



# Seller Guide Update



SEL-2021-016: FHA Endorsement Under Forbearance

March 30, 2021

- Correspondent Lending
- Housing Finance Agency (HFA)

## Summary

Underwriting/Delivery	
<input checked="" type="checkbox"/>	Corr. Delegated
<input checked="" type="checkbox"/>	Corr. Non-Delegated
<input type="checkbox"/>	Corr. EZD
<input type="checkbox"/>	Corr. Mandatory
<input checked="" type="checkbox"/>	HFA Delegated
<input checked="" type="checkbox"/>	HFA Non-Delegated
Products	
<input type="checkbox"/>	Conv. (Freddie)
<input type="checkbox"/>	Conv. (Fannie)
<input type="checkbox"/>	Conv. (Portfolio)
<input checked="" type="checkbox"/>	FHA
<input type="checkbox"/>	VA
<input type="checkbox"/>	Rural Development

**Effective Date:** FHA loans not endorsed after March 31, 2021

FHA published temporary guidance on June 4, 2020 in [Mortgagee Letter 2020-16](#) allowing for endorsement of mortgages that were in forbearance due to COVID-19. FHA has announced that the temporary guidance will expire.

**Effective with loans closed on or after March 31, 2021,** any loan in forbearance, COVID-19 or otherwise, is not eligible for endorsement thus making the loan uninsurable and ineligible for FHA financing.

**Guide Update:** COVID-19 Frequently Asked Questions (FAQ)

## Questions



**Correspondent:** Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

**HFA:** Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

