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To: Clients and Friends

From: David F. Dulock

Subject: FHA Mortgagee Letters 2020-13 and 2020-14 Extend Foreclosure and Eviction Moratorium (ML 2020-13) and Remote Work Flexibilities for Lenders and Appraisers (ML 2020-14)

On May 14, 2020, the Federal Housing Administration (FHA) issued Mortgagee Letter 2020-13 (ML 2020-13) and Mortgagee Letter 2020-14 (ML 2020-14).

ML 2020-13 extends the foreclosure and eviction moratoriums originally issued in Mortgagee Letter 2020-04 for borrowers with FHA-insured Single Family mortgages covered under the Coronavirus Relief, and Economic Security (CARES) Act for an additional period through June 30, 2020, and announces new Single Family Default Monitoring System (SFDMS) Reporting Requirements. ML 2020-13's Single Family foreclosure and eviction moratorium extension applies to all FHA-insured Title II Single Family forward and Home Equity Conversion (reverse) mortgages, except for FHA-insured mortgages secured by vacant or abandoned properties, and directs mortgage servicers to:

- Halt all new foreclosure actions and suspend all foreclosure actions currently in process, excluding legally vacant or abandoned properties; and
- Cease all evictions of persons from FHA-insured Single Family properties, excluding actions to evict occupants of legally vacant or abandoned properties.

To read or print ML 2020-13, click on hyperlink: [foreclosure and eviction moratorium](#).

ML 2020-14 extends the effective date of Mortgagee Letter 2020-05 for lenders to re-verify a borrower's employment, and for appraisers to conduct desktop or exterior-only appraisals. The extension of re-verification of employment guidance in Mortgagee Letter 2020-05 is effective immediately for cases closed on or before June 30, 2020. The extension of Appraisal guidance in Mortgagee Letter 2020-05 is effective immediately for appraisal inspections completed on or before June 30, 2020.

To read or print ML 2020-14, click on hyperlink: [temporary policy flexibilities](#).

To review ML 2020-05's re-verification of employment and appraisal policy, click on: <https://www.hud.gov/sites/dfiles/OCHCO/documents/20-05hsgml.pdf>.

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