



SUBJECT: HUD claim number:

READ THIS LETTER CAREFULLY AS IT CONTAINS IMPORTANT INFORMATION CONCERNING A DEBT OWED TO THE U.S. GOVERNMENT.

You have an outstanding debt to the Department of Housing and Urban Development (HUD) based on the terms of the attached Note. Your loan from HUD did not require monthly payments, but as stated on the Note, the full balance became due when the FHA mortgage insurance on your primary mortgage was terminated, likely due to the sale of your home or a refinance which paid off your FHA insured mortgage. We have no record that your debt to HUD was paid, therefore your loan was transferred to the Albany Financial Operations Center for collection.

This office does not have records relating to your refinance or the sale of your home, and we cannot provide information as to why your loan from HUD was not paid when you sold your home or refinanced. That information must be obtained from your attorney or closing agent.

If you sold or refinanced your home and have evidence that HUD was paid through this transaction, please provide a copy of the cancelled check (front and back) that was made payable to HUD. You may provide the evidence to HUD by email at debtservicinghelp@HUD.gov or by mail to the HUD Albany Office address listed at the top of this letter.

If you cannot provide evidence of payment to HUD, there are 3 repayment options:

- 1) To remit payment in full, make checks payable to The Department of HUD and include the HUD claim number on the front of the check. Send a Certified Check, Cashier's Check or Money Order to our payment processing facility at the appropriate payment address listed below:

Regular USPS Mail

**HUD-FOC Debt
Box 979056
St. Louis, MO 63197-9000**

Courier (signature required)

**HUD-FOC Debt
Government Lockbox 979056
1005 Convention Plaza
St. Louis, MO 63101**

- 2) If you are unable to remit payment in full, HUD will accept monthly payments that will liquidate your debt within approximately 3 years. To establish this 3-year repayment plan, you must sign and return the attached HUD ***Debt Resolution Program Repayment***

Agreement. The agreement can be emailed to debtservicinghelp@HUD.gov or mailed to the HUD Albany Office at the address listed at the top of this letter. When the signed agreement is received, the repayment plan will be established and you will receive a confirmation letter as well as monthly billing statements from HUD.

*****PLEASE DO NOT SEND REPAYMENT AGREEMENTS TO OUR CHECK PROCEESSING FACILITY IN ST LOUIS, MISSOURI. THIS ADDRESS IS FOR PAYMENTS ONLY.**

- 3) If you are unable to remit payment in full, and you cannot afford a 3-year repayment plan, you may request a reduced monthly payment amount by submitting the following documents to HUD:
- The attached HUD *Debt Resolution Program Repayment Agreement* with the listed 3-year monthly payment amount crossed out, your proposed monthly payment written in next to or above it, and your initials next to the change.
 - A completed **Financial Statement** (enclosed).
 - A copy of your **most recent paystub** (or benefits statement if receiving SSI or SSDI).
 - A copy of last year's **Federal income tax return**.

We will only consider a reduced monthly payment amount if all of the above requested documents are provided to HUD. The documents can be sent by email to debtservicinghelp@HUD.gov or by mail to the HUD Albany Office at the address listed at the top of this letter.

If you do not complete one of the above options within 90 days of the date of this letter, your account will be charged a 6% penalty and will be referred to the Department of the Treasury for further collection activity. Should your debt be referred to Treasury, collection fees and charges up to 30% or more will be added to your debt.

Sincerely,

Debt Servicing Representative
Asset Recovery Division

Enclosures