U. S. Department of Housing and Urban Development Washington, D.C. 20410-8000

January 7, 1997

OFFICE OF THE ASSISTANT SECRETARY
FOR HOUSING-FEDERAL HOUSING COMMISSIONER

MORTGAGEE LETTER 97-1

TO: ALL APPROVED MORTGAGEES

SUBJECT: Single Family Loan Production and Servicing - Special Program, Underwriting, and Servicing Policies to Assist Victims of Presidentially-Declared Major Disaster Areas

This Mortgagee Letter is to advise you of actions taken by the Department to assist victims of the Pacific Northwest floods in Nevada, Idaho and California.

The President's declaration of a major disaster area for Nevada was signed on January 3, 1997 and covers Douglas, Lyon, Storey and Washoe counties and the independent city of Carson City.

The President's declaration of a major disaster area for Idaho was signed on January 4, 1997 and covers Adams, Boundary, Bonner, Boise, Clearwater, Elmore, Gem, Idaho, Latah, Payette, Shoshone, Valley and Washington counties.

The President's declaration of a major disaster area for California was signed on January 4, 1997 and covers Alpine, Amador, Butte, Calavaras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Madera, Mendocino, Modoc, Mono, Monterey, Napa, Nevada, Placar, Plumas, Sacramento, San Benito, San Joaquin, San Mateo, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba counties.

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The procedures described in HUD Handbooks 4155.1 REV-4, CHG-1, Chapter 2 and 4330.1 REV-5, Chapter 14 are in effect immediately and will remain in effect for one year from the date of the President's declaration. Any areas added to this declaration will also be eligible for disaster relief and the same procedures apply.

If you should have any questions, please contact your local $\ensuremath{\mathtt{HUD}}$ Office.

Sincerely,

Nicolas P. Retsinas

Assistant Secretary for Housing-Federal Housing Commissioner