

If you have been affected by the recent storms and flooding and are in need of assistance, we are here to help. We understand that this may impact your ability to conduct normal financial business, which may result in late or missed mortgage payments. Our representatives are trained in disaster response and can offer guidance and information about your loan to assist you in any way they can. If your property has sustained damage, our claims team will guide you through the process and help you move forward with repairs.

**What you should do now if your property has been impacted by weather:**

- Please call and speak to one of our representatives at 866-768-7354.
- Call your Insurance Agent. Your agent and insurance company will evaluate the damage to your home according to your homeowner's insurance policy.
  1. If you need help locating contact information for your insurance agent or company, contact our service department.
- Call our insurance processing center at 866-222-8118 to begin the claim process. We will ensure that you receive the information you need to process your claim quickly.
- To make a paperless payment:
  - Use our website or our automated Pay by Phone system to make a payment without a service fee
  - Call a representative to make a payment. During this time you will not be charged a service fee.
- To temporarily change your mailing address, call our service department.

## **Disaster Frequently Asked Questions**

***Q: Where can I access information regarding the recent natural disaster?***

A: Please access FEMA's website for additional information.

Florida: [www.fema.gov/disaster/4283](http://www.fema.gov/disaster/4283)

Georgia: [www.fema.gov/disaster/4284](http://www.fema.gov/disaster/4284)

North Carolina: [www.fema.gov/disaster/4285](http://www.fema.gov/disaster/4285)

South Carolina: [www.fema.gov/disaster/4286](http://www.fema.gov/disaster/4286)

Louisiana: [www.fema.gov/disaster/4277](http://www.fema.gov/disaster/4277)

***Q: What options are available to me, as I have been impacted by a natural disaster?***

A: If your property is located in a FEMA declared disaster zone, you may be eligible for forbearance. If your property is not located in a FEMA declared disaster zone, please monitor <https://www.fema.gov/disasters> for additional updates. If the natural disaster will cause you a financial hardship and you are not in a FEMA declared disaster zone, please contact us for alternative options.

***Q: What is forbearance?***

A: Forbearance is a temporary suspension of your monthly mortgage payment. During forbearance, your payments are suspended for a set period of time.

***Q: Am I eligible for forbearance?***

A: If you have been directly impacted either due to property damage and/or financially from the recent natural disaster, you qualify a forbearance plan for a minimum of 3 months in order to recover from this difficult time. Please contact our Disaster Recovery Team at 866-768-7354 for assistance.

***Q: Am I eligible if my employer has been impacted by the natural disaster?***

A: Yes. If your employment status has been impacted by the recent natural disaster, you may qualify for a forbearance plan due to the financial impact incurred. Please contact our Disaster Recovery Team at 866-768-7354 for assistance.

***Q: How will a forbearance plan impact my loan?***

A: A forbearance plan is a temporary suspension of your monthly mortgage payment. During the forbearance period, payments are not required. In addition, credit reporting and late charges will be suppressed for the duration of the plan.

***Q: Do I need to apply for forbearance?***

A: If you are in a FEMA declared disaster area and your property or finances have been directly impacted by the disaster, upon contact with us, you will automatically qualify for a minimum 3-month forbearance plan. You will also receive an email and a letter outlining the terms of the forbearance plan. Please contact our Disaster Recovery Team at 866-768-7354 for information regarding the options available to you.

***Q: When will I need to repay the payments that were forborne during the plan?***

A: You will be contacted towards the end of the forbearance plan to reassess your current circumstances as well as be provided information on alternatives that may be available to you. In addition, we may be requesting additional information pertinent for the review.

***Q: Do I need to cancel my automatic monthly draft if I am on a forbearance plan?***

A: No. Your automatic monthly draft will be stopped when your forbearance plan begins

***Q: Can forbearance be offered for longer than 3 months?***

A: Towards the end of the plan period, your hardship and financial status will be reassessed to determine eligibility for further workout options, which may include an extension of the plan or a loan modification and may have additional eligibility requirements.

***Q: Can I submit payments during the forbearance plan?***

A: Yes, you can submit payments during the forbearance. However, payments will not be applied to your loan until the forbearance period ends. You are not required to make any payments during the plan period.

***Q: Will the mortgage company be sending any documentation to FEMA on my behalf?***

A: You will need to contact FEMA directly to apply for disaster relief. If you have not already done so, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at [DisasterAssistance.gov](http://DisasterAssistance.gov), to review assistance options that are available to you.

***Q: Whom should I contact regarding damage to my property?***

A: You should contact your insurance company advising them of the damage to your property. If you have insurance and have not already begun the claim process, please contact your insurance carrier directly. Once the claim has been filed with your insurance carrier, you may contact our Claims department at 866-222-8118 or online at [InsuranceClaimCheck.com/mortgage](http://InsuranceClaimCheck.com/mortgage).

***Q: What happens if I don't have flood insurance?***

A: If you do not have flood insurance, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at [DisasterAssistance.gov](http://DisasterAssistance.gov), to review assistance options that are available to you.

***Q: I received a claims check from my insurance carrier and it is made out to my mortgage company. How can I have the check endorsed?***

A: Typically, your mortgage company will also be listed on your insurance claim check and therefore require our endorsement. This is due to both federal regulations and your mortgage agreement to ensure your property is restored back to normal as soon as possible. Please contact our claims department at 866-222-8118 to begin the endorsement process.

***Q: I received an emergency/mitigation funds check. How do I have the check endorsed?***

A: Emergency checks may be referred to as “advanced checks”, “good faith checks” or “emergency checks” which are immediately issued by an insurance company before the adjustor worksheet is prepared. A claim check is considered an emergency check if the check stub or enclosed letter from the insurance company states the check was issued as “emergency funds”. Please contact our claims department at 866-222-8118 to begin the endorsement process.

***Q: Will I still receive billing statements during the forbearance?***

A: Yes, we are required to send you a billing statement every 30 days. Please refer back to your forbearance letter, which outlines the terms of your forbearance. You will not be required to make any payments during the plan period. In addition, you are not being assessed late charges or receiving adverse credit reporting during the plan period.

***Q: Will I receive letters advising me of delinquency status?***

A: Yes, we are required to send certain letters to ensure compliance with your investor guidelines. Please refer back to your forbearance letter, which outlines the terms of your forbearance. You will not be required to make any payments during the plan period. In addition, you are not being assessed late charges or receiving adverse credit reporting during the plan period.

***Q: How do I cancel my forbearance?***

A: Please contact us to discuss options for terminating the forbearance.

***Q: Where can I find a copy of my forbearance letter?***

A: You can access a copy of your forbearance letter under Document Center on the website.

**Additional Important Contacts**

- **FEMA-** you should contact FEMA (Federal Emergency Management Agency) using the contact information below to apply for financial aid:
  - [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)
  - [www.fema.gov/disaster/4277](http://www.fema.gov/disaster/4277)
- **Claims Department-** 866-222-8118
- **Disaster Recovery Team:** 866-768-7354