





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

We continue to support the temporary guidance effective date extensions and final expiration dates recently announced by Fannie Mae and Freddie Mac as outlined in the following:

- Fannie Mae Lender Letter (LL-2021-04) Impact of COVID-19 on Appraisals
- Freddie Mac Bulletin 2021-15 Selling Updates 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 May 31, 2021.

We will not be updating the Underwriting Guideline Manual to reflect these temporary measures, and will continue 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 <u>Essent</u> <u>account manager</u>.