



## Supplement 20-15: Updated Oregon COVID-19 Borrower Relief Act Notice of Accommodations

Effective: 09/24/20

Retired: 12/31/20

### Summary of Changes

#### HIGHLIGHTS

**Effective for Mortgage Loans secured by a Property located in Oregon with a Mortgage Loan Origination Date on or after August 20, 2020, Fannie Mae is**

- updating the Notice of Accommodations form (Exhibit A), and
- expanding the requirement for you to provide Exhibit A to any Borrower with a newly originated Mortgage Loan.

### Primary Changes

The Fannie Mae Notice of Accommodations form (Exhibit A), required for Mortgage Loans secured by a Property located in Oregon,

- was updated, and
- now must be provided to any Borrower seeking a new Mortgage Loan.

### New Originations

The Oregon COVID-19 Borrower Relief Act (Oregon Act), codified as Oregon HB 4204, requires Servicers to:

- make certain relief available to Borrowers during Oregon's COVID-19 Emergency Period (March 8, 2020 through December 31, 2020, as may be extended); 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 updated Exhibit A mandated by the Act to the Borrower at closing.



## Questions

Please contact Caroline Elmendorf at (202) 752-5481, or [caroline\\_elmendorf@fanniemae.com](mailto:caroline_elmendorf@fanniemae.com), with any questions.