

**Request Item 9 - Documents concerning the eligibility of any and all Non-Borrowing Spouses for the Mortgagee Optional Election as set forth in Mortgagee Letter 2015-15, including but not limited to the number of requests made for MOE, the number of requests that are pending, the number of requests that have been granted, the number of requests that have been denied, and the top three reasons for denial**

*Total Number of requests for MOE = 591*

*Number of pending requests = 142*

*Number of requests granted = 317*

*Number of requests denied = 132*

*The top 3 reasons for denial:*

- 1. MOE LETTER SUBMITTED MORE THAN 120 DAYS FROM BORROWER'S DATE OF DEATH.*
- 2. Loan Balance and Net Principal Limit did not meet FHA's tolerance level*
- 3. Deficient Documentation*