



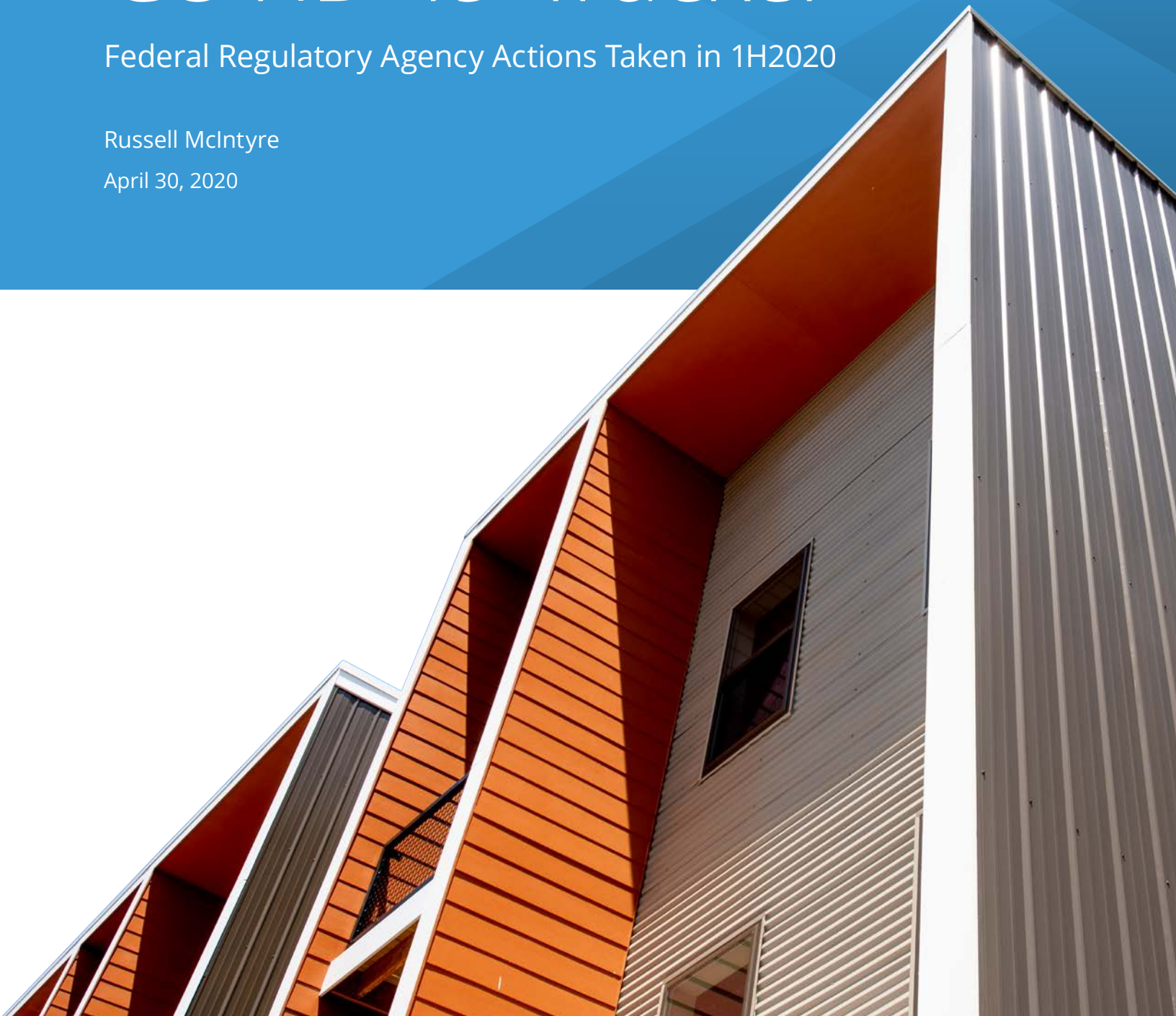
CoreLogic®

COVID-19 Tracker

Federal Regulatory Agency Actions Taken in 1H2020

Russell McIntyre

April 30, 2020



COVID-19 Tracker

COVID-19 Outbreak Management Plan

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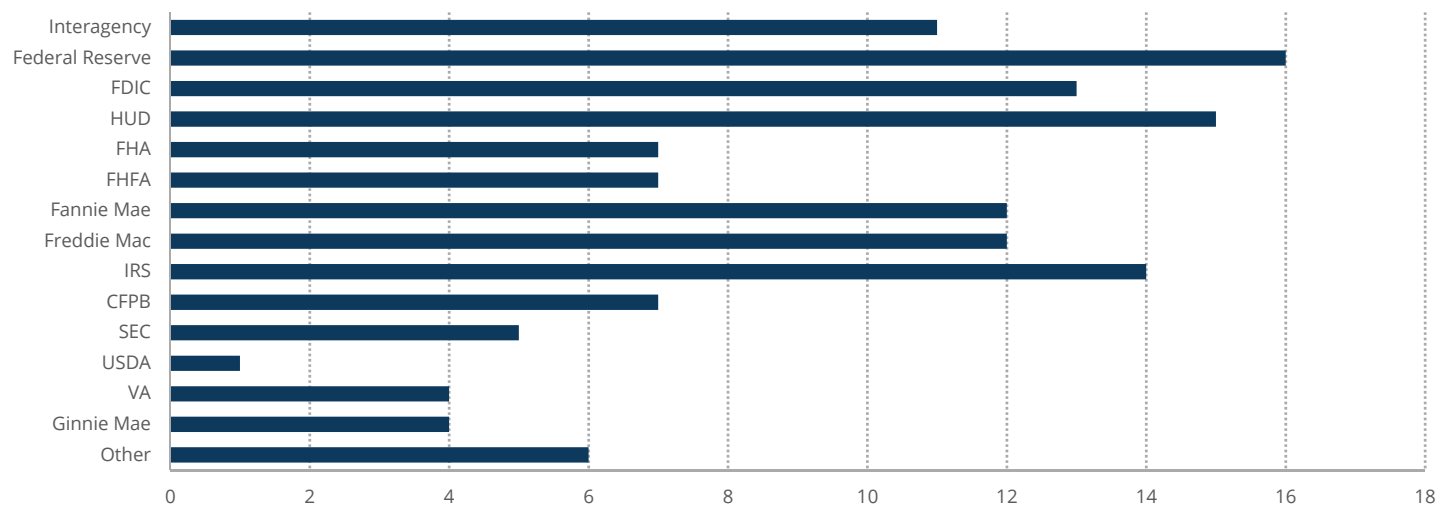
Tier One Items

Key Regulatory Actions

- Interagency Statement on Appraisals and Evaluations for Real Estate Related Financial Transactions Affected by the Coronavirus (04/14) ([Link](#))
- Fannie Mae & Freddie Mac Announce Extended URLA Implementation Timeline (04/14) ([Link](#))
- HUD Mortgagee Letter (20-09) - Implementation of the Coronavirus Aid, Relief, and Economic Security (CARES) Act Forbearance (04/10) ([Link](#))
- Freddie Mac Bulletin 2020-10 - Temporary Servicing Guidance Related to COVID-19 (04/08) ([Link](#))
- Interagency Statement on Supervisory and Enforcement Practices Regarding the Mortgage Servicing Rules in Response to the COVID-19 Emergency and the CARES Act (04/03) ([Link](#))
- CFPB Statement on Supervisory and Enforcement Practices Regarding the Fair Credit Reporting Act and Regulation V in Light of the CARES Act (04/01) ([Link](#))
- FHFA Announcement (03/31/20) - FHFA Authorizes Loan Processing Flexibilities for Fannie Mae and Freddie Mac Customers (03/31) ([Link](#))
- FHA Info #20-22 - Re-verification of Employment, and Exterior-Only and Desktop-Only Appraisal Scope of Work Options for FHA Single Family Programs Impacted By COVID-19; Temporary Waiver Provides Mailing Alternative for Condominium Project Approval Application Packages; Temporary Waiver of Damage Inspection Reports in Presidentially-Declared Major Disaster Areas due to COVID-19 (03/27) ([Link](#))
- HUD Mortgagee Letter (20-05) - Re-verification of Employment and Exterior-Only and Desktop-Only Appraisal Scope of Work Options for FHA Single Family Programs Impacted By COVID-19 (03/27) ([Link](#))
- HUD Announcement No. 20-042 - Fannie Mae, Freddie Mac, HUD Suspending All Foreclosures and Evictions (03/18) ([Link](#))

Federal Regulatory Responses to COVID-19

Number of Federal Actions Tracked



Updated 04/16/20

Links to Federal Regulatory Actions (Interagency)

Agency	Title	Status	Link
Interagency Action	Interim final rule with request for comments - Regulatory Capital Rule: Temporary Changes to the Community Bank Leverage Ratio Framework	Statement Made (04/23/20)	https://www.federalregister.gov/documents/2020/04/23/2020-07449/regulatory-capital-rule-temporary-changes-to-the-community-bank-leverage-ratio-framework
The World Bank – International Committee on Credit Reporting	Treatment of Credit Data in Credit Information Systems in the context of the COVID-19 pandemic	Issued (04/06/20)	http://pubdocs.worldbank.org/en/972911586271609158/COVID-19-ICCR-Credit-Reporting-Policy-Recommendations-for-distribution-6346.pdf
President Donald J. Trump	Presidential Proclamation	Issued (03/13/20)	https://www.whitehouse.gov/presidential-actions/proclamation-declaring-national-emergency-concerning-novel-coronavirus-disease-covid-19-outbreak/
President Donald J. Trump	Executive Order 13909	Issued (03/18/20)	https://www.federalregister.gov/documents/2020/03/23/2020-06161/prioritizing-and-allocating-health-and-medical-resources-to-respond-to-the-spread-of-covid-19
Interagency Action	Interim final rule with request for comments - Real Estate Appraisals	Statement Made (04/14/20)	https://www.fdic.gov/news/news/press/2020/pr20051a.pdf?source=govdelivery&utm_medium=email&utm_source=govdelivery
Interagency Action	Interagency Statement on Appraisals and Evaluations for Real Estate Related Financial Transactions Affected by the Coronavirus	Statement Made (04/14/20)	https://www.fdic.gov/news/news/press/2020/pr20051b.pdf?source=govdelivery&utm_medium=email&utm_source=govdelivery
Interagency Action	Interim Final Rule - Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck Protection Program Loans	Statement Made (04/09/20)	https://www.fdic.gov/news/news/press/2020/pr20050a.pdf
Interagency Action	Joint Statement on Supervisory and Enforcement Practices Regarding the Mortgage Servicing Rules in Response to the COVID-19 Emergency and the CARES Act	Statement Made (04/03/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200403a1.pdf
Interagency Action	Interim Final Rule - Regulatory Capital Rule: Revised Transition of the Current Expected Credit Losses Methodology for Allowances	Action Issued (03/27/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200327a2.pdf
Interagency Action	Notice - Standardized Approach for Calculating the Exposure Amount of Derivative Contracts	Action Issued (03/27/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200327a1.pdf
Interagency Action	Interagency Action on Early Adoption of Standardized Approach for measuring Counterparty Credit Risk (SA-CCR) Rule	Action Issued (03/27/20)	https://www.fdic.gov/news/news/press/2020/pr20041a.pdf
Interagency Action	Interim Final Rule - Current Expected Credit Loss (CECL) Accounting	Interim Final Rule Issued (03/27/20)	https://www.fdic.gov/news/news/press/2020/pr20041b.pdf
Interagency Statement	Joint Statement (03/26/20)	Issued (03/26/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200326a1.pdf

Links to Federal Regulatory Actions (Interagency) *(continued)*

Agency	Title	Status	Link
Interagency Statement	Interagency Statement (03/22/20) Revised on 04/07/2020	Issued (03/22/20) Revised (04/07/20)	https://www.fdic.gov/news/news/press/2020/pr20049a.pdf?source=govdelivery&utm_medium=email&utm_source=govdelivery
Interagency Statement	Interagency Statement (03/19/20)	Issued (03/19/20)	https://www.federalregister.gov/documents/2020/03/23/2020-06156/regulatory-capital-rule-money-market-mutualfund-liquidity-facility

Links to Federal Regulatory Actions (Federal Reserve)

Agency	Title	Status	Link
Federal Reserve	Press Release (04/30/20)	Issued (04/30/20)	https://www.federalreserve.gov/newsevents/pressreleases/monetary20200430b.htm
Federal Reserve	Press Release (04/30/20)	Issued (04/30/20)	https://www.federalreserve.gov/newsevents/pressreleases/monetary20200430a.htm
Federal Reserve	Term Sheet: Paycheck Protection Program Liquidity Facility	Issued (04/30/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200430b1.pdf
Federal Reserve	Main Street Lending Program Frequently Asked Questions	Issued (04/30/20)	https://www.federalreserve.gov/monetarypolicy/files/main-street-lending-faqs.pdf
Federal Reserve	Term Sheet: Main Street Priority Loan Facility	Issued (04/30/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200430a2.pdf
Federal Reserve	Federal Reserve Issues FOMC Statement	Issued (04/29/20)	https://www.federalreserve.gov/newsevents/pressreleases/monetary20200429a.htm
Federal Reserve	Temporary Actions to Support the Flow of Credit to Households and Businesses by Encouraging Use of Intraday Credit	Issued (04/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/other20200423a1.pdf
Federal Reserve	Interim final rule with request for comments - Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks	Issued (04/17/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200417a1.pdf
Federal Reserve	Federal Reserve takes additional actions to provide up to \$2.3 trillion in loans to support the economy	Issued (04/09/20)	https://www.federalreserve.gov/newsevents/pressreleases/monetary20200409a.htm
Federal Reserve	Term Sheet: Municipal Liquidity Facility	Issued (04/09/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a3.pdf
Federal Reserve	Term Sheet: Paycheck Protection Program Lending Facility	Issued (04/09/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a6.pdf
Federal Reserve	Term Sheet: Main Street New Loan Facility	Issued (04/09/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a7.pdf
Federal Reserve	Term Sheet: Main Street Expanded Loan Facility	Issued (04/09/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a4.pdf

Links to Federal Regulatory Actions (Federal Reserve) (continued)

Agency	Title	Status	Link
Federal Reserve	Federal Reserve Board announces temporary change to its supplementary leverage ratio rule to ease strains in the Treasury market resulting from the coronavirus and increase banking organizations' ability to provide credit to households and businesses	Issued (04/01/20)	https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200401a.htm
Federal Reserve	Interim Final Rule - Regulatory Capitol Rule: Temporary Exclusion of U.S. Treasury Securities and Deposits at Federal Reserve Banks from the Supplementary Leverage Ratio (Docket No. R-1707; RIN 7100-AF81)	Interim Final Rule Issued (04/01/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200401a.pdf
Federal Reserve	Press Release (03/26/20)	Issued (03/26/20)	https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200326b.htm
Federal Reserve	Statement on Supervisory Activities (03/24/20)	Issued (03/24/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200324a1.pdf
Federal Reserve	FOMC Statement	Issued (03/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/monetary20200323a.htm
Federal Reserve	Term Sheet - Primary Market Corporate Credit Facility	Issued (03/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200323b1.pdf
Federal Reserve	Term Sheet - Secondary Market Corporate Credit Facility	Issued (03/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200323b2.pdf
Federal Reserve	Term Sheet - Term Asset-Backed Securities Loan Facility	Issued (03/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200323b3.pdf
Federal Reserve	Term Sheet - Money Market Mutual Fund Liquidity Facility	Issued (03/23/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200323b4.pdf
Federal Reserve	Term Sheet - Commercial Paper Funding Facility	Issued (03/17/20)	https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200317a1.pdf
Federal Reserve	SR 20-4 / CA 20-3: Supervisory Practices Regarding Financial Institutions Affected by Coronavirus	Issued (03/13/20)	https://www.federalreserve.gov/supervisionreg/srletters/SR2004.htm

Links to Federal Regulatory Actions (FDIC)

Agency	Title	Status	Link
Federal Deposit Insurance Corporation	Financial Institution Letter: FFIEC Joint Statement on Risk Management for Cloud Computing Services (FIL-52-2020)	Issued (04/30/20)	https://www.fdic.gov/news/news/financial/2020/fil20052.html
Federal Deposit Insurance Corporation	Financial Institution Letter: Small Business Administration (SBA) and U.S. Department of Treasury Announce Availability of New Paycheck Protection Program Loans (FIL-50-2020)	Issued (04/25/20)	https://www.fdic.gov/news/news/financial/2020/fil20050.pdf
Federal Deposit Insurance Corporation	Financial Institution Letter: Technical Corrections to the Revised Transition of the Current Expected Credit Losses Methodology for Allowances (FIL-48-2020)	Issued (04/22/20)	https://www.fdic.gov/news/news/financial/2020/fil20048.pdf

Links to Federal Regulatory Actions (FDIC) *(continued)*

Agency	Title	Status	Link
Federal Deposit Insurance Corporation	Financial Institution Letter: Consolidated Reports of Condition and Income for First Quarter 2020	Issued (04/09/20)	https://www.fdic.gov/news/news/financial/2020/fil20039.pdf
Federal Deposit Insurance Corporation	Financial Institution Letter: Joint Statement on the Interaction of the CECL Revised Transition Interim Final Rule with Section 4014 of the Coronavirus Aid, Relief, and Economic Security Act (FIL-32-2020)	Issued (03/31/20)	https://www.fdic.gov/news/news/financial/2020/fil20032.pdf
Federal Deposit Insurance Corporation	FAQs for Financial Institutions Affected by the Coronavirus Disease 2019	Issued (03/27/20)	https://www.fdic.gov/coronavirus/faq-fi.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: FDIC Updates Steps to Protect Banks and Consumers and to Continue Operations (FIL-29-2020)	Issued (03/27/20)	https://www.fdic.gov/news/news/financial/2020/fil20029.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: 30-Day Grace Period for the Call Report for the First Quarter of 2020 (FIL-28-2020)	Issued (03/26/20)	https://www.fdic.gov/news/news/financial/2020/fil20028.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Temporary Alternative Procedures for Sending Supervision-Related Mail and Email to the FDIC (FIL-27-2020)	Issued (03/26/20)	https://www.fdic.gov/news/news/financial/2020/fil20027.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Statement Encouraging Responsible Small-Dollar Lending to Consumers and Small Businesses in Response to COVID-19 (FIL-26-2020)	Issued (03/26/20)	https://www.fdic.gov/news/news/financial/2020/fil20026.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Identification of Essential Critical Infrastructure Workers During the COVID-19 Response Efforts (FIL-25-2020)	Issued (03/26/20)	https://www.fdic.gov/news/news/financial/2020/fil20025.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Interagency Statement on Loan Modifications by Financial Institutions Working with Customers Affected by the Coronavirus (FIL-22-2020)	Issued (03/22/20)	https://www.fdic.gov/news/news/financial/2020/fil20022.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Joint Statement on CRA Consideration for Activities in Response to the COVID-19 (FIL-19-2020)	Issued (03/27/20)	https://www.fdic.gov/news/news/financial/2020/fil20019.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Frequently Asked Questions: For Financial Institutions and Consumers Affected by the Coronavirus (FIL-18-2020)	Issued (03/19/20)	https://www.fdic.gov/news/news/financial/2020/fil20018.pdf
Federal Deposit Insurance Corporation	Financial Institutional Letter: Working with Customers Affected by the Coronavirus (FIL-17-2020)	Issued (03/13/20)	https://www.fdic.gov/news/news/financial/2020/fil20017.html
Federal Deposit Insurance Corporation	FDIC Statement	Issued	https://www.fdic.gov/news/news/financial/2020/fil20017a.pdf

Links to Federal Regulatory Actions (HUD)

Agency	Title	Status	Link
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-12)	Issued (04/14/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-12hsngml.pdf
U.S. Department of Housing and Urban Development	Request for Waiver of Housing Directive - Mortgagee Letter 2015-11, Option 1: HECM Loss Mitigation Repayment Plan, Section D. Unsuccessful Repayment Plan Performance	Issued (04/14/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/HECMCovid19RepaymentWaiver41420.pdf
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-09)	Issued (04/10/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-09hsngml.pdf
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-08)	Issued (04/06/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/20-08hsngml.pdf
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-07)	Issued (04/06/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/20-07hsngml.pdf
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-06)	Issued (04/01/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/20-06hsngml.pdf
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-05)	Issued (03/27/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/20-05hsngml.pdf
U.S. Department of Housing and Urban Development	Request for Waiver of Housing Directive - Handbook 4000.1, Section II.C.3.b.iv Condominium Project Approval, HRAP Submission Process	Issued (03/26/20)	https://www.hud.gov/sites/dfiles/Housing/documents/CondoApprovalEmailSubmissionWaiver.pdf
U.S. Department of Housing and Urban Development	Request for Waiver of Housing Directive - Handbook 4000.1, Section II.A.7.c	Issued (03/26/20)	https://www.hud.gov/sites/dfiles/Housing/documents/DamageInspectionWaiverinPMDMA.pdf
U.S. Department of Housing and Urban Development	Dear Lender Letter (DLL-2020-04)	Issued (03/20/20)	https://www.hud.gov/sites/dfiles/Main/documents/sec184_letter_032020.pdf
U.S. Department of Housing and Urban Development	U.S. Dept. of Housing and Urban Development Quick Guide	Issued (03/19/20)	https://www.hud.gov/sites/dfiles/Main/documents/Quick-Guide-CDBG-Infectious-Disease-Response-031920.pdf
U.S. Department of Housing and Urban Development	HUD No. 20-042	Issued (03/18/20)	https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042
U.S. Department of Housing and Urban Development	Mortgagee Letter (20-04)	Issued (03/18/20)	https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsngml.pdf
U.S. Department of Housing and Urban Development	Request for Waiver of Housing Directive - Handbook 4000.1, Section III.A.2.h.xii	Issued (03/13/20)	https://www.hud.gov/sites/dfiles/Main/documents/Face-to-FaceHB4000.1Waiver_3.13.20.pdf
U.S. Department of Housing and Urban Development	Temporary, Partial Waiver of 24 CFR §203.604 Servicing Responsibilities, Contact with the Mortgagor	Issued (03/13/20)	https://www.hud.gov/sites/dfiles/Main/documents/Face-to-FaceRegulatoryWaiver_3.13.20.pdf

Links to Federal Regulatory Actions (FHA & FHFA)

Agency	Title	Status	Link
Federal Housing Administration	FHA Info #20-29	Issued (04/28/20)	https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_20-29.pdf
Federal Housing Finance Agency	FHFA Announcement (04/27/20)	Issued (04/27/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/No-Lump-Sum-Required-at-the-End-of-Forbearance-says-FHFAs-Calabria.aspx
Federal Housing Finance Agency	FHFA Announcement (04/23/20)	Issued (04/23/20)	https://www.fhfa.gov/Media/PublicAffairs/PublicAffairsDocuments/PPP-Loans-as-Collateral-for-FHLBank-Advances.pdf
Federal Housing Finance Agency	FHFA Announcement (04/22/20)	Issued (04/22/20)	https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Announces-that-Enterprises-will-Purchase-Qualified-Loans.aspx
Federal Housing Finance Agency	FHFA Announcement (04/21/20)	Issued (04/21/20)	https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Addresses-Servicer-Liquidity-Concerns-Announces-Four-Month-Advance-Obligation-Limit-for-Loans-in-Forbearance.aspx
Federal Housing Administration	FHA Info #20-27	Issued (04/14/20)	https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_20-27.pdf
Federal Housing Administration	FHA Info #20-24	Issued (04/01/20)	https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_20-24.pdf
Federal Housing Administration	FHA Info #20-22	Issued (03/27/20)	https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_20-22.pdf
Federal Housing Administration	FHA Corona Q&A	Issued (03/18/20) Updated (04/01/20)	https://www.housingwire.com/wp-content/uploads/2020/04/SFH_COVID_19_QA_03_18_20.pdf
Federal Housing Administration	FHA Corona Q&A	Issued (03/16/20)	https://www.hud.gov/sites/dfiles/Housing/documents/MF_Corona_QA_FINAL_3-12-20.pdf
Federal Housing Administration	FHA Info #20-20	Issued (03/13/20)	https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_20-20.pdf
Federal Housing Administration	FHA Info #20-18	Issued (03/09/20)	https://www.hud.gov/sites/dfiles/Main/documents/LossMitigation-Guidance-Single-Family-Stakeholders-March2019.pdf
Federal Housing Administration	FHA Info #20-16	Issued (03/03/20)	https://www.hud.gov/sites/dfiles/Main/documents/SingleFamily-Housing-Guidance-Stakeholders-March2020.pdf
Federal Housing Finance Agency	FHFA Announcement (04/15/20)	Issued (04/15/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-and-CFPB-Announce-Borrower-Protection-Program.aspx
Federal Housing Finance Agency	FHFA Announcement (03/31/20)	Issued (03/31/20)	https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Authorizes-Loan-Processing-Flexibilities-for-Fannie-and-Freddie.aspx
Federal Housing Finance Agency	FHFA Announcement (03/23/20)	Issued (03/23/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Authorizes-the-Enterprises-to-Support-Additional-Liquidity-in-the-Secondary-Mortgage-Market.aspx
Federal Housing Finance Agency	FHFA Announcement (03/23/20)	Issued (03/23/20)	https://www.fhfa.gov/media/PublicAffairs/Pages/FHFA-Directs-Enterprises-to-Grant-Flexibilities-for-Appraisal-and-Employment-Verifications.aspx

Links to Federal Regulatory Actions (FHA & FHFA) *(continued)*

Agency	Title	Status	Link
Federal Housing Finance Agency	FHFA Announcement (03/23/20)	Issued (03/23/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx
Federal Housing Finance Agency	FHFA Announcement (03/18/20)	Issued (03/18/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx
Federal Housing Finance Agency	FHFA Announcement via Mark Calabria (03/18/20)	Statement Made (03/18/20)	https://www.housingwire.com/articles/calabria-delays-gse-capital-rules-citing-covid-19-crisis/

Links to Federal Regulatory Actions (Fannie Mae)

Agency	Title	Status	Link
Fannie Mae	Multifamily Investor Update Regarding COVID-19 Forbearances	Issued (04/23/20)	https://www.fanniemae.com/portal/funding-the-market/mbs/news/2020/covid-19-multifamily-forbearance-042320.html
Fannie Mae	Lender Letter(LL-2020-06)	Issued (04/22/20)	https://singlefamily.fanniemae.com/media/22721/display
Fannie Mae	Scenarios: Loans in Forbearance Due to COVID-19 and Representations and Warranties	Issued (04/22/20)	https://singlefamily.fanniemae.com/media/22711/display
Fannie Mae	Notification 20-07: COVID-19 Form 4636. TA Update	Issued (04/20/20)	https://mfguide.fanniemae.com/node/14051?view=recent_guide_communication
Fannie Mae	Extended URLA Implementation Timeline	Issued (04/14/20)	https://singlefamily.fanniemae.com/media/22661/display
Fannie Mae	Supplement 20-06: COVID-19 Delinquency Advance Reimbursement	Issued (04/02/20)	https://mfguide.fanniemae.com/node/14011?view=recent_guide_communication
Fannie Mae	Supplement 20-05: Updated COVID-19 Forbearance Delegation Incorporating CARES Act and Asset Management Site Inspections	Issued (04/02/20)	https://mfguide.fanniemae.com/node/14026?view=recent_guide_communication
Fannie Mae	Supplement 20-04R: Revised - COVID-19 Forbearance Delegation and Asset Management Property Inspection Guidance	Issued (03/24/20)	https://mfguide.fanniemae.com/node/13961?view=recent_guide_communication
Fannie Mae	Lender Letter (LL-2020-05)	Issued (03/25/20)	https://singlefamily.fanniemae.com/media/22341/display
Fannie Mae	Lender Letter (LL-2020-04)	Issued (03/23/20) Updated (03/31/20)	https://singlefamily.fanniemae.com/media/22321/display
Fannie Mae	Lender Letter (LL-2020-03)	Issued (03/23/20) Updated (03/31/20)	https://singlefamily.fanniemae.com/media/22316/display
Fannie Mae	Notification 20-05	Issued (03/23/20)	https://mfguide.fanniemae.com/

Links to Federal Regulatory Actions (Fannie Mae) *(continued)*

Agency	Title	Status	Link
Fannie Mae	Supplement 20-03: Site Inspection Instructions	Issued (03/19/20)	https://mfguide.fanniemae.com/
Fannie Mae	Supplement 20-01: Deferred Mortgage Loan Document Delivery	Issued (03/18/20)	https://mfguide.fanniemae.com/node/13881?view=recent_guide_communication
Fannie Mae	Supplement 20-02: Suspension of Streamlined Rate Lock Mortgage Loans	Issued (03/18/20)	https://mfguide.fanniemae.com/node/13891?view=recent_guide_communication
Fannie Mae	Lender Letter (LL-2020-02)	Issued (03/18/20) Updated (03/25/20)	https://singlefamily.fanniemae.com/media/22261/display
Federal Housing Finance Agency	FHFA Announcement (03/18/20)	Issued (03/18/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx
Federal Housing Finance Agency	FHFA Announcement via Mark Calabria (03/18/20)	Statement Made (03/18/20)	https://www.housingwire.com/articles/calabria-delays-gse-capital-rules-citing-covid-19-crisis/

Links to Federal Regulatory Actions (Freddie Mac)

Agency	Title	Status	Link
Freddie Mac	Multifamily Securitization Forbearance Report	Issued (04/29/20)	https://mf.freddie.mac.com/research/insight/20200429_multifamily_securitization_forbearance_report.html
Freddie Mac	Bulletin 2020-13	Issued (04/22/20)	https://guide.freddie.mac.com/app/guide/bulletin/2020-13
Freddie Mac	COVID-19 Servicing: Guidance for Helping Impacted Borrowers	Issued (04/22/20)	https://sf.freddie.mac.com/content/_assets/resources/pdf/ebooks/helpstartshere-servicing-ebook_final.pdf
Freddie Mac	Bulletin 2020-12	Issued (04/22/20)	https://guide.freddie.mac.com/app/guide/bulletin/2020-12
Freddie Mac	Guidance for Virtual Property Inspections	Issued (04/21/20)	https://multifamily.freddie.mac.com/multisuite/resources/covid_19_virtual_property_inspection_guidance.pdf
Freddie Mac	Freddie Mac Multifamily Revises COVID-19 Forbearance Program to Further Align with CARES Act	Issued (04/15/20)	https://freddie.mac.gcs-web.com/node/19571/pdf
Freddie Mac	Servicing for COVID-19 Related Hardships Reference Guide	Issued (04/15/20) Updated (04/27/20)	https://sf.freddie.mac.com/content/_assets/resources/pdf/other/covid_ref_guide.pdf https://freddie.mac.gcs-web.com/node/19661/pdf
Freddie Mac	Extended URLA Implementation Timeline	Issued (04/14/20)	https://sf.freddie.mac.com/content/_assets/resources/pdf/other/urla_covid-19_timeline_update_final.pdf
Freddie Mac	Bulletin 2020-10	Issued (04/08/20)	https://guide.freddie.mac.com/app/guide/bulletin/2020-10
Freddie Mac	Bulletin 2020-8	Issued (03/31/20)	https://guide.freddie.mac.com/app/guide/bulletin/2020-8

Links to Federal Regulatory Actions (Freddie Mac) *(continued)*

Agency	Title	Status	Link
Freddie Mac	Bulletin 2020-7	Issued (03/25/20)	https://guide.freddiemac.com/ci/okcsFattach/get/1003721_7%5d
Freddie Mac	Bulletin 2020-6	Issued (03/25/20)	https://guide.freddiemac.com/ci/okcsFattach/get/1003721_7%5d https://guide.freddiemac.com/ci/okcsFattach/get/1003721_11
Freddie Mac	COVID-19 SBL Inspection Guidance	Issued (03/25/20)	https://mf.freddiemac.com/docs/covid_19_sbl_inspection_guidance.pdf
Freddie Mac	Freddie Mac Announcement (03/24/20)	Issued (03/24/20)	https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-nationwide-covid-19-relief-plan-affecting?gl=1*16ulw6a*_gcl_aw*R0NMLjE1ODEwMTg1MzcuRUFjYUIRb2JDaE1JenFhUmdObTk1d0lWQ3NESUNoME02Q
Freddie Mac	Bulletin 2020-5	Issued (03/23/20)	https://guide.freddiemac.com/app/guide/bulletin/2020-5
Freddie Mac	Bulletin 2020-4	Issued (03/18/20)	https://guide.freddiemac.com/ci/okcsFattach/get/1003722_6
Freddie Mac	Freddie Mac Announcement (03/18/20)	Issued (03/18/20)	https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-enhanced-relief-borrowersimpactedcovid?_gl=1*xps1ph*_gcl_aw*R0NMLjE1ODEwMTg1MzcuRUFjYUIRb2JDaE1JenFhUmdObTk1d0lWQ3NESUNoME02QVE2RUFBUFTQUFFZ0ktT19EX0J3RQ..*_gcl_dc*R0NMLjE1ODEwMTg1MzcuRUFjYUIRb2JDaE1JenFhUmdObTk1d0lWQ3NESUNoME02QVE2RUFBUFTQUFFZ0ktT19EX0J3RQ..&_ga=2.73288019.1788905648.1585072615-551925948.1585072615
Freddie Mac	Freddie Mac Multifamily (03-12-2020 rev)	Issued (03/12/20)	https://mf.freddiemac.com/docs/delivery_stoppage_contingency_planning_loan_purchase.pdf https://mf.freddiemac.com/docs/commitment_language_delivery_stoppage.pdf
Freddie Mac	Freddie Mac Announcement (03/10/20)	Issued (03/10/20)	https://sf.freddiemac.com/articles/news/important-seller-servicer-information-on-potential-impacts-of-covid19

Links to Federal Regulatory Actions (IRS)

Agency	Title	Status	Link
Internal Revenue Service	Notice 2020-32	Issued (04/30/20)	https://www.irs.gov/pub/irs-drop/n-20-32.pdf
Internal Revenue Service	Revenue Procedure 2020-28	Issued (04/20/20)	https://www.irs.gov/pub/irs-drop/rp-20-28.pdf
Internal Revenue Service	Revenue Procedure 2020-25	Issued (04/17/20)	https://www.irs.gov/pub/irs-drop/rp-20-25.pdf
Internal Revenue Service	Revenue Procedure 2020-26	Issued (04/13/20)	https://www.irs.gov/pub/irs-drop/rp-20-26.pdf
Internal Revenue Service	Revenue Procedure 2020-24	Issued (04/09/20)	https://www.irs.gov/pub/irs-drop/rp-20-24.pdf

Links to Federal Regulatory Actions (IRS) (continued)

Agency	Title	Status	Link
Internal Revenue Service	Notice 2020-26	Issued (04/09/20)	https://www.irs.gov/pub/irs-drop/n-20-26.pdf
Internal Revenue Service	Notice 2020-23	Issued (04/09/20)	https://www.irs.gov/pub/irs-drop/n-20-23.pdf
Internal Revenue Service	Notice 2020-22	Issued (03/31/20)	https://www.irs.gov/pub/irs-drop/n-20-22.pdf
Internal Revenue Service	Memorandum (NHQ-01-0320-0001)	Issued (03/27/20)	https://aboutblaw.com/PRO
Internal Revenue Service	Notice 2020-21	Issued (03/27/20)	https://www.irs.gov/pub/irs-drop/n-20-21.pdf
Internal Revenue Service	Notice 2020-20	Issued (03/27/20)	https://www.irs.gov/pub/irs-drop/n-20-20.pdf
Internal Revenue Service	News Release IR-2020-59	Issued (03/25/20)	https://www.irs.gov/newsroom/irs-unveils-new-people-first-initiative-covid-19-effort-temporarily-adjusts-suspends-keycompliance-program
Internal Revenue Service	Revenue Procedure 2020-18	Issued (03/24/20)	https://aboutbtax.com/PGH
Internal Revenue Service	News Release IR-2020-58	Issued (03/21/20)	https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-paymentsregardless-of-amount-owed
Internal Revenue Service	News Release IR-2020-57	Issued (03/20/20)	https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement-coronavirus-related-paid-leave-forworkers-and-tax-credits-for-small-and-midsize-businesses-to-swiftly-recover-the-cost-of-providing-coronavirus
Internal Revenue Service	Notice 2020-18	Issued (03/20/20)	https://www.irs.gov/pub/irs-drop/n-20-18.pdf
Internal Revenue Service	Notice 2020-17	Issued (03/13/20)	https://www.irs.gov/pub/irs-drop/n-20-17.pdf
Internal Revenue Service	Notice 2020-15	Issued (03/11/20)	https://www.irs.gov/pub/irs-drop/n-20-15.pdf

Links to Federal Regulatory Actions (CFPB, FCC, SEC)

Agency	Title	Status	Link
Consumer Financial Protection Bureau	Interpretive Rule - Application of Certain Provisions in the TILA-RESPA Integrated Disclosure Rule and Regulation Z Right of Rescission Rules in Light of the COVID-19 Pandemic	Issued (04/29/20)	https://files.consumerfinance.gov/f/documents/cfpb_tila-respa-integrated-disclosure_rescission-pandemic-interpretive-rule.pdf
Consumer Financial Protection Bureau	Bulletin 2020-02 - Compliance Bulletin and Policy Guidance: Handling of Information and Documents During Mortgage Servicing Transfers	Issued (04/24/20)	https://files.consumerfinance.gov/f/documents/cfpb_policy-guidance_mortgage-servicing-transfers_2020-04.pdf

Links to Federal Regulatory Actions (CFPB, FCC, SEC) (continued)

Agency	Title	Status	Link
Securities and Exchange Commission	Frequently Asked Questions Concerning the COVID-19 Pandemic and the Broker-Dealer Financial Responsibility Rules	Issued (04/22/20)	https://www.sec.gov/tm/faq-covid-19-broker-dealer-financial-responsibility-rules
Securities and Exchange Commission	Division of Investment Management Coronavirus (COVID-19) Response FAQs	Issued (04/14/20)	https://www.sec.gov/investment/covid-19-response-faq
Securities and Exchange Commission	Conditional Exemptive Order: Providing Temporary Relief for Business Development Companies Making Investments in Small and Medium-sized Businesses	Issued (04/08/20)	https://www.sec.gov/rules/exorders/2020/ic-33837.pdf
Securities and Exchange Commission	Division of Trading and Markets Staff Statement Regarding Requirements for Certain Paper Submissions in Light of COVID-19 Concerns	Issued (04/02/20)	https://www.sec.gov/tm/paper-submission-requirements-covid-19
Consumer Financial Protection Bureau	CFPB Announcement (04/15/20)	Issued (04/15/20)	https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-and-CFPB-Announce-Borrower-Protection-Program.aspx
Consumer Financial Protection Bureau	Interpretive Rule - Treatment of Pandemic Relief Payments Under Regulation E and Application of the Compulsory Use Prohibition	Issued (04/13/20)	https://files.consumerfinance.gov/f/documents/cfpb_interpretive-rule_pandemic-relief-payments-reg-e.pdf
Consumer Financial Protection Bureau	Statement on Supervisory and Enforcement Practices Regarding the Remittance Rule in Light of the COVID-19 Pandemic	Issued (04/10/20)	https://files.consumerfinance.gov/f/documents/cfpb_policy-statement_remittances-covid-19_2020-04.pdf
Consumer Financial Protection Bureau	Statement on Supervisory and Enforcement Practices Regarding the Fair Credit Reporting Act and Regulation V in Light of the CARES Act	Issued (04/01/20)	https://files.consumerfinance.gov/f/documents/cfpb_credit-reporting-policy-statement_cares-act_2020-04.pdf
Consumer Financial Protection Bureau	Statement on Supervisory and Enforcement Practices Regarding Quarterly Reporting Under the Home Mortgage Disclosure Act	Issued (03/26/20)	https://files.consumerfinance.gov/f/documents/cfpb_hmda-statement_covid-19_2020-03.pdf
Consumer Financial Protection Bureau	Statement on Supervisory and Enforcement Practices Regarding Bureau Information Collections for Credit Card and Prepaid Account Issuers	Issued (03/26/20)	https://files.consumerfinance.gov/f/documents/cfpb_data-collection-statement_covid-19_2020-03.pdf
Consumer Financial Protection Bureau	Statement on Bureau Supervisory and Enforcement Response to COVID-19 Pandemic	Issued (03/26/20)	
Federal Communications Commission	FCC Declaratory Ruling DA 20-318 (CG Docket No. 02-278)	Declaratory Ruling Issued (03/20/20)	https://docs.fcc.gov/public/attachments/DA-20-318A1.pdf
Securities and Exchange Commission	CF Disclosure Guidance: Topic No. 9	Issued (03/25/20)	https://www.sec.gov/corpfin/coronavirus-covid-19

Links to Federal Regulatory Actions (CFPB, FCC, SEC) (continued)

Agency	Title	Status	Link
Securities and Exchange Commission	Announcement (03/24/20)	Issued (03/24/20)	https://www.sec.gov/corpfin/announcement/staff-statement-regarding-rule-302b-regulation-s-t-light-covid-19-concerns
Securities and Exchange Commission	Press Release 2020-63	Issued (03/13/20)	https://www.sec.gov/news/press-release/2020-63
Securities and Exchange Commission	Press Release 2020-62	Issued (03/13/20)	https://www.sec.gov/news/press-release/2020-62
Securities and Exchange Commission	Press Release 2020-53	Issued (03/04/20)	https://www.sec.gov/news/press-release/2020-53
Internal Revenue Service	Notice 2020-15	Issued (03/11/20)	https://www.irs.gov/pub/irs-drop/n-20-15.pdf

Links to Federal Regulatory Actions (Other)

Agency	Title	Status	Link
U.S. Department of Veterans Affairs	Circular 26-20-17	Issued (04/29/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_17.pdf
U.S. Department of Veterans Affairs	Circular 26-20-10 Change 1	Issued (04/27/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_10_change1.pdf
National Credit Union Administration	Interim final rule with request for comments - Central Liquidity Facility	Issued (04/30/20)	https://www.govinfo.gov/content/pkg/FR-2020-04-30/pdf/2020-08349.pdf#page=6
National Credit Union Administration	Interim Final Rule - Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck Protection Program Loans	Issued (04/27/20)	https://www.ncua.gov/files/publications/regulations/interim-final-rule-regulatory-capital.pdf
U.S. Department of Veterans Affairs	Circular 26-20-14 Change 1	Issued (04/17/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_14_change1.pdf
U.S. Department of Veterans Affairs	Circular 26-20-14	Issued (04/13/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_14.pdf
U.S. Department of Veterans Affairs	Circular 26-20-13	Issued (04/10/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_13.pdf
U.S. Department of Veterans Affairs	Circular 26-20-12	Issued (04/08/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_12.pdf
U.S. Department of Veterans Affairs	Coronavirus Aid, Relief, and Economic Security (Cares) Act of 2020 Guidance for Borrowers with VA-guaranteed Home Loans	Issued (03/27/20)	https://www.benefits.va.gov/HOMELOANS/documents/docs/cares_act_faq.pdf
National Credit Union Administration	Interim final rule with request for comments - Central Liquidity Facility	Issued (04/29/20)	https://www.federalregister.gov/documents/2020/04/29/2020-08101/central-liquidity-facility

Links to Federal Regulatory Actions (Other) (continued)

Agency	Title	Status	Link
U.S. Department of Agriculture Rural Development	Stakeholder Announcement (03/20/20)	Issued (03/20/20)	https://www.rd.usda.gov/sites/default/files/USDA_SA_COVID19_SFHCContinuity03202020.pdf
U.S. Department of Veterans Affairs	Circular 26-20-11	Issued (03/27/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_11.pdf
U.S. Department of Veterans Affairs	Circular 26-20-10	Issued (03/27/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_10.pdf
U.S. Department of Veterans Affairs	Circular 26-20-7	Issued (03/16/20)	https://www.benefits.va.gov/HOMELOANS/documents/docs/26_20_7.pdf
U.S. Department of Veterans Affairs	Circular 26-20-8	Issued (03/18/20)	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_8.pdf
U.S. Department of Homeland Security	Advisory Memorandum (03/28/20)	Issued (03/28/20)	https://www.cisa.gov/sites/default/files/publications/CISA_Guidance_on_the_Essential_Critical_Infrastructure_Workforce_Version_2.0_Updated.pdf
Ginnie Mae	APM 20-03	Issued (04/10/20)	https://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideapmslibdisppage.aspx?ParamID=105
Ginnie Mae	Press Release - Ginnie Mae approves private market servicer liquidity facility	Issued (04/07/20)	https://www.ginniemae.gov/newsroom/Pages/PressReleaseDispPage.aspx?ParamID=194
Ginnie Mae	APM 20-01	Issued (03/25/20)	https://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideapmslibdisppage.aspx?ParamID=103
Ginnie Mae	APM 20-02	Issued (03/25/20)	https://www.ginniemae.gov/issuers/program_guidelines/Pages/mbsguideapmslibdisppage.aspx?ParamID=104
Appraisal Standards Board (The Appraisal Foundation)	USPAP Q&A	Issued (03/17/20)	https://appraisalfoundation.sharefile.com/share/view/se2f9a5d85634a33a
Federal Emergency Management Agency	FEMA News Release (HQ-20-040)	Issued (03/29/20)	https://www.fema.gov/news-release/2020/03/29/fema-extends-grace-period-flood-insurance-renewal-premiums
Nationwide Multistate Licensing System	NMLS Policy Committee Announcement (03/31/20)	Issued (03/31/20)	https://nationwidelicensingsystem.org/news/Pages/NMLS%20COVID-19%20Updates.aspx
Small Business Administration	Interim Final Rule - Business Loan Program Temporary Changes; Paycheck Protection Program	Issued (04/14/20)	https://www.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL.pdf
Office of the Comptroller of the Currency	FEMA Extension of Grace Period for NFIP Policies and Impact on OCC's Force Placement Requirements	Issued (04/16/20)	http://mba-pc.informz.net/mbapc/
National Credit Union Administration	NCUA Board Approves Regulatory Relief Measures in Response to COVID-19	Issued (04/16/20)	https://www.ncua.gov/newsroom/press-release/2020/ncua-board-approves-regulatory-relief-measures-response-covid-19
U.S. Department of Agriculture Rural Development	COVID-19 Fact Sheet: Rural Home Loans (Direct Program)	Apr-20	https://www.rd.usda.gov/sites/default/files/508_RD_FS_RHS_SFH502Direct.pdf

Links to Federal Regulatory Actions (Other) (continued)

Agency	Title	Status	Link
U.S. Department of Agriculture Rural Development	COVID-19 Fact Sheet: Community Facilities Direct Loan & Grant	Apr-20	https://www.rd.usda.gov/sites/default/files/508_RD_FS_RHS_CFDirect.pdf
U.S. Department of Agriculture Rural Development	COVID-19 Fact Sheet: Single Family Home Loan Guarantees	Apr-20	https://www.rd.usda.gov/sites/default/files/508_RD_FS_RHS_SFHGLP.pdf
U.S. Department of Agriculture Rural Development	COVID-19 Fact Sheet: Multi-Family Housing Direct Loans	Apr-20	https://www.rd.usda.gov/sites/default/files/508_RD_FS_RHS_MFHDirectLoans.pdf
U.S. Department of Agriculture Rural Development	Memorandum: Temporary Authorization for Fiscal Year 2020 Use of Tri-Merge Credit Reports from Third Parties in the Section 502 Single Family Housing Direct Loan Program	Issued (04/17/20)	https://www.rd.usda.gov/sites/default/files/RDUL-TempAuth.pdf
U.S. Department of Agriculture Rural Development	Stakeholder Announcement (04/17/20)	Issued (04/17/20)	https://www.rd.usda.gov/sites/default/files/USDARDSACOV19CFDDirectLoanDeferralPayment04_17_2020.pdf
U.S. Department of Agriculture Rural Development	USDA Unveils Tool to Help Rural Communities Address the COVID-19 Pandemic	Issued (04/13/20)	https://www.usda.gov/media/press-releases/2020/04/13/usda-unveils-tool-help-rural-communities-address-covid-19-pandemic
U.S. Department of Agriculture Rural Development	Stakeholder Announcement (04/08/20)	Issued (04/08/20)	https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID19_Guarantee_Loan_DeferralPayments04082020.pdf
U.S. Department of Agriculture Rural Development	Stakeholder Announcement (03/31/20)	Issued (03/31/20)	https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID19_Guarantee_Loan_Deferral_Payments03312020.pdf
U.S. Department of Agriculture Rural Development	Stakeholder Announcement (03/27/20)	Issued (03/27/20)	https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID_GovDelivery_SFH_Origination03272020.pdf

About CoreLogic

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