



FHA INFO 2023-29

April 12, 2023

### **Partial Temporary Waiver to Permit Flexibility in Submission of Home Equity Conversion Mortgage Original Documents and Endorsement**

Today, the Federal Housing Administration (FHA) issued a [partial temporary waiver](#) that permits Home Equity Conversion Mortgage (HECM) mortgagees to send the original hard copy Loan Agreement and exhibits directly to Compu-Link, FHA's HECM servicing contractor, instead of sending them directly to the jurisdictional Homeownership Center (HOC) in the FHA case binder. This change is designed to eliminate unnecessary costs and transfers of the original Loan Agreement.

With this waiver, mortgagees have the option to submit the original Loan Agreement and related exhibits (Schedule of Closing Costs and Liens, Payment Plan, and Repair Rider, if applicable) directly to Compu-Link at: **14002 East 21st Street, Suite 300 Tulsa, OK, 74134.**

Mortgagees choosing to send the original Loan Agreement and exhibits directly to Compu-Link must still include two PDF copies of the Loan Agreement and related exhibits in the FHA endorsement case binder submitted to the HOC for an insuring decision.

If the mortgagee chooses not to send these documents directly to Compu-Link, they not only are required to send **hard copies** of the original Loan Agreement and related exhibits, but they must also send two additional **hard copies** of the Loan Agreement and related exhibits to the HOC, as required by the current **case binder** stacking order published in [Mortgagee Letter 2014-22](#), Attachment 1. The HOC will then submit these hard copy documents to Compu-Link on their behalf.

#### **Need Support? Contact the FHA Resource Center.**

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.

- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

#### **About FHA INFO**

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