



Please submit all completed forms to Brandy Bones (bbones@lcfi.com)

### CCB Form

Date: 7/11/07  
 Tracking No.: 157 A  
 Rental  Owner  
 Initiated by:  OCD  LRA  OCD and LRA  Road Home  
 Initiator: Patrick Keller  
 Mail: PATRICK.KELLER@LA.GOV  
 Team/Dept: Legal - OCD  
 Category: Implementation

**Title of Proposed Change:**  
 USUFRUCT / SURVIVING SPOUSE / COMMUNITY PROPERTY

**Description:** (Give a high level summary)

This Change Proposal applies only to Option 1 applicants in situations where husband and wife acquired ownership of property as community property prior to storm.

If either spouse dies prior to, during or after storm, and the intestate or testate estate by judgment of possession gives surviving spouse (the RH applicant) a usufruct over children's interest, the surviving spouse, who provided evidence of owner occupancy on date of storm and maintains full ownership of 1/2 interest in property with usufruct over the other 1/2 interest through date of closing, only will be required to execute covenants without requirement that children with naked ownership of other 1/2 interest sign covenants.

**Reason(s) for Change Proposal:**

To accelerate the delivery of RH funds to the intended beneficiary

**Program and Budget Impact:**

No longer will Title Company have to obtain signature of children on covenants when surviving spouse has usufruct over their interest. No budget impact.

**Risks (as applicable):**

Road Home Covenant may not be enforceable as a covenant that Runs with the land. The covenant will only be a personal obligation of the surviving spouse.

**CCB Action:**

If RH initiated: Date \_\_\_\_\_  Approve  Reject  Make Revisions  Elevate to Client  
 If other initiated: Date 7/11/07  Concur  Recommend Changes  \_\_\_\_\_ (Other)

**CCB Notes/Recommended Changes (as applicable)**

- CCB wanted clarification on definition of 'naked ownership'

**Implementation:** (All teams identified below to review and take appropriate actions. Any problems should be brought back to CCB for discussion and further guidance.)

Impacted Team(s)	Action(s)	Due Date
<input type="checkbox"/> Administration		
<input checked="" type="checkbox"/> Call Center		
<input checked="" type="checkbox"/> Closing Agents		
<input type="checkbox"/> Communications		
<input checked="" type="checkbox"/> Community Outreach		
<input type="checkbox"/> Compliance/Post Closing		
<input type="checkbox"/> Fraud Prevention		

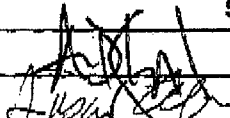



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### CCB Form

<input checked="" type="checkbox"/> Homeowner Assistance		
<input type="checkbox"/> Home Evaluation / Inspection		
<input type="checkbox"/> Logistics / Facility / Security		
<input type="checkbox"/> MIS / IT		
<input checked="" type="checkbox"/> Policy		
<input type="checkbox"/> Pre-closing		
<input checked="" type="checkbox"/> QA / QC		
<input type="checkbox"/> Small Rental		
<input type="checkbox"/> Special Needs		
<input checked="" type="checkbox"/> Training		
<input type="checkbox"/> Other (Specify lead responsibility)		

**OCD/LRA Decision:** Date: \_\_\_\_\_  Approve  Reject  Make Revisions

Client	Signature	Date
Andy Kopplin, LRA		5/2/07
Suzie Elkins, OCD		7-26-07

**Client Notes:**



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