



January 20, 2021

FHFA Extends Foreclosure and Eviction Moratoriums

by the Mortgage Banking Group

The Federal Housing Finance Agency (FHFA) [announced](#) January 19, 2021 the extension of the Fannie Mae and Freddie Mac moratorium on single-family foreclosures from January 31, 2021 to February 28, 2021. The moratorium on evictions from single-family homes owned by Fannie Mae or Freddie Mac also is extended until February 28, 2021. The announcement does not address evictions from multi-family properties subject to a Fannie Mae or Freddie Mac loan.

Fannie Mae addresses the foreclosure moratorium extension in [Lender Letter 2021-02](#), and Freddie Mac addresses the foreclosure moratorium extension in [Bulletin 2021-3](#). Both Fannie Mae and Freddie Mac advise that the moratorium does not apply to properties determined to be vacant or abandoned.

In Lender Letter 2021-02, Fannie Mae also sets forth policies previously published in the December 9, 2020, update to [Lender Letter 2020-02](#), with revisions.