

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 Single Family Asset Management	2. Program and DAS (e.g., multifamily development) Office of Housing - Deputy Assistant Secretary for Single Family Housing
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3. Waiver Requested by (person, entity, HUD employee)
Loss Mitigation and Servicing Division

4. Waiver Item (directive number, date, page, paragraph, etc.)
Handbook 4000.1, Section III.A.2.d.ii(A) Application of Partial Payments Totaling a Full Monthly Payment under Partial Payments for Mortgages in Default

Relief Sought
To waive the following language ", but not the initial date of Default" from the following sentence at the end of Section III.A.2.d.ii(A): This application of Partial Payments as a full monthly installment advances the date of the oldest unpaid installment, but not the initial date of Default.

5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? Yes (skip No. 6) No (go to No. 6) If previously approved, give Counsel's name and date of approval.

6. Counsel Determination. The Waiver Proposal **does not conflict** **conflicts** with statutory or regulatory provisions (cite rule or provision)
The proposed waiver does not conflict with applicable statutory or regulatory provisions including 24 C.F.R. §§ 203.331 and 203.556(b).

Counsel (signature)	Benjamin M. Litchfield <small>Digitally signed by Benjamin M. Litchfield Date: 2025.12.11 15:52:49 -05'00'</small>	Date
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7. Employee Justification (attach additional pages if necessary)
This relief is being sought to enhance clarity and consistency in default-related servicing requirements and to ensure that Handbook provisions remain aligned with agency objectives, regulations, and current industry standards regarding the application of Partial Payments.

Field Office Concurrence

Name Elissa Saunders	Title Director, Office of Single Family Asset Management	Date
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8. Granted Not Granted

Housing Director (signature)	Date
ELISSA SAUNDERS <small>Digitally signed by ELISSA SAUNDERS DN: CN = ELISSA SAUNDERS, C = US, O = U.S. Government, OU = Department of Housing and Urban Development, Office of Housing Date: 2025.12.11 16:01:59 -05'00'</small>	

Comments

Effective immediately on the date signed by the Housing Director in Block 8.

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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