Request for Waiver of Housing Directive

1. Field Office
   National Servicing Center

2. Program and DAS (e.g., multifamily development)
   Single Family Housing

3. Waiver Requested by (person, entity, HUD employee)
   Matt Martin, Director, NSC

4. Waiver Item (directive number, date, page, paragraph, etc.)
   ML 2014-07, Page 9, Number 4; Page 10, Number 4; and ML 2015-02, Page 6, Number 4, and Page 7, Number 4

   Relief Sought
   This partial waiver will allow an otherwise Eligible Non-Borrowing Spouse to make necessary certifications to enter into a Deferral Period despite difficulties establishing the legal right to remain in the property due to COVID-19 related disruptions.

5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver?
   X Yes (skip No. 6)
   No (go to No. 6)

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

6. Counsel Determination.
   TheWaiver Proposal does not conflict x conflicts with statutory or regulatory provisions (cite rule or provision)

Counsel (signature) Sherece Tolbert

Date October 1, 2020

7. Employee Justification (attach additional pages if necessary)

   HECM borrowers and Non-Borrowing Spouses are experiencing significant difficulties due to the COVID-19 National Emergency. This includes difficulty establishing good and marketable title or other legal right to remain in the property for life due to disruptions in the operations of courthouses across the country. Under existing policy, Non-Borrowing Spouses that do not meet this requirement are ineligible to enter into a Deferral Period and must satisfy the HECM or face foreclosure.

   This partial waiver will allow an otherwise Eligible Non-Borrowing Spouse to make necessary certifications to enter into a Deferral Period despite difficulties establishing the legal right to remain in the property due to COVID-19 related disruptions. This directive waiver accompanies the partial regulatory waiver of this requirement at 24 C.F.R. 206.55(d)(1).

   Effective as of the date signed by the Housing Director below.

Field Office Concurrence

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
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<tbody>
<tr>
<td>Elissa Saunders</td>
<td>Acting Director, Office of Single Family Asset Management</td>
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& X Granted

Not Granted

Housing Director (signature) ELISSA SAUNDERS

Date 10/1/2020

Comments

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.

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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