



On March 18, 2020, the United States Department of Housing and Urban Development (HUD) announced that they have issued an immediate foreclosure and eviction moratorium for 60 days on single-family homes with FHA-insured mortgages. However and most importantly, Fannie Mae and Freddie Mac later announced that **only** foreclosure sales and evictions are suspended for 60 days, and *therefore, interpretatively, all new referrals and on-going proceedings may proceed in compliance with investor time guidelines, other than for foreclosure sales and evictions.* Therefore, singularly FHA-insured mortgage loans appear to be the only loans affected by a 60-day moratorium on all foreclosure and eviction actions. Attached below are hyperlinks with the Fannie Mae, Freddie Mac, and HUD instructions.

Additionally, the United States Bankruptcy Court, District of South Carolina, is proceeding with all cases, provided that hearings scheduled to occur before April 30, 2020, may be conducted by telephone or videoconference. The United States Bankruptcy Court Operating Order 20-03 (*In Re: Bankruptcy Court Operations In Response to COVID-19*), filed on March 17, 2020, is included within the below hyperlink.

[FNMA - CLICK HERE](#)

[FHLMC - CLICK HERE](#)

[HUD - CLICK HERE](#)

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