

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

OFFICE OF THE ASSISTANT SECRETARY  
FOR HOUSING-FEDERAL HOUSING COMMISSIONER

March 19, 1997

MORTGAGEE LETTER 97-8

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 - Indiana, Tennessee, West Virginia and  
additional counties added to Previous Disaster Declarations for Arkansas,  
Kentucky and Ohio.

This Mortgagee Letter is to advise you of actions taken by the Department  
to assist victims of flooding in Indiana, Tennessee and West Virginia.  
This Mortgagee Letter also announces additional counties added to  
previous disaster declarations for Kentucky and Ohio.

The President's declaration of a major disaster area for Indiana was  
signed on March 6, 1997 and includes Clark, Crawford, Dearborn, Floyd,  
Harrison, Jefferson, Ohio, Perry, Posey, Spencer, Switzerland,  
Vanderburgh and Warrick counties.

The President's declaration of a major disaster area for Tennessee was  
signed on March 7, 1997 and includes Carroll, Cheatham, Dyer, Madison,  
McNairy, Montgomery and Obion counties.

The President's declaration of a major disaster area for West Virginia  
was signed on March 7, 1997 and includes Braxton, Cabell, Calhoun, Clay,  
Gilmer, Jackson, Kanawha, Lincoln, Mason, Putnam, Roane, Tyler, Wayne,  
Wetzel, Wirt and Wood counties.

The President's declaration of a major disaster area for Arkansas was  
signed on March 2, 1997. On March 5, 1997 Hot Spring, Mississippi,  
Poinsett and White counties were added to the declaration.

The President's declaration of a major disaster area for Kentucky was  
signed on March 4, 1997. On March 6, 1997 Breckenridge, Campbell,  
Carroll, Christian, Daviess, Henry, Gallatin, Kenton, Lewis, McLean,  
Meade, Nelson, Oldham, Owen and Trimble counties were added to the  
declaration.

The President's declaration of a major disaster area for Ohio was signed  
on March 4, 1997. On March 5, 1997 Clermont and Hamilton counties were  
added to the declaration.

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 have any questions, please contact your local HUD Office.

Sincerely,

Nicolas P. Retsinas  
Assistant Secretary for Housing-  
Federal Housing Commissioner