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To: Clients and Friends

From: David F. Dulock

Subject: CFPB and DOJ Issue Joint Letter to Mortgage Servicers Regarding Servicemember and Veteran Homeowner Protections During the COVID-19 Pandemic

On December 20, 2021, the CFPB and DOJ issued a [joint letter](#) to mortgage servicers on military homeowner protections under the Servicemembers Civil Relief Act (SCRA), the Coronavirus Aid, Relief, and Economic Security Act (CARES), and Regulations X (RESPA) and Z (TILA) for servicemembers and veterans.

The joint letter, hyperlinked above, address mortgage protections and foreclosure protections for servicemembers, veterans, and under the SCRA, reservists on active-duty and National Guard members who are under certain orders cited in footnote 4 of the letter.

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