

Servicing Bulletin 2021-05

August 1, 2021

Enact Announces Alignment with GSE's Servicing Announcements

Foreclosure Moratorium Expiration:

We have aligned to the GSEs' publications instructing Servicers to follow the CFPB Final Rule guidelines beginning on August 1, 2021. The guidelines are outlined in the following publications:

- [Fannie Mae Lender Letter \(LL-2021-02\)](#) *Impact of COVID-19 on Servicing*
- [Freddie Mac Bulletin 2021-24](#) *COVID-19 and Other Servicing Updates*

Flex Modifications for Borrowers with a COVID-19 Hardship:

The GSE's announced temporary changes to the Flex Modification program for borrowers with a COVID-19 hardship. We have aligned with these temporary changes. The guidelines are outlined in the following publications:

- [Fannie Mae Lender Letter \(LL-2021-07\)](#) *Flex Modification for COVID-19 Impacted Borrowers*
- [Freddie Mac Bulletin 2021-24](#) *COVID-19 and Other Servicing Updates*

For all Enact-insured loans, Servicers who follow the requirements of the Consumer Financial Protection Bureau's Mortgage Servicing Rule (CFPB Rule) and GSE Default servicing requirements (GSE Guidelines) will also be in compliance with Enact servicing requirements.

FOR ADDITIONAL INFORMATION AND ASSISTANCE

Access our [Default Management Servicing and Reporting Guide](#) or contact an Enact Servicing Account Manager at 800-455-0871 or email HOA@EnactMI.com.