

HELP FOR HOMEOWNERS IMPACTED BY COVID-19

If you are experiencing financial hardship directly or indirectly related to the Coronavirus Disease (COVID-19), mortgage relief options may be available to you.

Whether you're facing job loss, reduced income, illness, or other issues that are impacting your ability to make your monthly mortgage payment, the Government Sponsored Enterprises (GSEs), **Fannie Mae** and **Freddie Mac**, have directed your loan servicer (the company you send your mortgage payments) to provide mortgage relief options to homeowners. Meaning, if your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period.

Relief includes:

- Temporary mortgage payment forbearance (for up to 12 months),
- Waiving mortgage payment penalties or late fees,
- Suspending credit reporting for borrowers on active forbearance, repayment, or trial period plans as a result of a COVID-19 related hardship, and
- Temporary suspension of foreclosure sales and other legal proceedings

If you have trouble catching up at the end of any temporary relief period, additional assistance may be available. For example, if you are unable to resume making a mortgage payments, you can work with your servicer on other foreclosure prevention options (such as a loan modification) to keep your home.

Eligible Property Types for Borrowers Impacted by COVID-19:

- Primary residences, second homes, and investment properties.

Loan Lookup Tools:

Use the following links to determine if Fannie Mae or Freddie Mac owns your mortgage loan:

- **Fannie Mae:**
 - <https://www.knowyouoptions.com/loanlookup>
- **Freddie Mac:**
 - <https://ww3.freddiemac.com/loanlookup/>

Even if your mortgage is not serviced by Fannie Mae or Freddie Mac, and you are struggling to make your mortgage payments or believe you may fall behind on your payments, **contact your loan servicer right away** as help may still be available. The phone number and mailing address of your loan servicer should be listed on your monthly mortgage statement.