

Shelsie Crawford

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**From:** Wayne Pierce  
**Sent:** Wednesday, May 4, 2022 12:18 PM  
**To:** Sales; Mortgage Support Center  
**Subject:** FHA Identity of Interest

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Good afternoon. We just got some great clarification from FHA regarding Identity of Interest. If our borrower is living in the property, but is not on the lease then we do not need to meet the 85% LTV maximum or 6 month exceptions. We only need a copy of the lease showing our borrower is not on the lease and a copy of a rent free letter from the individual on the lease. This is a big deal and should help with some of this files.

Thanks,

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