



**FHA INFO 2022-13**

**February 7, 2022**

### **FHA Issues Technical Update to COVID-19 Extension of First Legal Action and Reasonable Diligence Time Frame Deadlines**

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2022-02, Technical Update to the Extension of the Deadlines for the First Legal Action and Reasonable Diligence Time Frame](#). The ML provides a technical update to clarify the extension of the deadlines for the first legal action and Reasonable Diligence Time Frame that was last announced in [ML 2021-15](#).

FHA is clarifying the prior deadline extensions, which provide flexibility to mortgagees impacted by the COVID-19 pandemic. The ML clarifies that the first legal deadline and Reasonable Diligence Time Frame are extended by 180 days from the later of either:

- the expiration of the foreclosure moratorium for FHA-insured Single Family Mortgages; or
- the expiration of the borrower's COVID-19 forbearance or the Home Equity Conversion Mortgage (HECM) COVID-19 extension period.

The ML updates the following policies:

- For forward mortgages: Section III.A.2.o.v, Extension of First Legal Deadline Date, of *FHA Single Family Housing Policy Handbook 4000.1* (Handbook 4000.1); and
- For HECMs: the Moratorium on Foreclosures and Evictions and Extension of Deadlines section of ML 2021-15, *Extension of the Foreclosure and Eviction Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency, Further Expansion of the COVID-19 Forbearance and the COVID-19 Home Equity Conversion Mortgage (HECM) Extensions, and Establishment of the COVID-19 Advance Loan Modification (COVID-19 ALM)*.

The policies in the ML are effective immediately and will be incorporated in a future version of [Handbook 4000.1](#).

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