

Enact Servicing Bulletin

2023-02

Updated September 15, 2023

Enact Announces Alignment with GSEs' Updated COVID-19 Guidance

We have aligned to the GSEs' recent guidance announcing the phased retirement of the temporary COVID-19 related requirements. The guidelines are outlined in the following publications:

- [Fannie Mae Lender Letter \(LL-2023-07\)](#) *COVID-19 Payment Deferral and Fannie Mae Flex Modification for COVID-19 Impacted Borrowers*
- [Fannie Mae Lender Letter \(LL-2023-03\)](#) *Impact of COVID-19 on Servicing (updated 8/9/2023)*
- [Freddie Mac Bulletin 2023-17](#) *Servicing Updates*

For all Enact-insured loans (GSE and non-GSE), Servicers who follow the requirements of the Consumer Financial Protection Bureau's Mortgage Servicing Rule (CFPB Rule) and GSE Default servicing requirements (GSE Guidelines) will also be in compliance with Enact servicing requirements.

FOR ADDITIONAL INFORMATION AND ASSISTANCE

Access our [Default Management Servicing and Reporting Guide](#) or contact an Enact Servicing Account Manager at 800-455-0871 or email HOA@EnactMI.com.