

**OWNER REPRESENTATION REGARDING “FEDERALLY BACKED MORTGAGE LOANS”  
CORONAVIRUS AID RELIEF and ECONOMIC SECURITY (CARES) ACT**

This Representation is hereby made by:

\_\_\_\_\_

as Property Owner(s) for the Property known as:

\_\_\_\_\_.

The Coronavirus Aid Relief and Economic Security (CARES) Act, Section 4024(b), prohibits landlords of certain “covered dwellings” from initiating eviction proceedings or “charging fees, penalties, or other charges” against a tenant for the nonpayment of rent. This provision of the CARES Act is in effect until July 27, 2020.

The CARES Act’s eviction restrictions only apply to “covered dwellings,” which are rental units in properties: (1) that participate in federal assistance programs, (2) are subject to a “federally backed mortgage loan,” or (3) are subject to a “federally backed multifamily mortgage loan.” Covered federal assistance programs include most rental assistance and housing grant programs, including public housing, Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, rural housing programs, and the Low Income Housing Tax Credit (LIHTC) program.

A “federally backed mortgage loan” is a single-family (1-4 units) or multi-family (5 or more units) residential mortgage owned or securitized by Fannie Mae or Freddie Mac or insured, guaranteed, or otherwise assisted by the federal government. The term includes mortgages insured by the Federal Housing Administration and the Department of Veterans Affairs, and the Department of Agriculture’s direct and guaranteed loans.

By signing my name below I represent to the attorneys of Property Management Law Group that I have read and understand the terms of this Representation and that upon good faith belief the Property referenced above is not a “covered dwelling” with a “federally backed mortgage loan” as defined by the CARES Act.

**OWNER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_/\_\_\_\_/\_\_\_\_\_

**OWNER NAME:** \_\_\_\_\_

**OWNER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_/\_\_\_\_/\_\_\_\_\_

**OWNER NAME:** \_\_\_\_\_