

ESSENT ANNOUNCEMENT

December 9, 2020

Re: Essent Supports Extensions of Temporary GSE Guidance Related to COVID-19

Essent continues to support the temporary guidance effective date extensions recently announced by Fannie Mae and Freddie Mac as outlined in the following:

- [Fannie Mae Lender Letter \(LL-2020-03\) Impact of COVID-19 on Originations](#)
- [Fannie Mae Lender Letter \(LL-2020-04\) Impact of COVID-19 on Appraisals](#)
- [Freddie Mac Bulletin 2020-44 Selling Guidance Related To COVID-19](#)

These temporary measures are effective immediately for all loans currently in process, and will remain in place for loans with application dates on or before December 31, 2020.

Essent will not be updating the Underwriting Guideline Manual to reflect these temporary measures, and continues to closely monitor COVID-19 developments and will issue additional guidance as appropriate.

If you have any questions regarding these temporary flexibilities, please contact your [Essent account manager](#).