

FEDERAL STATUTORY CONSUMER RELIEF FROM COVID-19 UNDER THE CARES ACT (H.R. 78)

Type of Requirements	Residential Mortgage Loans		Auto Loans	Market Place Loans/Other Unsecured Consumer Loans	Installment Loans	Credit Cards	Student Loans		Retail Installment Sales Agreements
	Agency	Non-Agency					Private	Federal	
Forbearance	Yes	No	No	No	No	No	No	Yes	No
Modification	No	No	No	No	No	No	No	No	No
Early Intervention/Continuity of Contact	No	No	No	No	No	No	No	No	No
Other Loss Mitigation Protocols	No	No	No	No	No	No	No	No	No
Credit Reporting	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional Debt Collection Limitations	No	No	No	No	No	No	No	No	No
Stay on Enforcement	Yes	No	No	No	No	No	No	Yes	No
Servicer Advance Facility	No	No	No	No	No	No	No	No	No