**Section 302.301 Foreclosure Moratorium**

a) Prior to receiving HAF Grants on behalf of an Eligible Homeowner, Eligible Servicers must agree they will forgo any right to commence or continue a foreclosure action, or other similar legal action, including but not limited to breach of contract, against an Eligible Homeowner, for non-payment of mortgage or other eligible fees, during the longer of:

1) the Eligible Homeowner's program Eligibility Period; or

2) the date of any foreclosure moratorium established by State or federal law.

b) This Section is not intended to limit an Eligible Servicer’s right to pursue action based on other legally permissible reasons unrelated to the payment of mortgage, fees or other financial charges.