Fannie Mae®

Supplement 20-12: Oregon COVID-19 Borrower Relief Act Notice of Accommodations

Effective: 07/31/20
Retired: 08/20/20

Summary of Changes

HIGHLIGHTS
Effective July 31, 2020, for Mortgage Loans secured by Properties located in Oregon, you must send the Fannie Mae Notice of Accommodations form required by Oregon HB 4204 known as the Oregon COVID-19 Borrower Relief Act (Act).

Notice of Accommodations

- The Act requires lenders to:
  - make certain relief available to Borrowers during Oregon's COVID-19 Emergency Period (March 8, 2020 through September 20, 2020 as may be extended by law); and
  - provide written notice to each Borrower of their rights to accommodations under the Act.
- For any Mortgage Loan secured by a Property in Oregon, you must:
  - Obtain Fannie Mae's approval for all forbearances.
  - Deliver the Notice of Accommodations mandated by the Act to the Borrower:
    - per the Mortgage Loan document notice provisions;
    - using the form of Notice of Accommodations attached as Exhibit A; and
    - as soon as possible, but no later than August 29, 2020.
  - By August 31, 2020, send the Maturity Management Group at maturity_management_group@fanniemae.com a
    - list of all Mortgage Loans subject to the notice requirement, and
    - copy of each notice sent to the Borrower.
  - Retain a copy of each notice in your servicing file.

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Questions

Please contact maturity_management_group@fanniemae.com with any questions. For legal questions regarding the Act, please consult your counsel.

Additional Resources

Please reference the COVID-19 response website for:

- Fannie Mae at https://www.fanniemae.com/portal/covid-19.html; and
- Fannie Mae Multifamily at https://www.fanniemae.com/heretohelp/multifamily/.

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