An Important Notice about COVID-19 (the “Coronavirus” or “COVID-19”) from your Mortgage Loan Servicer

LoanCare continues to closely monitor the global pandemic of the Coronavirus through reports from the Centers for Disease Control (“CDC”), other governmental agencies and healthcare providers. Our primary concern is the health and safety of you and your family. In the event the Coronavirus affects your home, we want you to be aware of available payment assistance options so you can maintain your obligations with peace of mind.

The information below details how you can 1) maintain your financial responsibilities, 2) understand your current payment assistance options and 3) be informed of any potential government assistance programs as they become available.

Maintain Your Financial Responsibilities

LoanCare offers several convenient online self-service features through our website (www.myloancare.com) to manage your mortgage quickly and efficiently:

- Make payments from home using our full-service website or automated phone system.
- Sign up for eStatements to access your statements on your computer or mobile device.
- Access account information, monitor your mortgage activity and keep current on events.
- Apply for payment or loss mitigation assistance.

Understand Your Current Payment Assistance Options

Understanding your available options for assistance is an important step in managing hardships. Currently, Fannie Mae (FNMA), Freddie Mac (FHLMC), FHA, VA and USDA DO NOT offer options to defer the amounts due. However, if you have been impacted through illness, loss of income or employment, you may qualify for a forbearance plan.

If you qualify for a forbearance plan, you may be able to stop making your monthly mortgage payment for a specified period of time (3 – 6 months). During this “forbearance period”, you are not required to make your monthly mortgage payments. However, if you are able to make even partial payments, it will reduce the amount outstanding at the end of the forbearance period. Any unpaid payments will become due at the end of the forbearance period.

During the forbearance period, you will not be assessed any late charges. Additionally, negative credit reporting on your loan will be suspended. This means you will not be marked “late” for any

---

1 Continuing to make your regularly scheduled mortgage payments (or partial payments) in compliance with the terms of your mortgage loans is suggested until you find out if you qualify.
suspended payments. Prior to the end of the forbearance period, you will need to contact us again to discuss a permanent payment option and solution.

Your mortgage may be subject to additional investor or loan type requirements and guidelines. Additional options to assist you after the forbearance period may include:

- **Loan Modification**: Permanently change the terms of your mortgage to bring it current.
- **Repayment Plan**: Breaks up the amount owed that accumulated during the forbearance period. The balance is added to future payment until the full amount is repaid.

In order to avoid any negative credit impact, your account must be brought current following your forbearance plan using one of the previously mentioned options.

**Be Informed of Any Potential Government Assistance Programs**

As news about Coronavirus continues to unfold, additional payment assistance options may become available. We continually monitor these developments. If a new program is created, we will send further information about the guidelines and benefits to you by email.

Additionally, local assistance programs may be available to you. Please visit [https://www.myloancare.com/MortgageKeeperContainer.htm](https://www.myloancare.com/MortgageKeeperContainer.htm) and answer the questions in order to see what local resources are available to you.

Customer Service Department
NMLS ID