



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

Effective: 09/24/20

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,



with any questions.