early Payment Defaults (EPDs) for review on a monthly basis. EPDs are FHA-insured mortgages that become 60 delinquent within the first six payments. The Mortgagee must perform a quality control review for all EPD selections to confirm that the Mortgagee composition in the Incident Period and become EPDs in the months after, defaults are likely to be the result of loss of employment/income, property					
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John S. Higgins, Director HQ Quality Assurance Division 4. Waiver lam (invacive number, date, page, paragraph, etc.) Handbook 4000.01.4X.3 at (C) and V.A.3 at (IV)(R) Relief Sought A. limited vaiver of FHA quality control requirements for Early Payment Defaults described in Handbook 4000.1 Sections V.A.3 at (IV) and V.A.3 at (IV)(R) applicable to FHA-insured mortgages that a) are located in the Presidentially-Declared Major Disaster Area (PDMDA) for Texas Severe Storms, Straight-Line Winds, and Flooding (DR-4879-TX), b) have an mortgage Closing Date before the Incident Period start date of July 2, 2025, and c) become Early Payment Defaults between August 1, 2025 and January 31, 2026. 5. Dis detect of Sheri-Pict incident period start date of July 2, 2025, and c) become Early Payment Defaults between August 1, 2025 and January 31, 2026. 6. Counsel Determination. The Waiver Proposal does not conflict \(\times \) Conflicts \(\times \) with statutory or regulatory provisions (cite rule or provision) Counsel Determination. The Waiver Proposal does not conflict \(\times \) Conflicts \(\times \) with statutory or regulatory provisions (cite rule or provision) FHA requires Mortgagees to select Early Payment Bergs for provision a quality control review for all EPD selections to confirm that the Mortgagee composition that the Mortgagee composition that the Mortgage composition and underwriting requirements in EPDs for provise impacted by the Toxas Severe Storms. Straight-Line Winds, and Flooding disaster. For mortgages that become 60 displaying the selection of the Incident Period and become EPDs in the months after, defaults are likely to be the result of loss of employment/income, property classes of provided to the Incident Period and become EPDs in the months after, defaults are likely to be the result of loss of employment/income, property classes, we will be a will be a subject to the selection of loss of employment/income, property classes. FIELD CHICAGO CHICAGO CHICAGO CHICAGO CHICAGO CHICAGO CHICAGO CH		<u>*</u>	Office of Single Family Housing		
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Office of the Deputy Assistant Secretary for Single Family Housing, Room 9282, HUD Headquarters, HU

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