

Mr. Maurice Champagne
OMB Desk Officer
Office of Management and Budget
New Executive Office Building
Washington, DC 20503

Dear Mr. Champagne:

The Department is seeking emergency review of the Paperwork Reduction Act requirements contained in the "Servicemembers Civil Relief" notices and legal protections for servicemembers and their dependents. The Notice of Paperwork Submission (copy enclosed), proposed for immediate *Federal Register* publication, explains the burden of the collection requirements and invites public comments on them. This is a new information collection.

In compliance with the requirements of 5 CFR 1320.13, this letter requests emergency processing within **14** days from the date of publication. Emergency processing is essential to implement an amendment to the required content of notifications of homeownership counseling availability under section 106(c)(5)(A)(ii) of the Housing and Urban Development Act (12 U.S.C. 1701x(c)(5)(A)(ii)) as provided in Section 688 of the National Defense Authorization Act for fiscal year 2006 ((public law 109-163, enacted January 06, 2006). The amendment requires that a statement or notice be sent to homeowners in default explaining the mortgage and foreclosure rights of servicemembers and their dependents under the Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-596), including the toll-free military one source number to call if servicemembers, or their dependents require further assistance. This notification must be made within 45 days from the date the missed payment was due unless the homeowner pays the overdue amount before the expiration of the 45-day period. All mortgage loans, including conventional mortgages and mortgages insured by HUD are subject to this notification requirement that became effective June 5, 2006.

As provided by statute, HUD has developed the form of the new required creditor notice of servicemember mortgage and foreclosure rights under the Servicemembers Civil Relief Act in consultation with the United States Departments of Defense and the Treasury. Immediate use of the developed notice is essential to ensure that the mortgage and foreclosure rights of servicemembers and their dependents are protected. A copy of the notice is enclosed.

Thank you for your consideration and assistance.

Sincerely,

Lily A. Lee
Acting Deputy Assistant Secretary,
Office of Single Family Housing

Enclosures