DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-7110-N-15; OMB Control No.: 2502-0589]

60-Day Notice of Proposed Information Collection: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs

AGENCY: Office of the Assistant Secretary for Housing – Federal Housing Commissioner, HUD.

ACTION: Notice.

SUMMARY: HUD is seeking approval from the Office of Management and Budget (OMB) for the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.

DATES: Comments Due Date: **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*].**

ADDRESSES: Interested persons are invited to submit comments regarding this proposal. Written comments and recommendations for the proposed information collection can be sent within 60 days of publication of this notice to www.regulations.gov. Interested persons are also invited to submit comments regarding this proposal and comments should refer to the proposal by name and/or OMB Control Number and should be sent to: Darian Ziegler, PRA Liaison, Department of Housing and Urban Development, 451 7th Street SW, Room 9110, Washington, DC 20410.

FOR FURTHER INFORMATION CONTACT: Darian Ziegler, PRA Liaison, Office of Housing, Department of Housing and Urban Development, 451 7th Street SW, Room 9110, Washington, DC 20410; e-mail Darian.Ziegler@hud.gov, telephone (202) 402-5535. This is not a toll-free number. HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call,

please visit https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs.

Copies of available supporting documents for the proposed collection may be obtained from Ms. Ziegler.

SUPPLEMENTARY INFORMATION: This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A.

A. Overview of Information Collection

Title of Information Collection: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs.

OMB Approval Number: 2502-0589

Type of Request: Revision of currently approved collection.

Form Numbers: HUD-90035, HUD-90045, HUD-90051, HUD-90052

Description of the need for the information and proposed use: FHA's Loss Mitigation program/options (24 CFR § 203.501) provide mortgagees with tools to bring a delinquent FHA-insured mortgage current as quickly as possible, provide an alternative to foreclosure where feasible, and minimize losses to FHA's Mutual Mortgage Insurance Fund. FHA Early Default Intervention Tools in addition to the FHA Loss Mitigation Home Retention Options promote reinstatement of the mortgage, allowing the borrower to retain home ownership. Disposition options provide an alternative to foreclosure for borrowers who cannot recover from a default. The HUD forms used are part of the collection effort for non-performing insured mortgage loans.

With forms HUD-90035 and HUD-90045, the public reporting burden language was revised, and the forms were also updated to reflect the Pre-Foreclosure Sales Program changes that have occurred in recent years. With forms HUD-90051 and HUD-90052, the public reporting burden language was revised. More importantly, one supplemental document has been added to this collection, the Reinstatement Advance Payment

(RAP) Repayment Agreement. The existing partial claim supplemental document has been updated: the Partial Claim Promissory Note and Partial Claim Subordinate Mortgage.

<u>Respondents:</u> Mortgagees or Borrowers

<u>Estimated Number of Respondents</u>: 990,284

<u>Estimated Number of Responses</u>: 3,431,820

<u>Frequency of Response</u>: Monthly

<u>Average Hours per Response</u>: 0.69

<u>Total Estimated Burdens</u>: 1,458,337

Information Collection	Number of Respondents	Frequency of Response	Responses Per Annum	Burden Hour Per Response	Annual Burden Hours	Hourly Cost Per Response	Annual Cost
FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs	990,284	Monthly	3,431,820	0.69	1,458,337	$25.25	$36,823,021
Totals	990,284		3,431,820		1,458,337	$25.25	$36,823,021

B. Solicitation of Public Comment

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

(1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;

(2) The accuracy of the agency's estimate of the burden of the proposed collection of information;

(3) Ways to enhance the quality, utility, and clarity of the information to be collected; and

(4) Ways to minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

HUD encourages interested parties to submit comment in response to these questions.

C. Authority: 44 U.S.C. 3507.

Paul M. Olin,
Acting General Deputy Assistant Secretary for Housing

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