Expiration of Temporary Guidance for the Endorsement of Mortgages Under Forbearance

Today, the Federal Housing Administration (FHA) is issuing this reminder regarding the pending expiration of the temporary guidance concerning endorsement processes for mortgages where a borrower was granted a forbearance related to the COVID-19 National Emergency prior to the loan being endorsed for FHA insurance.

This temporary guidance was first published on June 4, 2020, in Mortgagee Letter (ML) 2020-16, Endorsement of Mortgages under Forbearance for Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency consistent with the Coronavirus Aid, Relief, and Economic Security (CARES) Act. It was last extended in ML 2020-45, dated December 17, 2020.

During the nine months of availability, fewer than three percent of FHA-approved mortgagees requested endorsement of such mortgages. Because of its limited usage, FHA believes the expiration of this guidance will have a minimal impact to the industry. Therefore, the temporary provisions will expire on March 31, 2021.

Quick Links

- Mortgagee Letters: [https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
• E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
• Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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