



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

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

Date: January 8, 2025

Title I Letter 489

To: All FHA-Approved Mortgagees
All Direct Endorsement Underwriters
All Eligible Submission Sources for Condominium Project Approvals
All FHA Roster Appraisers
All FHA-Approved 203(k) Consultants
All FHA-Approved Title I Lenders
All HUD-Certified Housing Counselors
All HUD-Approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject Adoption of the *Uniform Residential Loan Application (URLA)* for Title I Loan Programs

Purpose This Title I Letter announces the adoption of the *Uniform Residential Loan Application (URLA)* for Title I Loan programs and introduces the implementation of form HUD-92900-TI, *HUD Addendum to Uniform Residential Loan Application for Title I Loans*.

Effective Date The provisions of this Letter may be implemented immediately but must be implemented for FHA case numbers assigned on or after 120 days from the date of this Letter.

All updates will be incorporated into a forthcoming update of the HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1).

Affected Programs The provisions of this Letter apply to the Title I Property Improvement and Manufactured Home Loan programs.

Background On July 29, 2022, the *Request for Input, FHA and Ginnie Mae Title I Manufactured Housing Programs* was published for comment jointly by HUD

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and Ginnie Mae. Additionally, on October 4, 2022, HUD published the *Request for Information Regarding Small Mortgage Lending* as Federal Register Docket No. FR-6342-N-01. These two requests for information (RFI) sought to gain insight into barriers with the origination of both small-balance mortgages and Title I Loans. Many comments on both RFIs indicated a lack of parity between Title I and Title II loan requirements in many areas, including the forms required for each program.

Title I Loan programs currently require a program-specific Borrower loan application, using either form HUD-56001 for Property Improvement loans or form HUD-56001-MH for Manufactured Home loans. These forms, first introduced in 1984, capture standard application information and details unique to the Title I programs. HUD continually evaluates our loan program requirements and recognizes the benefits of alignment with current industry practice. Therefore, in response to public comments, we are revising our application requirements for the Title I program.

Lenders may now take advantage of the industry standard loan application form, *Uniform Residential Loan Application (URLA)*. The *URLA* is widely accepted and often associated with Lenders' loan origination systems. Along with adopting the *URLA*, HUD is introducing and requiring the new form HUD-92900-TI, *HUD Addendum to Uniform Residential Loan Application for Title I Loans*. This new requirement collects information similar to form HUD-92900-A for Title II loans and adds Title I specific questions. Aligning Title I and Title II requirements by allowing the use of the industry standard *URLA* form will alleviate the additional burden previously imposed on Title I Lenders to use a program-specific application form.

Form HUD-56001 and form HUD-56001-MH will be retired on November 8, 2025.

Summary of Changes

This Letter:

- revises the existing Title I policy requiring a HUD-specific application and adopts the use of the industry standard *URLA* form for this program;
- introduces the new form HUD-92900-TI, *HUD Addendum to Uniform Residential Loan Application for Title I Loans*, requirement; and
- replaces references to previous application forms HUD-56001 or HUD-56001-MH as applicable in the following sections:
 - Signature Requirements for All Application Forms (II.E.2.a.i(A)(2)(c));
 - Credit Application and Required Supporting Documentation (II.E.2.a.i(A)(3));
 - Initial Document Processing (II.E.2.a.i(D));
 - Manufactured Home Improvement Loan Standard – Required Documentation (II.E.2.a.ii(G)(2)(b));

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- Eligible Improvements – Required Documentation (II.E.2.c.ii(B));
- General Liabilities and Debt – Standard (II.E.2.d.i(D)(1)(a));
- Eligible Improvements – Required Documentation (II.E.2.d.ii(M)(8)(a)(ii));
- Required Documents for Case Binder (II.E.2.e.ii(A));
- Use of Power of Attorney at Closing (II.E.2.e.ii(E));
- Signature Requirements for All Application Forms II.E.4.a.i(A)(2)(c);
- Credit Application and Initial Supporting Documentation II.E.4.a.i(A)(3);
- Initial Document Processing (II.E.4.a.i(D));
- Lawful Permanent Resident Aliens – Required Documentation (II.E.4.a.ii(D)(7)(a)(ii));
- FHA Policy Limiting the Number of Title I Manufactured Home Loans per Borrower – Required Documentation (II.E.4.a.ii(E)(3)(b));
- General Liabilities and Debt – Standard (II.E.4.d.i(D)(1)(a));
- Pre-Closing Case Binder Submission (II.E.4.e.ii);
- Closing – Certifications (II.E.4.f.v);
- Use of Power of Attorney at Closing (II.E.4.f.xiii(A)); and
- Case Binder Stacking Order (II.E.4.g.ii(N)(2)).

FHA Single Family Housing Policy Handbook 4000.1

The policy changes will be incorporated into Handbook 4000.1 as follows:

Contents of the Loan Application Package (II.E.2.a.i(A)(2))

(c) Signature Requirements for All Application Forms

Origination through Post-closing/Endorsement

All Borrowers must sign and date the [Fannie Mae Form 1003/Freddie Mac Form 65, Uniform Residential Loan Application \(URLA\)](#), and form [HUD-92900-TI, HUD Addendum to the Uniform Residential Loan Application for Title I Loans](#).

Property Improvement Loan Program

The application may not be signed by any party who will not be on the Note.

A Power of Attorney (POA) may not be used unless the Lender verifies and documents that all of the following requirements have been satisfied:

- For military personnel, a POA may only be used when all of the following apply:
 - when the service member is on overseas duty or on an unaccompanied tour;
 - when the Lender is unable to obtain the absent Borrower's signature on the application by mail or fax; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.
- For incapacitated Borrowers, a POA may only be used:

- where a Borrower is incapacitated and unable to sign the application; and
- where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.

For guidance on use of POA on closing documents refer to [Use of Power of Attorney at Closing](#) (II.E.2.e.ii(E)).

Borrower Eligibility (II.E.2.a.i(A))

(3) Credit Application and Required Supporting Documentation

The Lender must obtain a completed [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form [HUD-92900-TI](#) from the Borrower in order to begin the origination process.

(a) Interview with Borrower

The Lender must conduct a telephone or face-to-face interview with the Borrower and any co-maker or Co-signer to resolve any material discrepancies, and ensure that the information, including listed debts and obligations, is accurate and complete.

(b) Contractor Certification

If the Loan is originated as a [Dealer Loan](#) (II.E.1.b), the person selling the improvements must sign the Note to Salesperson certification provided on form [HUD-92900-TI](#).

(c) Credit Application Name Requirements

(i) Standard

All credit applications *must* be executed in the legal names of one or more individuals on the application.

Credit applications from a corporation, partnership, sole proprietorship, nonprofit or trust (including living or non-revocable trusts) are not permitted under Title I.

A multifamily dwelling (two or more units) may be owned by a corporation, partnership, or trust with prior approval from the Secretary. Loan applications from a corporation, partnership, or trust must be in the name of the entity and also be in the name of one or more individuals.

(ii) Required Documentation

The Lender must include a statement that it has verified the Borrower's identity using a valid government-issued photo identification at or prior to closing the Loan, or the Lender may choose to include a copy of such photo identification as documentation.

(d) Disclosure of Improvements to be Made

The improvements to be made must be specified on [the URLA](#).

Application Packages and Disclosures (II.E.2.a.i)

(D) Initial Document Processing

The Lender begins processing the Loan by obtaining [the completed URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form [HUD-92900-TI](#).

Manufactured Home Improvement Loan Standard (II.E.2.a.ii(G)(2))

(b) Required Documentation

When improvements to a Manufactured Home are financed by a Title I insured Loan, the Borrower must certify that the Manufactured Home is occupied as a Principal Residence.

[The URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and other loan documents must consistently evidence that the Borrower occupies the Manufactured Home. If the Borrower owns other Property, [the URLA](#) must identify the property address, expenses for debt, taxes and insurance, and its use as either a Secondary Residence or for investment.

When a Borrower does not occupy a Manufactured Home because of temporary deployment or assignment in the United States military, the case binder must contain documentation to evidence the orders or assigned duty station that is not within reasonable commuting distance from the Manufactured Home.

Eligible Improvements (II.E.2.c.ii)

(B) Required Documentation

The improvements must be specified on [the URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#).

The Lender must obtain supporting documents to determine if all improvements are eligible for Title I financing and to determine the reasonableness of the cost for the material and labor described.

General Liabilities and Debt (II.E.2.d.i(D)(1))

(a) Standard

The Lender must determine the Borrower's monthly liabilities by reviewing all debts listed on the credit report, the *URLA (Fannie Mae Form 1003/Freddie Mac Form 65)*, and required documentation.

All applicable monthly liabilities must be included in the qualifying ratio. Monthly liabilities do not have to be included if they will be paid off within 6 months.

Accounts for which the Borrower is an authorized user must be included in a Borrower's DTI ratio unless the Borrower provides written certification that they do not make payments, and are not expected by the account owner to make any payments.

Negative income must be subtracted from the Borrower's gross monthly income, and not treated as a recurring monthly liability unless otherwise noted.

Loans secured against deposited funds, where repayment may be obtained through extinguishing the asset and these funds are not included in calculating the Borrower's assets, do not require consideration of repayment for qualifying purposes.

Retirement Income (II.E.2.d.ii(M)(8)(a))

(ii) Required Documentation

The Lender must verify and document the Borrower's receipt of income from the SSA and that it is likely to continue for at least a three-year period from the date of form *HUD-92900-TI*

For SSI, the Lender must obtain any one of the following documents:

- Tax Returns (minimum one year);
- the most recent bank statement evidencing receipt of income from the SSA;
- a Proof of Income Letter, also known as a "Budget Letter" or "Benefits Letter" that evidences income from the SSA; or

- a copy of the Borrower's form [SSA-1099/1042S](#).

In addition to verification of income, the Lender must document the continuance of this income by obtaining from the Borrower (1) a copy of the last Notice of Award letter which states the SSA's determination on the Borrower's eligibility for SSA income, or (2) equivalent document that establishes award benefits to the Borrower (equivalent document). If any income from the SSA is due to expire within three years from the date of form **HUD-92900-TI** that income may not be used for qualifying.

If the Notice of Award or equivalent document does not have a defined expiration date, the Lender must consider the income effective and reasonably likely to continue. The Lender should not request additional documentation from the Borrower to demonstrate continuance of SSA income.

If the Notice of Award letter or equivalent document specifies a future start date for receipt of income, this income may only be considered effective on the specified start date.

Lender Closing Requirements (II.E.2.e.ii)

(A) Required Documents for Case Binder

The Lender must confirm that the case binder is complete and that the following documents, if applicable to the Loan, have been obtained for retention in the case binder. The required documents are:

- **URLA (Fannie Mae Form 1003/Freddie Mac Form 65) and form HUD-92900-TI;**
- proof of identity and SSN verification;
- [Notice to Borrower of HUD's Role in Title I Loans](#) (II.E.2.a.i(B)(1));
- work contracts, estimates, and/or invoices describing the improvements;
- evidence of the Borrower's interest in the Property;
- Settlement Statement, or similar legal document, reflecting Disbursement(s), itemized loan fees and charges;
- Title I Loan summary/underwriter's worksheet detailing the amount financed, calculation of qualifying ratio, and any compensating factors used;
- Note or assigned retail installment contract;
- security instrument (if applicable);
- Truth-in-Lending Disclosure (if applicable);
- credit report(s);
- loan verification if not reflected on credit report;
- non-traditional references, if applicable;

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- explanation for any adverse credit information and inquiries within recent 90 Days;
 - asset verification including a worksheet or other document with Initial Payment itemization;
 - gift letter (if applicable);
 - verification of employment;
 - income verification;
 - clearance in HUD's LDP List, and HUD's CAIVRS;
 - form [HUD-56002](#), Completion Certificate for Property Improvements;
 - inspection report for improvements (required for loan amounts greater than \$7500);
 - IRS Form 4506 or 4506-C executed by the Borrower;
 - Life of Loan Flood Certification;
 - payment history on subject Loan if Loan Payments have begun; and
 - Lender processing and servicing notes.
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Lender Closing Requirements (II.E.2.e.ii)

(E) Use of Power of Attorney at Closing

A Borrower may designate an attorney-in-fact to use a POA to sign documents on their behalf at closing, including the Disclosure Notice to Borrower.

Unless required by applicable state law, as stated below, or they are the Borrower's Family Member, none of the following persons connected to the transaction may sign the security instrument or Note as the attorney-in-fact under a POA:

- the Lender, or any employee or Affiliate;
- the loan originator, or employer or employee;
- the title insurance company providing the title insurance policy, the title agent closing the Loan, or any of their Affiliates; or
- any real estate agent or any person affiliated with such real estate agent.

Exception

Closing documents may be signed by an attorney-in-fact who is connected to the transaction if the POA expressly authorizes the attorney-in-fact to execute the required documents on behalf of a Borrower, only if the Borrower, to the satisfaction of the attorney-in-fact in a recorded interactive session conducted via the Internet, has:

- confirmed their identity; and
- reaffirmed, after an opportunity to review the required loan documents, their agreement to the terms and conditions of the required

loan documents evidencing such transaction and to the execution of such required Loan by such attorney-in-fact.

The Lender must obtain a copy of the [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form [HUD-92900-TI](#) signed by the Borrower or POA in accordance with [Signature Requirements for all Application Forms](#) (II.A.1.a.i(A)(3)).

**FHA Single
Family Housing
Policy
Handbook
4000.1**

**Origination
through Post-
closing/
Endorsement**

**Manufactured
Home Loan
Program**

Contents of the Loan Application Package (II.E.4.a.i(A)(2))

(c) Signature Requirements for All Application Forms

All Borrowers must sign and date [Fannie Mae Form 1003/Freddie Mac Form 65](#), *Uniform Residential Loan Application (URLA)*, and form [HUD-92900-TI](#), *HUD Addendum to the Uniform Residential Loan Application for Title I Loans*.

(i) The application may not be signed by any party who will not be on the Note.

(ii) A Power of Attorney (POA) may not be used unless the Lender verifies and documents that all of the following requirements have been satisfied:

- For military personnel, a POA may only be used when all of the following apply:
 - when the service member is on overseas duty or on an unaccompanied tour;
 - when the Lender is unable to obtain the absent Borrower's signature on the application by mail or fax; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.
 - For incapacitated Borrowers, a POA may only be used:
 - where a Borrower is incapacitated and unable to sign the loan application; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.
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Borrower Eligibility (II.E.4.a.i(A))

(3) Credit Application and Initial Supporting Documentation

The Lender must obtain a completed [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#), form [HUD-92900-TI](#), and a [Notice to Borrower of HUD's](#)

Role in Title I Loans (II.E.4.a.i(B)(1)) from the Borrower prior to completion of the underwriting process.

(a) Interview with Borrower

The Lender must conduct a telephone or face-to-face interview with the Borrower and any co-maker or Co-signer to resolve any material discrepancies, and ensure that the information, including listed debts and obligations, is accurate and complete.

(b) Dealer Certification

Dealers who participate in the Borrower's purchase of a Manufactured Home must sign the certification on the last page of form **HUD-92900-TI**.

(c) Credit Application Name Requirements

(i) Standard

All credit applications *must* be executed in the legal names of one or more individuals on the application.

Credit applications from a corporation, partnership, sole proprietorship, nonprofit or trust (including living or non-revocable trusts) are not permitted under Title I.

(ii) Required Documentation

The Lender must include a statement that it has verified the Borrower's identity using a valid government-issued photo identification at or prior to closing the Loan, or the Lender may choose to include a copy of such photo identification as documentation.

Application Packages and Disclosures (II.E.4.a.i)

(D) Initial Document Processing

The Lender begins processing the Loan by obtaining the URLA (Fannie Mae Form 1003/Freddie Mac Form 65) and form **HUD-92900-TI**.

Lawful Permanent Resident Aliens II.E.4.a.ii(D)(7)(a)

(ii) Required Documentation

The case binder must include evidence of the permanent residency and indicate that the Borrower is a lawful permanent resident alien on [the URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#).

The U.S. Citizenship and Immigration Services (USCIS) within the Department of Homeland Security provides evidence of lawful, permanent residency status.

FHA Policy Limiting the Number of Title I Manufactured Home Loans per Borrower (II.E.4.a.ii(E)(3))

(b) Required Documentation

Each Borrower purchasing a Manufactured Home must sign form [HUD-56002-MH](#), *Placement Certificate for Manufactured Home*, to certify that the Property will be the Borrower's Principal Residence.

The Lender must review [the URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#), form [HUD-92900-TI](#), and other loan documents to assess if the Borrower owns property other than Property associated with the transaction. If the Borrower owns other property, [the URLA](#) must identify the property address, expenses for debt, taxes and insurance, and its use as either a Secondary Residence or for investment.

General Liabilities and Debt (II.E.4.d.i(D)(1))

(a) Standard

The Lender must determine the Borrower's monthly liabilities by reviewing all debts listed on the credit report, [the URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#), and required documentation.

All applicable monthly liabilities must be included in the qualifying ratio. Closed- end debts do not have to be included if they will be paid off within six months and the cumulative payments of all such debts are less than or equal to 5 percent of the Borrower's gross monthly income. The Borrower may not pay down the balance in order to meet the six-month requirement.

Accounts for which the Borrower is an authorized user must be included in a Borrower's DTI ratio unless the Borrower provides written certification that

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they do not make payments, and are not expected by the account owner to make any payments.

Negative income must be subtracted from the Borrower's gross monthly income, and not treated as a recurring monthly liability unless otherwise noted.

Loans secured against deposited funds, where repayment may be obtained through extinguishing the asset and these funds are not included in calculating the Borrower's assets, do not require consideration of repayment for qualifying purposes.

Pre-Closing Reviews by HUD (II.E.4.e)

ii. Pre-Closing Case Binder Submission

The Lender must first underwrite the Loan, then include the following documents in the case binder and submit to the FOC before closing the Loan.

Left Side
Purchase contract(s) or sales agreement(s) for unit and/or lot
Appraisal – not applicable for newly constructed Manufactured Homes; applicable to: <ul style="list-style-type: none">• purchase of an existing home; or• refinance of a non FHA-insured Loan.
Invoices: <ul style="list-style-type: none">• Manufacturer's Invoice; and• skirting, air conditioning, other appurtenances, etc.
Itemized statement of costs, fees and charges
Evidence of lot ownership or Leasehold for individual lot
Certification of home site suitability
Form HUD-55014 , <i>Warranty for New Manufactured Home</i>
Verification(s) of identity and SSNs
Documentation of CAIVRS and LDP/ General Services Administration's (GSA) SAM clearance
Truth-in-Lending Disclosure

Right Side
Underwriter's report/worksheet showing calculations for maximum loan amount, LTV and debt-to-income ratios, and listing any compensating factors
Uniform Residential Loan Application (URLA) and form HUD-92900-TI
Explanation and supporting documentation for adverse credit information and/or inquiries
Verification of rent payment history

Verification(s) of payment history for other accounts not on credit report, if any
Verification(s) of employment, income, and gaps (including explanations)
Verification of assets, including: <ul style="list-style-type: none">• downpayment (deposit);• other assets, if needed to complete the transaction or for compensating factor; or• concurrent financing, if any.
Source of funds for downpayment and other assets
Appraisal for Trade-In of Manufactured Home (if any for source of funds)
Loan processing file notes, if any

Closing (II.E.4.f)

v. Certifications

The individual selling the Manufactured Home must sign the certification on form [HUD-92900-TI](#).

The Borrower and the Dealer must sign the certification on form [HUD-56002-MH](#).

Signatures (II.E.4.f.xiii)

(A) Use of Power of Attorney at Closing

A Borrower may designate an attorney-in-fact to use a POA to sign documents on their behalf at closing, including the Disclosure Notice to Borrower.

Unless required by applicable state law, as stated below, or they are the Borrower's Family Member, none of the following persons connected to the transaction may sign the security instrument or Note as the attorney-in-fact under a POA:

- the Lender, or any employee or Affiliate;
- the loan originator, or employer or employee;
- the title insurance company providing the title insurance policy, the title agent closing the Loan, or any of their Affiliates; or
- any real estate agent or any person affiliated with such real estate agent.

Exception

Closing documents may be signed by an attorney-in-fact who is connected to the transaction if the POA expressly authorizes the attorney-in-fact to execute

the required documents on behalf of a Borrower, only if the Borrower, to the satisfaction of the attorney-in-fact in a recorded interactive session conducted via the Internet has:

- confirmed their identity; and
- reaffirmed, after an opportunity to review the required loan documents, their agreement to the terms and conditions of the required loan documents evidencing such transaction and to the execution of such required Loan by such attorney-in-fact.

The Lender must obtain a copy of the [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form [HUD-92900-TI](#) signed by the Borrower or POA in accordance with [Signature Requirements for All Application Forms](#) (II.E.4.a.i(A)(c)).

Assembly of Case Binder (II.E.4.g.ii(N))

(2) Case Binder Stacking Order

The Lender must ensure that all required documents, as applicable, are arranged in the stacking order chart below.

Left Side
Purchase Transactions
Retail Purchase/Installment Contract
Manufacturer’s Invoice (newly constructed)
Invoices for options/installation costs
Manufacturer’s warranty
Rental lease for the lot, if applicable
Appraisal and Related Documents
Manufactured home appraisal (existing unit)
Form HUD-56002-MH , <i>Placement Certificate for Manufactured Home</i>
Site Suitability Documentation
Life of Loan Flood Certification
Evidence of Flood Insurance (required if Property is in flood zone A or V.)
LOMR, LOMA, Elevation Certificate
Evidence of hazard insurance (showing amount of coverage and the amount of the annual premium if the premium was financed)

Right Side
Underwriting Documentation
Form HUD-27030 , <i>Title I Transfer of Note Report</i>
Underwriter’s worksheet with debt ratio calculations, and any notes, explanations, clarifications, or attachments

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Note or assigned Retail Installment Contract
Security Instrument for new first lien
Secondary Lien Exhibits
Settlement Statement or similar legal document
Lender's worksheet or other documents with a calculation/itemization of the amount charged and financed
FHA/RESPA/TILA Required Disclosures
Power of Attorney
Uniform Residential Loan Application (URLA) and form HUD-92900-TI
Notice to Borrower of HUD's Role in Title I Loans (II.E.2.a.i(B)(1))
Refinance Documentation
Payoff Statement(s) for all liens to be satisfied with Loan proceeds
Borrower Identification Documentation
Proof of identity verification
Proof of SSN verification
Legal residency status documents for non-U.S. citizens – Employment Authorization Document
Credit Alert Verification Reporting System (CAIVRS) clearance
Credit and Capacity Documentation
Traditional credit report, and non-traditional references, if applicable
Verification of Mortgage or rent
Explanation for material credit inquiries within 90 Days and any existing credit problems
Housing Counseling Certificate(s)
Source of Funds Verification
Verification of non-gift source of funds
Verification of gift source of funds
Income and Employment Documentation
Verification of employment and income grouped by Borrower
Lender's contact information (Name, email, phone number)

Paperwork Reduction Act

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0328; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

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Feedback or Questions

HUD welcomes feedback from interested parties and will consider feedback in determining the need for future updates. Any feedback or questions regarding this Title I Letter may be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342), answers@hud.gov, or www.hud.gov/answers. The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. Information on how to make an accessible phone call is available at <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

Signature

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Julia R. Gordon
Assistant Secretary for Housing -
FHA Commissioner
