

Bulletin 2022-8

Temporary Guidance on Foreclosure Actions and Homeowner Assistance Fund (HAF)

Issued 04/06/2022

TO: Freddie Mac Servicers

SUBJECT: TEMPORARY GUIDANCE ON FORECLOSURE ACTIONS AND HOMEOWNER ASSISTANCE FUND (HAF)

On March 17, 2021, Treasury [announced](#) federal funds would be allocated to assist COVID-19 impacted Borrowers via the HAF. Due to the continued rollout of HAF programs over the past year, we are providing additional temporary guidance for Servicers assisting Borrowers applying for HAF.

Effective immediately, Servicers must suspend all foreclosure actions, including foreclosure sales, the initiation of any judicial or non-judicial foreclosure process, move for foreclosure judgment or orders of sale, for up to 60 days if:

- The Servicer has been notified that the Borrower has applied for assistance under HAF; and
- Any foreclosure proceeding or execution of a foreclosure sale can be delayed without dismissal of the action; and
- The Servicer has sufficient time to suspend initiation of the foreclosure process or moving for a foreclosure judgment or order of sale; and
- In the case of a foreclosure sale, the Servicer is notified at least 7 days before the sale.

If a Servicer determines that it did not have sufficient time to suspend the foreclosure action, the Servicer must document why it was unable to delay the action in the Mortgage file and, make available to Freddie Mac any applicable supporting documentation upon request.

Servicers should refer to [Guide Section 9212.1](#) for all other requirements related to third-party Mortgage assistance programs, including HAF.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

Bill Maguire
Vice President, Servicing Portfolio Management