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)

1. Field Office	2. Program and DAS (e.g., multifamily development)
National Servicing Center (NSC)	Single Family Housing

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

4. Waiver Item (directive number, date, page, paragraph, etc.)
Mortgagee Letter 2017-05, Page 4, Number 8, Word "Signed" (Partial Waiver)

Relief Sought
A temporary partial waiver of Mortgagee Letter 2017-05 (Page 4, Number 8, Word "Signed"). This waiver builds upon previous waivers to allow for additional flexibilities due to the COVID-19 National Emergency. This waiver allows Mortgagees to submit a CT-22 Assignment Claim without having to obtain a signature from the HECM borrower on an occupancy certification. Mortgagees must continue to obtain the HECM borrower's annual certification. However, mortgagees are not required to obtain a signed occupancy certification. This temporary waiver on obtaining signatures will be in effect through February 28, 2021.

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.
Sherece Tolbert, October 29, 2020

6. Counsel Determination. The Waiver Proposal **does not conflict** [x] **conflicts** [ ] with statutory or regulatory provisions (cite rule or provision)

Counsel (signature)	Date
ELIZABETH DAVIS — Digitally signed by ELIZABETH DAVIS Date: 2020.12.11 11:41:47 -05'00'	

7. Employee Justification (attach additional pages if necessary)

Due to the COVID-19 Presidentially Declared National Emergency, HECM borrowers are experiencing significant logistical and financial difficulties. These difficulties include public health recommendations for all individuals, particularly those over age 62, or with preexisting health conditions, to maintain physical distance from others not residing in their home. Compliance with these recommendations has made it more difficult for HECM borrowers to travel in order to carry out routine tasks, such as sending and receiving mail.

This temporary partial waiver builds on the prior partial waiver, dated October 30, 2020, and expiring on December 31, 2020. Similar to that prior partial waiver, this waiver provides HECM borrowers with flexibilities during the COVID-19 Presidentially Declared National Emergency. This waiver is necessary due to the aforementioned difficulties HECM borrowers face in receiving and sending mail due to COVID-19 related public health guidelines. As all HECM borrowers are age 62 and above, and this population is particularly susceptible to COVID-19, this waiver mitigates public health risks by allowing for continued HECM borrower annual certification without requiring a signed occupancy certification.

Field Office Concurrence

Name	Title	Date
Elissa O. Saunders	Acting Director, Office of Single Family Asset Management	

8. [✔] Granted
   [ ] Not Granted

Housing Director (signature)	Date
ELISSA SAUNDERS — Digitally signed by ELISSA SAUNDERS Date: 2020.12.11 12:27:01 -05'00'	

Comments

Effective as of December 17, 2020.

Distribution: (includes waivers granted and denied)
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

Previous versions obsolete

form **HUD-2** (12/2013)