



FHA INFO #21-17

March 23, 2021

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

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.

- 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.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administrations (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Visit the [FHA INFO Archives](#) to access FHA INFO messages. For additional information and resources, visit the FHA Single Family Housing main page on HUD.gov

Stay Connected with the Office of Housing and the Federal Housing Administration:



SUBSCRIBER SERVICES:

[Manage Subscriptions](#) | [Unsubscribe All](#) | [Help](#)

This email was sent using GovDelivery Communications Cloud on behalf of the Office of Housing and the Federal Housing Administration, U.S. Department of Housing and Urban Development, 451 7th St. SW, Washington, DC 20410

