

## US Financial Regulatory Agency Action on COVID-19<sup>1</sup>

Date	Action	Purpose	Materials	Read More
<b>Federal Reserve Board<sup>2</sup></b>				
June 25, 2021	Federal Reserve Board Announces Final Extension of the Paycheck Protection Program Liquidity Facility	The Federal Reserve Board on Friday announced it will extend for a final time its Paycheck Protection Program Liquidity Facility, or PPPLF, by an additional month to July 30, 2021.	<a href="#">Paycheck Protection Program Liquidity Facility Term Sheet</a>	<a href="#">Press Release</a>
June 16, 2021	Federal Reserve Announces the Extension of Its Temporary U.S. Dollar Liquidity Swap Lines with Nine Central Banks	The Federal Reserve announced the extension of its temporary U.S. dollar liquidity swap lines with nine central banks. A further extension of the temporary swap lines will help sustain improvements in global U.S. dollar funding markets by serving as an important liquidity backstop.		<a href="#">Press Release</a>
June 2, 2021	Federal Reserve to Begin Winding Down the Secondary Market Corporate Credit Facility	The Federal Reserve Board announced plans to begin winding down the portfolio of the Secondary Market Corporate Credit Facility (SMCCF), a temporary emergency		<a href="#">Press Release</a>

<sup>1</sup> Joint banking regulator rulemakings and releases are listed under the Federal Reserve

<sup>2</sup> Federal Reserve Covid-19 Resource Page: <https://www.federalreserve.gov/covid-19.htm>

		lending facility that closed on December 31st, 2020.		
May 14, 2021	Fed Announces Extension of Rule Designed to Bolster Effectiveness of PPP	The Federal Reserve Board announced the third extension of a rule to bolster the effectiveness of the Small Business Administration's (SBA) Paycheck Protection Program (PPP). This will ensure that certain bank directors and shareholders can apply to their banks for PPP loans for their small businesses.	<a href="#">Federal Register notice: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</a>	<a href="#">Press Release</a>
April 28, 2021	Federal Reserve Releases FOMC Statement on COVID Relief Measures	The Federal Open Market Committee released a statement on continued measures to aid the US economic recovery.		<a href="#">Press Release</a>
March 25, 2021	Federal Reserve Announces Restrictions on Bank Holding Company Dividends and Share Repurchases Will End for Most Firms After June 30	The Federal Reserve Board announced that the temporary and additional restrictions on bank holding company dividends and share repurchases currently in place will end for most firms after June 30		<a href="#">Press Release</a>
March 19, 2021	Federal Reserve, Others, Publishes Regulatory Capital Rule for the Emergency Capital Investment Program	The Federal Reserve and other banking agencies published a new capital requirement for the Emergency Capital Investment Program in the Federal Register.	<a href="#">Regulatory Capital Rule: Emergency Capital Investment Program</a>	
March 19, 2021	Temporary Supplementary Leverage Ratio Changes to Expire as Scheduled	The federal bank regulatory agencies announced that the temporary change to the supplementary leverage ratio, or SLR,		<a href="#">Announcement</a> <a href="#">Press Release</a>

		for depository institutions will expire as scheduled on March 31, 2021.		
March 8, 2021	Federal Reserve Announces PPLF Extension	The Federal Reserve Board on Monday announced it will extend its Paycheck Protection Program Liquidity Facility, or PPPLF, by three months to June 30, 2021. The extension will provide continued support for the flow of credit to small businesses through the Paycheck Protection Program, or PPP.	<a href="#">Paycheck Protection Program Liquidity Facility Term Sheet</a>	<a href="#">Press Release</a>
February 9, 2021	Federal Reserve Board Announces Extension of a Rule to Bolster the Effectiveness of the Small Business Administration's Paycheck Protection Program (PPP)	The Federal Reserve Board announced the second extension of a rule to bolster the effectiveness of the SBA's PPP. Like the earlier extensions, this one will temporarily modify the Board's rules so that certain bank directors and shareholders can apply to their banks for PPP loans for their small businesses.	<a href="#">Federal Register Notice</a>	<a href="#">Press Release</a>
January 8, 2021	Federal Reserve Posts Post-Termination FAQs	The Federal Reserve has released a set of FAQs intended to questions that borrowers and lenders may have about the Main Street Lending Program facilities, which were terminated on January 8, 2021.	<a href="#">Post-Termination FAQs</a>	

US Department of the Treasury <sup>3</sup>				
July 28-29, 2021	Treasury, SBA, Release Updated Information on the PPP	The Treasury Department and Small Business Administration have released updated FAQs and a new interim rule on the functioning of the Paycheck Protection Program (PPP).	Interim Final Rule on COVID Revenue Reduction Score, Direct Borrower Forgiveness Process, and Appeals Deferment  Frequently Asked Questions	
June 29, 2021	Treasury Updates CERTS FAQs	The Treasury Department has released updated Frequently Asked Questions (FAQs) for the Coronavirus Economic Relief for Transportation Services (CERTS) program.	FAQs	
June 24, 2021	Treasury Releases Guidance to Speed the Provision of Emergency Rental Assistance Relief and Support Housing Stability for Renters at Risk of Eviction	The U.S. Department of the Treasury released guidance in the form of updated frequently asked questions (FAQs) and fact sheet to continue supporting the rapid deployment of Emergency Rental Assistance by states, territories, localities, and tribal governments.	Fact Sheet  FAQs	Press Release
June 17, 2021	CERTS Program Updates Information	The Treasury Department released updated guidelines and FAQs on the Coronavirus Economic Relief for Transportation Services (CERTS) Program, which is providing eligible transportation service companies with resources to help to maintain payroll, hire	CERTS Program Guidelines  CERTS Frequently Asked Questions	CERTS Program Information Portal

<sup>3</sup> Treasury Coronavirus Page: <https://home.treasury.gov/coronavirus>

		back employees who may have been laid off, and cover applicable overhead and operational expenses.		
June 15, 2021	Treasury Awards \$1.25 Billion to CDFIs to Support Economic Relief in Underserved Communities Affected by COVID-19	The U.S. Department of the Treasury today awarded \$1.25 billion in COVID-19 relief funds to 863 community development financial institutions (CDFIs).		<a href="#">Press Release</a>  <a href="#">Remarks from Treasury Secretary Janet Yellen</a>
June 8, 2021	Treasury, SBA Release Updated PPP FAQs	The SBA and Treasury released an update set of Frequently Asked Questions for the Paycheck Protection Program. The FAQs are in the process of being revised and do not yet reflect changes made by the American Rescue Plan Act of 2021.	<a href="#">Frequently Asked Questions</a>	
May 24, 2021	Treasury, SBA, Release Updated PPP Loan Forgiveness Documents	The Treasury Department and the Small Business Administration have released new and updated loan forgiveness documents for Paycheck Protection Program borrowers.	<a href="#">Loan Forgiveness Application and Instructions for Borrowers who Received a PPP Loan of \$150,000 or Less – Form 3508S</a>  <a href="#">Loan Forgiveness Application and Instructions – Form 3508EZ</a>  <a href="#">Loan Forgiveness Application and Instructions – Form 3508</a>	

May 10, 2021	Treasury Releases Information on Coronavirus Capital Projects Fund (CCPF)	The American Rescue Plan Act of 2021 established the \$10 billion Capital Projects Fund to provide funding to states, territories, and Tribal governments to carry out critical capital projects directly enabling work, education, and health monitoring.	<a href="#">Statement on Purpose and Process</a>	
May 7, 2021	Treasury Announces Additional \$21.6 Billion in Emergency Rental Assistance Allocation	The Treasury Department announced the allocation of an additional \$21.6 billion under the American Rescue Plan for Emergency Rental Assistance.	<a href="#">Fact Sheet</a>	<a href="#">Press Release</a>
May 7, 2021	Treasury Announces ECIP Application Extension	The Treasury Department has extended the application deadline for the Emergency Capital Investment Program from May 7 to July 6.	<a href="#">Emergency Capital Investment Program</a>	
May 6, 2021	Treasury Issues CERTS Program Guidelines	On May 6, the Treasury Department released guidelines for the Coronavirus Economic Relief for Transportation Services (CERTS) Program designed to eligible transportation service companies with resources to help to maintain payroll, hire back employees who may have been laid off, and cover applicable overhead and operational expenses.	<a href="#">Guidelines for the Coronavirus Economic Relief for Transportation Services (CERTS) Grant Program</a>	<a href="#">CERTS Information Page</a>
April 30, 2021	Treasury Releases Guidance on Relief to Tribal Governments	The Treasury Department has released guidance and documentation on Coronavirus Relief Fund payments to Tribal Governments.	<a href="#">Coronavirus Relief Fund Allocations to Tribal Governments</a>	
April 21, 2021	Tax Credits Available to Small Employers to Provide Paid Leave to Employees	The Treasury Department and the Internal Revenue Service announced further details of tax credits available to help small businesses, including	<a href="#">Fact Sheet</a>	<a href="#">Press Release</a>

	Receiving COVID-19 Vaccines	providing paid leave for employees receiving COVID-19 vaccinations.		
April 14, 2021	Treasury Releases Guidance on Homeowner Assistance Fund	The Treasury Department has released updated guidance on the Homeowner Assistance Fund, which was established under the American Rescue Plan.	<a href="#">Homeowner Assistance Fund - Guidance</a>	
April 14, 2021	Treasury Establishes New Office to Lead Implementation of Relief and Recovery Programs	The U.S. Department of the Treasury announced the establishment of the Office of Recovery Programs to lead the Department's implementation of economic relief and recovery programs.		<a href="#">Press Release</a>
April 12, 2021	Treasury, SBA, Release New Lender Application Forms	The Treasury Department and the Small Business Administration has released new and updated application forms for Paycheck Protection Program lenders.	<a href="#">Lender Application Form for Federally Insured Depository Institutions, Federally Insured Credit Unions, and Farm Credit System Institutions</a>  <a href="#">Lender Application Form for Non-Bank and Non-Insured Depository Institution Lenders</a>	
April 7, 2021	Treasury Releases Statement on State Fiscal Recovery Funds and Tax Conformity	The Treasury Department released a statement on the provision of state fiscal recovery funds, as well as on tax conformity.		<a href="#">Press Release</a>
April 6, 2021	Treasury, SBA Updates PPP FAQs	The Treasury Department has released updated FAQs for the Paycheck Protection Program. The FAQs are in the process of being revised and do not yet reflect changes made by the American	<a href="#">FAQs Regarding the Paycheck Protection Program</a>	

		Rescue Plan Act of 2021 enacted on March 11, 2021.		
March 30, 2021	Treasury Updates ECIP FAQs	On March 30, the Treasury Department released an updated version of Emergency Capital Investment Program (ECIP) FAQs.		<a href="#">Press Release</a>
March 26, 2021	Treasury Releases Emergency Rental Assistance Programs Materials	On March 26 <sup>th</sup> , the Treasury Department released revised and new FAQs and grantee award terms.	<a href="#">Grantee Award Terms</a> <a href="#">FAQs Regarding the Emergency Rental Assistance Program</a>	
March 22, 2021	SBA Publishes New Interim Final Rule on the PPP, Posts on Treasury Website	The SBA has published a new final rule on changes to the PPP made by the American Rescue Plan.	<a href="#">Interim Final Rule: Business Loan Program Temporary Changes; Paycheck Protection Program as Amended by American Rescue Plan Act</a>	
March 18, 2021	Treasury Releases Summary of the American Rescue Plan	On March 18 <sup>th</sup> , the Treasury Department released an overview of the newly enacted American Rescue Plan.	<a href="#">FACT SHEET: The American Rescue Plan Will Deliver Immediate Economic Relief to Families</a>	
March 16, 2021	Treasury Releases Revised FAQs for the Emergency Rental Assistance Program	The Treasury Departments revised Emergency Rental Assistance Program FAQs to provide additional guidance.	<a href="#">FAQs regarding the Emergency Rental Assistance Program</a>	<a href="#">Emergency Rental Assistance Program</a>
March 12, 2021	Treasury, SBA Release New PPP Documents	Treasury and the SBA released updated FAQs on the Paycheck Protection Program, as well as additional guidance on revenue estimates.	<a href="#">Frequently Asked Questions</a> <a href="#">How to Calculate Maximum Loan Amounts</a>	



			<p><a href="#">for First Draw PPP Loans and What Documentation to Provide – By Business Type</a></p> <p><a href="#">Second Draw PPP Loans – How to Calculate Revenue Reduction and Maximum Loan Amounts Including What Documentation to Provide</a></p>	
March 10, 2021	Treasury Releases New FAQs on the Payroll Support Program Extension	Treasury has released FAQs to elucidate requirements for the Payroll Support Program Extension (PSP2) for Passenger Air Carriers and Contractors.	<a href="#">Payroll Support Program Extension FAQs</a>	
March 4, 2021	Treasury Launches Emergency Capital Investment Program	The Treasury announced that it was opening the application process for the Emergency Capital Investment Program, a new initiative designed to support access to capital in communities traditionally excluded from the financial system and that have struggled the most during the COVID-19 crisis.	<p><a href="#">Application Instructions and Materials</a></p> <p><a href="#">Senior Preferred Stock Term Sheet</a></p> <p><a href="#">Subordinated Debt Term Sheet for Mutual Institutions and S Corporations</a></p> <p><a href="#">Subordinated Debt Term Sheet for Credit Unions</a></p> <p><a href="#">Rate Reduction Incentive Guidelines</a></p>	<a href="#">Press Release</a>

			<p>ECIP Restrictions on Executive Compensation, Share Buybacks, and Dividends</p>	
<p>March 3, 2021</p>	<p>Treasury, SBA, Releases New Applications, Guidance, for PPP</p>	<p>The Treasury Department and SBA released a wide variety of new documents on the Paycheck Protection Program, including applications and FAQs.</p>	<p>Borrower Application Form (revised 3/3/2021)</p> <p>Second Draw Borrower Application Form (revised 3/3/2021)</p> <p>Borrower Application Form for Schedule C Filers Using Gross Income (3/3/2021)</p> <p>Second Draw Borrower Application Form for Schedule C Filers Using Gross Income (3/3/2021)</p> <p>Lender Application Form (revised 3/3/2021)</p> <p>Second Draw Lender Application Form (revised 3/3/2021)</p> <p>Frequently Asked Questions (3/3/2021)</p>	
<p>February 22, 2021</p>	<p>Treasury Updates FAQs for the Emergency Rental Assistance Program</p>	<p>Treasury is providing FAQs as guidance regarding the requirements of the Emergency Rental Assistance program.</p>	<p>Emergency Rental Assistance Frequently Asked Questions</p>	

February 17, 2021	Treasury, SBA, Release New PPP Borrower Applications	The Treasury and SBA have released revised borrower applications for the Paycheck Protection Program.	<a href="#">Borrower Application Form</a> <a href="#">Second Draw Borrower Application Form</a>	
February 5, 2021	Treasury, SBA Release New PPP Interim Final Rule	The SBA and Treasury released a new interim rule on changes made to the Paycheck Protection Program by the Economic Aid Act.	<a href="#">PPP -Loan Forgiveness Requirements and Loan Review Procedures as Amended by Economic Aid Act</a>	
January 29, 2021	Treasury, SBA Release Updated PPP FAQs	The Treasury Department and Small Business Administration have released updated FAQs on the First and Second Draw Paycheck Protection Program loans.	<a href="#">Updated PPP FAQs</a>	
January 19, 2021	Treasury Releases Emergency Rental Assistance FAQs	The Treasury Department has released a set of FAQs on the Emergency Rental Assistance program.	<a href="#">Emergency Rental Assistance Frequently Asked Questions</a>	
January 19, 2021	Treasury, SBA Release PPP Loan Forgiveness Applications and Instructions	The Treasury Department and SBA released forms 3508S, 3508EZ, and 3508 to be used for PPP loan forgiveness.	<a href="#">PPP – Loan Forgiveness Application and Instructions – Form 3508S</a> <a href="#">PPP – Loan Forgiveness Application and Instructions – Form 3508EZ</a> <a href="#">PPP – Loan Forgiveness Application and Instructions – Form 3508</a>	

<p>January 17-19, 2021</p>	<p>Treasury, SBA Release PPP Disclosure and Documentation Guidance</p>	<p>The SBA and Treasury have released documentation and disclosure information on calculating maximum loan amounts disclosing controlling issues.</p>	<p><a href="#">How to Calculate Maximum Loan Amounts for First Draw PPP Loans and What Documentation to Provide – By Business Type</a></p> <p><a href="#">Second Draw PPP Loans – How to Calculate Revenue Reduction and Maximum Loan Amounts Including What Documentation to Provide</a></p> <p><a href="#">PPP – Borrower’s Disclosure of Certain Controlling Interests</a></p>	
<p>January 15, 2021</p>	<p>Treasury Releases Details of Emergency Capital Investment Program</p>	<p>The Emergency Capital Investment Program (ECIP) was created to encourage low- and moderate-income community financial institutions to augment their efforts to support small businesses and consumers in their communities.</p>	<p><a href="#">Emergency Capital Investment Program</a></p> <p><a href="#">Application Instructions and Materials</a></p>	
<p>January 15, 2021</p>	<p>Treasury Finalizes Payroll Support to Aid Airline Industry Employees</p>	<p>The Department of the Treasury approved more than \$12 billion in payroll support for major passenger air carriers to support airline industry workers.</p>		<p><a href="#">Press Release</a></p>
<p>January 13, 2021</p>	<p>SBA Re-Opens Paycheck Protection Program on January 15 and All Lenders on January 19</p>	<p>The SBA, in consultation with the Treasury Department, re-opened the Paycheck Protection Program (PPP) loan portal to PPP-eligible lenders with \$1 billion or less in assets for First and Second Draw applications on January 15.</p>		<p><a href="#">Press Release</a></p>

		The portal will fully open on January 19, 2021 to all participating PPP lenders to submit First and Second Draw loan applications to SBA.		
January 8, 2021	Treasury, SBA Announce Re-Opening of PPP	<p>On January 8<sup>th</sup>, the Treasury and SBA announced the reopening of the Paycheck Protection Program on January 11. Initially only community financial institutions will be able to make First Draw PPP Loans on January 11 and Second Draw PPP Loans on January 13. The PPP will open to all participating lenders shortly thereafter. In addition, Treasury and the SBA released additional guidance and application forms.</p>	<p><a href="#">Top-line Overview of First Draw PPP</a></p> <p><a href="#">Top-line Overview of Second Draw PPP</a></p> <p><a href="#">Lender Application Form</a></p> <p><a href="#">Second Draw Lender Application Form</a></p> <p><a href="#">Lender Application Form for Federally Insured Depository Institutions, Federally Insured Credit Unions, and Farm Credit System Institutions</a></p> <p><a href="#">Lender Application Form for Non-Bank and Non-Insured Depository Institution Lenders</a></p> <p><a href="#">Borrower Application Form</a></p> <p><a href="#">Second Draw Borrower Application Form</a></p>	<a href="#">Press Release</a>

			<p>Guidance on Repeal of EIDL Advance Deduction Requirement for SBA Loan Forgiveness Remittances to PPP Lenders</p> <p>Guidance on Modifications to SBA Forms 3506, 3507 and 750 CA (for purposes of PPP only)</p>	
January 7, 2021	Treasury Launches Emergency Rental Assistance Program (ERAP)	On January 7, the Treasury announced the launch of the \$25 billion ERAP, which is set to disburse funds to state governments for use in emergency rental programs.	Guidance and Additional Information	Press Release
<b>Federal Housing Finance Administration (FHFA)<sup>4</sup></b>				
July 30, 2021	FHFA Announces Additional Policies to Prevent Evictions	On July 30 <sup>th</sup> , the FHFA announced a suite of policies intended to prevent evictions.	<p>FHFA Encourages Landlords of Enterprise-Backed Properties to Apply for Emergency Rental Assistance Before Evicting Tenants</p> <p>Secretaries of USDA, HUD, VA, Treasury, and FHFA Acting Director Release</p>	

<sup>4</sup> FHFA Coronavirus Help Page: <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>

			<p><a href="#">Joint Statement on Agency Actions to Prevent Evictions</a></p> <p><a href="#">FHFA Extends COVID-19 REO Conviction Moratorium Through September 30, 2021</a></p>	
July 28, 2021	FHFA Announces Multifamily Tenant Protections	The FHFA announced that tenants of multifamily properties with mortgages backed by the GSEs who are subject to eviction for nonpayment of rent must be given 30 days' notice to vacate before the tenant can be required to leave the unit.		<a href="#">Press Release</a>
July 16, 2021	FHFA Eliminates Adverse Market Refinance Fee	The FHFA announced that the GSEs will eliminate the Adverse Market Refinance Fee for loan deliveries effective August 1, 2021. The fee was designed to cover losses projected as a result of the COVID-19 pandemic.		<a href="#">Press Release</a>
June 29, 2021	FHFA Protects Borrowers After COVID-19 Foreclosure and REO Eviction Moratoriums End	The Federal Housing Finance Agency (FHFA) announced that the GSEs servicers will not be permitted to make a first notice or filing for foreclosure that would be prohibited by the <a href="#">Consumer Financial Protection Bureau's (CFPB) Protections for Borrowers Affected by the COVID-19 Emergency Under the Real Estate Settlement Procedures Act</a>		<a href="#">Press Release</a>

		(RESPA), Regulation X Final Rule before the CFPB rule takes effect.		
June 24, 2021	FHFA Extends COVID-19 Foreclosure and REO Eviction Moratoriums	The Federal Housing Finance Agency (FHFA) announced that the GSEs are extending the moratoriums on single-family foreclosures and real estate owned (REO) evictions until July 31, 2021.		<a href="#">Press Release</a>
June 3, 2021	FHFA Extends COVID-19 Multifamily Forbearance	The Federal Housing Finance Agency announced that the GSEs will continue to offer COVID-19 forbearance to qualifying multifamily property owners through September 30, 2021.		<a href="#">Press Release</a>
April 21, 2021	FHFA Announces Extension of COVID-Related Loan Flexibilities	The Federal Housing Finance Agency announced that the GSEs will extend some temporary loan origination flexibilities until May 31, 2021.		<a href="#">Press Release</a>
March 31, 2021	HMDA Flexibilities Rescinded	The Consumer Financial Protection Bureau has rescinded several compliance flexibilities, including flexibilities related to the Home Mortgage Disclosure Act.		<a href="#">Press Release</a>
March 11, 2021	FHFA Further Extends COVID-Related Loan Flexibilities	The FHFA that the GSEs will extend temporary loan origination flexibilities until April 30, 2021. Temporary flexibilities extended through April include: <ul style="list-style-type: none"> <li>- Alternative appraisals on purchase and rate term refinance loans;</li> <li>- Alternative methods for documenting income and verifying employment before loan closing; and</li> </ul>		<a href="#">Press Release</a>



		- Expanding the use of power of attorney to assist with loan closings.		
March 4, 2021	FHFA Extends COVID-19 Multifamily Forbearance	The FHFA announced that the GSEs will continue to offer COVID-19 forbearance to qualifying multifamily property owners through June 30, 2021, subject to the continued tenant protections FHFA has imposed during the pandemic.		<a href="#">Press Release</a>
February 25, 2021	FHFA Extends COVID-19 Forbearance Period and Foreclosure and REO Eviction Moratoriums	The FHFA announced that the GSEs are extending the moratoriums on single-family foreclosures and real estate owned (REO) evictions until June 30, 2021.		<a href="#">Press Release</a>
February 10, 2021	FHFA Further Extends COVID-Related Loan Flexibilities	The FHFA announced today that the GSEs will extend several loan origination flexibilities until March 31, 2021. These include:  - Alternative appraisals on purchase and rate term refinance loans  - Alternative methods for documenting income and verifying employment before loan closing  - Expanding the use of power of attorney to assist with loan closings		<a href="#">Press Release</a>
February 9, 2021	FHFA Extends Foreclosure and REO Eviction Moratoriums and COVID Forbearance Period	The FHFA announced that the GSEs are extending the moratoriums on single-family foreclosures and real estate owned (REO) evictions until March 31, 2021.		<a href="#">Press Release</a>
January 19, 2021	FHFA Extends Foreclosure and REO Eviction Moratoriums	The Federal Housing Finance Agency (FHFA) announced that the GSEs will extend the moratoriums on single-family		<a href="#">Press Release</a>

		foreclosures and real estate owned (REO) evictions until at least February 28, 2021.		
January 14, 2021	FHFA Further Extends COVID-Related Loan Flexibilities	<p>The FHFA announced that the GSEs will extend several loan origination flexibilities until February 28, 2021. These include:</p> <ul style="list-style-type: none"> <li>- Alternative appraisals on purchase and rate term refinance loans;</li> <li>- Alternative methods for documenting income and verifying employment before loan closing; and</li> <li>- Expanding the use of power of attorney to assist with loan closings.</li> </ul>		<a href="#">Press Release</a>
<b>US Commodity Futures Trading Commission<sup>5</sup></b>				
April 13, 2021	CFTC Staff Issues Continuation of Certain No-Action Relief to Market Participants in Response to COVID-19	The Commodity Futures Trading Commission announced a continuation of certain parts of the temporary no-action relief issued in response to the COVID-19 (coronavirus) pandemic that is scheduled to expire on April 15, 2021.	<a href="#">CFTC Letter No. 21-10</a>	<a href="#">Press Release</a>
January 19, 2021	CFTC Extends No-Action Relief	The CFTC is providing brief extensions of COVID-19 no-action relief. Extensions include timestamping relief and oral communications recordkeeping relief.	<a href="#">CFTC Letter No. 21-04</a> <a href="#">CFTC Letter No. 21-05</a>	<a href="#">Press Release</a>

<sup>5</sup> CFTC Coronavirus Page: <https://www.cftc.gov/coronavirus>

<b>US Securities &amp; Exchange Commission<sup>6</sup></b>				
April 15, 2021	SEC Issues Regarding Termination of Exemptive Relief and Withdrawal of Staff Memos	The Securities and Exchange Commission has released a new order withdrawing and terminating certain COVID-19 relief, effective April 30.	Division of Investment Management Staff Statement Regarding Termination Notice for Exemptive Relief and Withdrawal of Staff Letters Related to COVID-19 Response	
April 9, 2021	SEC Issues Updated Staff Guidance on Annual Meetings	The Securities and Exchange Commission has released updated guidance on how public companies should conduct shareholder meetings.	Staff Guidance for Conducting Shareholder Meetings in Light of COVID-19 Concerns	

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<sup>6</sup> SEC Coronavirus Page: <https://www.sec.gov/sec-coronavirus-covid-19-response>