



As of November 10, 2021, the CFPB will no longer apply the temporary supervisory and enforcement flexibility announced in the April 3, 2020 “Joint Statement on Supervisory and Enforcement Practices Regarding the Mortgage Servicing Rules in Response to the COVID-19 Emergency and the CARES Act”.

The agencies believe that servicers have had adequate time to adjust their operations to comply with the timelines in Regulation X and servicers will now be expected to fully comply with the rules, including the recently implemented COVID-19 amendments. The agencies will apply their respective supervisory and enforcement authorities to address any non-compliance or violations of the Regulation X mortgage servicing rules.

You can access the Press Release and Joint Statement here: [CFPB Takes Action to Prevent Avoidable Foreclosures | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

CCI suggests sharing this information with your loan servicing personnel