

For Homeowners Affected by a Natural Disaster

Mortgage Help

Federally regulated Fannie Mae and Freddie Mac have come together to get the word out about mortgage relief options for those affected by a natural disaster. **Our goal is to make sure you have time to focus on your safety.** Here is what you need to do to get help.

What help is available?

If you are affected by a natural disaster, **you are eligible now to temporarily stop making your monthly mortgage payment for three-month intervals (up to 12 months).** At the end of this temporary payment break:

- You won't have late fees.
- You won't have delinquencies reported to the credit bureaus.
- You won't have to catch up on all of your payments at once.
- You can work with your servicer to resume making a mortgage payment that is similar to what you paid before the disaster. Or if you need additional assistance, you can work with your servicer on options to keep your home.

1 Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. You also can look it up on the Mortgage Bankers Association website at www.mba.org/news-research-and-resources/hurricane-relief.

2 If you are having difficulty contacting your mortgage servicer, contact the Homeowner's HOPE Hotline at **1-888-995-HOPE (4673)** for assistance and **FREE** confidential support from a HUD-approved housing counselor.

Helpful Resources:

Fannie Mae	Check to see if Fannie Mae owns your loan at: www.KnowYourOptions.com/loanlookup Additional assistance? Call 1-800-2FANNIE (1-800-232-6643) , or go to: www.KnowYourOptions.com/relief
Freddie Mac	Check to see if Freddie Mac owns your loan at: www.freddiemac.com/mymortgage Additional assistance? Call 1-800-373-3343 and select option #2, or go to: www.freddiemac.com
FEMA	The Federal Emergency Management Agency (FEMA) offers assistance and information about dealing with a disaster on their website at www.fema.gov . Also, visit their website to find information specific to the recent hurricanes at www.fema.gov/hurricane-harvey , www.fema.gov/hurricane-irma , and www.fema.gov/hurricane-maria . To locate federal, state, and local resources and assistance, you can also go to www.disasterassistance.gov .
Other Resources	Other helpful resources can be found on The U.S. Department of Housing and Urban Development (HUD) website at www.hud.gov and the American Red Cross website at www.redcross.org/get-help .



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