

Date:

Loan Number:

Borrower(s) Name:

Lender Forbearance Attestation

The recently passed CARES Act provides for a forbearance for up to 180 days for homeowners with existing mortgage loans who are experiencing a financial hardship due, directly or indirectly, to the COVID-19 national emergency.

By signing below, I attest to New Jersey Housing and Mortgage Finance Agency the following:

1. This loan is currently not in forbearance.
2. The borrower(s) have not requested or expressed a need for a forbearance.
3. As of the current date, the borrower(s) have made all monthly mortgage payments.
4. We have not made any portion of the borrowers' monthly payments on the borrower(s) behalf.

I understand that New Jersey Housing and Mortgage Finance Agency is relying on these attestations as a condition of the loan being purchased. The Agency performs regular Quality Control review of purchased loan files to ensure all GSE and Agency COVID19 guidelines were followed appropriately. Participating lenders may be required to repurchase non-performing loans if Agency guidelines or first mortgage investor/insurer rules were not followed properly.

Lender Authorized Signature

Lender Authorized Signer's Name and Title