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**TO: Freddie Mac Servicers**

August 29, 2017 | 2017-14

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## **SUBJECT: TEMPORARY SERVICING REQUIREMENTS RELATED TO BORROWERS AFFECTED BY HURRICANE HARVEY**

Freddie Mac is committed to ensuring that Borrowers receive the Mortgage assistance they need to mitigate the devastating impacts of Hurricane Harvey.

We appreciate the understanding and consideration that Freddie Mac Servicers have extended to Borrowers coping with Hurricane Harvey-related hardships. To ensure Borrowers continue to receive the assistance they need during this difficult time, in addition to the requirements of Guide Chapter 8404, we are announcing a **temporary suspension of foreclosures and evictions**. The temporary requirements announced in this Bulletin apply to Borrowers with Mortgaged Premises or places of employment impacted by Hurricane Harvey in an Eligible Disaster Area.

As we continue to leverage our own on-site visual assessments, damage reports from federal agencies and other resources, Freddie Mac may further refine its temporary disaster relief requirements to appropriately match the evolving needs of homeowners living or working in areas affected by Hurricane Harvey.

### **EFFECTIVE DATE**

All of the changes announced in this Bulletin are effective immediately.

### **SUSPENSION OF FORECLOSURES**

For Mortgages secured by properties located in Eligible Disaster Areas as a result of Hurricane Harvey, Freddie Mac is requiring Servicers to suspend all foreclosure sales for 90 days beginning on the date that the Federal Emergency Management Agency (FEMA) declared the area to be an Eligible Disaster Area.

### **SUSPENSION OF EVICTIONS**

Freddie Mac is notifying counsel providing default related legal services to suspend all eviction activities for 90 days beginning on the date of this Bulletin for Borrowers with Mortgaged Premises located in an Eligible Disaster Area as a result of Hurricane Harvey. We will continue to assess the damage and will reevaluate our requirements as circumstances dictate.

### **PROPERTY INSPECTIONS FOR PROPERTIES LOCATED IN AN ELIGIBLE DISASTER AREA AS A RESULT OF HURRICANE HARVEY**

Freddie Mac is aware that Servicers may need to conduct a property inspection of the Mortgaged Premises in an Eligible Disaster Area to determine the impacts of the damage. The inspection may not normally be reimbursable by Freddie Mac in accordance with Sections 9202.12 and 9701.9. We will create a process for Servicers to seek reimbursement for the related inspection costs, which will be announced in a future communication.

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## 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,

A handwritten signature in black ink that reads "Yvette W. Gilmore". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Yvette W. Gilmore  
Vice President  
Servicer Performance Management