
15 U.S. Code § 9056

Foreclosure moratorium and consumer right to request forbearance

(a) Definitions

In this section:

(1) COVID–19 emergency

The term “COVID–19 emergency” means the national emergency concerning the novel coronavirus disease (COVID–19) outbreak declared by the President on March 13, 2020 under the National Emergencies Act (50 U.S.C. 1601 et seq.).

(2) Federally backed mortgage loan

The term “Federally backed mortgage loan” includes any loan which is secured by a first or subordinate lien on residential real property (including individual units of condominiums and cooperatives) designed principally for the occupancy of from 1- to 4- families that is—

- (A) insured by the Federal Housing Administration under title II of the National Housing Act (12 U.S.C. 1707 et seq.);
- (B) insured under section 255 of the National Housing Act (12 U.S.C. 1715z–20);
- (C) guaranteed under section 1715z–13a or 1715z–13b of title 12;
- (D) guaranteed or insured by the Department of Veterans Affairs;
- (E) guaranteed or insured by the Department of Agriculture;
- (F) made by the Department of Agriculture; or
- (G) purchased or securitized by the Federal Home Loan Mortgage Corporation or the Federal National Mortgage Association.

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