



DUE TO COVID 19, NO PENNSYLVANIA OFFICIAL CAN DISPLACE YOU FROM YOUR HOME THROUGH AT LEAST APRIL 30 2020 FOR FAILURE TO MAKE A MORTGAGE PAYMENT

IF YOU ARE UNABLE TO MAKE A PAYMENT, YOU SHOULD CONTACT YOUR SERVICER AS SOON AS POSSIBLE!

Pennsylvania courts, including Courts of Common Pleas, are closed through at least April 30. All mortgage foreclosure deadlines, hearings, conferences, and trials scheduled through at least April 30 should be canceled or postponed.

If you were current on your mortgage before January 31, 2020 and you get relief that excuses you from making payments during the emergency, your mortgage company should continue to report you as current to credit bureaus until 120 days after the end of the emergency. This provision of the “CARES Act” applies to ALL mortgages, not just federally-backed mortgages.

DO YOU HAVE A FEDERALLY BACKED MORTGAGE? FIND OUT BY CONTACTING YOUR SERVICER! If your mortgage is federally backed, you may have EVEN MORE options under the CARES Act!

For federally backed mortgages:

- Mortgage servicers may not file any foreclosure, move for a foreclosure judgment, order a sheriff sale, conduct a sheriff sale, or execute a foreclosure related eviction (ejectment) until May 17, 2020.
- Homeowners affected by COVID-19 may request a 180 day payment forbearance which can be renewed for another 180 days
- No fees, penalties, or extra interest may be charged during the forbearance.

No one is automatically excused from paying their mortgage because of the crisis, but help is available! If you are having a hardship, you must contact your mortgage servicer and request a forbearance or other relief.

CALL NORTHWESTERN LEGAL SERVICES AT 800-665-6957 OR APPLY ONLINE AT WWW.NWLS.ORG TO SEE IF YOU QUALIFY FOR FREE LEGAL HELP