**\*\*Template Letter Regarding Foreclosure Suspensions\*\***

**\*\*Please Tailor as Needed and Distribute on Organization Letterhead\*\***

We want to make sure members of our community are aware of recent foreclosure and eviction suspension efforts by the federal government. Additionally, state foreclosure and eviction suspension programs may be in place and those should be explored.

[Fannie](https://singlefamily.fanniemae.com/media/22261/display) Mae, Freddie Mac, and the Federal Housing Administration (FHA) have announced immediate suspensions of foreclosures and evictions for Single Family borrowers affected by the fallout of the virus crisis and unable to make their mortgage payment.

Borrowers that are not in foreclosure but are affected by the COVID-19 outbreak may have other options, including a payment forbearance that would allow affected borrowers to suspend their mortgage payment for up to 12 months due to hardship caused by the coronavirus.

**Contact a HUD-Approved Housing Counseling Agency**

For conventional loans
If you have a conventional loan, first talk to a [HUD-approved housing counselor](https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) at (800) 569-4287. They may be able to help you with your lender. You can also contact [HOPE NOW](http://www.hopenow.com/index.php) or call the Homeowners Hope Hotline at (888) 995-4673 to ask for assistance in working with your lender.

For FHA-insured loans
Your lender has to follow FHA servicing guidelines and regulations for FHA-insured loans. If your lender is not cooperative, contact FHA's National Servicing Center toll free at (877) 622-8525, or via email.

**Contact Your Mortgage Lender**

Borrowers concerned about paying their mortgage due to this current crisis should also contact their lender as soon as possible to discuss loss mitigation options. The sooner you inform your lender of your hardship, the sooner they can offer you solutions to avoid mortgage delinquency.

We hope these resources are helpful to you.