

**Extended Foreclosure and Eviction Relief for Borrowers Affected by
COVID-19**

1. Background and Purpose. Under chapter 37 of title 38, United States Code, and Executive Orders related to the COVID-19 national emergency, VA has taken numerous steps to help Veterans who are experiencing financial hardships, directly or indirectly, as a result of the COVID-19 pandemic. The purpose of this Circular is to extend foreclosure and eviction relief on properties secured by VA-guaranteed loans, including those previously secured by VA-guaranteed loans but currently in VA's Real Estate Owned (REO) portfolio.

2. Moratorium on Foreclosure and Eviction. Due to the ongoing COVID-19 national emergency and its impact on Veteran borrowers, all properties secured by VA-guaranteed loans, including those previously secured by VA-guaranteed loans but currently in VA's REO portfolio, are subject to a moratorium on foreclosure and eviction through June 30, 2021. Except with respect to a vacant or abandoned property, the moratorium applies to the initiation of foreclosures, the completion of foreclosures in process, and evictions.

3. Questions. Any questions regarding this Circular should be submitted via email to valerihelpdesk.vbaco@va.gov.

4. Rescission: This Circular is rescinded July 1, 2021.

By Direction of the Under Secretary for Benefits

Jeffrey F. London
Executive Director, Loan Guaranty Service

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