



Office of Native American Programs  
**Section 184 Program**  
**Pre-Foreclosure Sale Request for Variance**

OMB Approval No. 2577-0200  
(Expires XX/XX/20XX)



**1. Case Number**

**2. Borrower(s)**

|                                          |                |                 |
|------------------------------------------|----------------|-----------------|
| 2a. Borrower's Last Name or Tribe/Entity | 2b. First Name | 2c. Middle Name |
| 2d. Co-Borrower's Last Name              | 2e. First Name | 2f. Middle Name |

**3. Servicer**

|                            |                     |
|----------------------------|---------------------|
| 3a. Name                   | 3b. Loan Number     |
| 3d. Contact's Last Name    | 3e. First Name      |
| 3g. Contact's Phone Number | 3h. Contact's Email |

**4. Property**

|                    |          |           |              |
|--------------------|----------|-----------|--------------|
| 4a. Street Address | 4b. City | 4c. State | 4d. Zip Code |
|--------------------|----------|-----------|--------------|

**5. Requested Variance** (Choose one). Approval of the subject homeowner's participation in the Pre-Foreclosure Sale procedure has been withheld because:

|                                                                                                                                                                                                                                                          |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| 5a. The current appraised value of the property is less than the Unpaid Principal Balance (UPB) by an amount of \$75,000 or greater.                                                                                                                     | <input type="checkbox"/> |
| 5b. The appraised value is less than 50 percent of the UPB.                                                                                                                                                                                              | <input type="checkbox"/> |
| 5c. The appraised value is deemed unacceptable because the as-is value cannot be confirmed using the Broker's Price Opinion or Automated Valuation Model within 10 percent of the value. (Copy of the appraisal, BPO, or AVM, and explanation included). | <input type="checkbox"/> |
| 5d. Other (identify the criterion):                                                                                                                                                                                                                      | <input type="checkbox"/> |

5e. Justification for requesting the Office of Native American Programs approval of this variance from customary Pre-foreclosure Sale procedure:

**6. Valuation**

|                                                                       |    |
|-----------------------------------------------------------------------|----|
| 6a. "AS-IS" Appraised Value                                           | \$ |
| 6b. Outstanding Debt Amount                                           | \$ |
| 6c. Ratio of "AS-IS" Appraised Value to outstanding debt (as percent) | %  |



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**8. Servicer's Signature**

I/We, the undersigned, certify under penalty of perjury that the information provided on this form is true, accurate and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

|               |                |           |
|---------------|----------------|-----------|
| 8a. Last Name | 8b. First Name | 8c. Title |
| 8d. Signature |                | 8e. Date  |

**Burden Notice:** The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 8210, Washington, DC 20410-5000. Do not send completed forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. HUD collects this information to consider paying claims to a lender in the event of a borrower default and where all reasonable efforts of collection by the lender have been exhausted, which includes loss mitigation involving pre-foreclosure sale of the defaulted borrower's property. The respondents are defaulted Section 184 borrowers who are attempting to sell their property to avoid foreclosure. HUD is authorized to solicit the information requested in the form by virtue of Title 12, United States Code, Section 1715z-13a and regulations promulgated thereunder at Title 24, Code of Federal Regulations, Part 1005. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request.