

Servicer/ Lender	Info	Link/Contact Info
5/3 Bank	<ul style="list-style-type: none"> <li>● <b>Vehicle Payment Deferral Program:</b> We are offering a payment deferral for up to 90 days and no late fees during the deferral period.</li> <li>● <b>Credit Card Deferral Program:</b> We are offering a payment deferral for up to three payments and no late fees during the deferral period.</li> <li>● <b>Mortgage and Home Equity Program:</b> We are offering 90-day payment forbearance with no late fees.</li> <li>● <b>Small Business Payment Deferral Program:</b> We are offering a payment deferral program for up to 90 days, no late fees and a range of loan modification options. We are waiving all fees on our Fifth Third Fast Capital loans for 6 months.</li> <li>● <b>Fee Waiver Program:</b> We are offering to waive fees for up to 90 days for a range of consumer and small business deposit products and services.</li> <li>● We are suspending initiating any new repossession actions on vehicles for the next 60 days.</li> <li>● We are suspending all foreclosure activity on homes for the next 60 days.</li> </ul>	<a href="https://www.53.com/content/fifth-third/en/media-center/press-releases/2020/press-release-2020-03-18.html">https://www.53.com/content/fifth-third/en/media-center/press-releases/2020/press-release-2020-03-18.html</a>
Ally	<p><b>Ally Auto</b> Existing auto customers will be allowed to defer payment for up to 120 days. No late fees will be charged; finance charges will accrue. New auto customers will have the option to defer their first payment for 90 days.</p> <p><b>Ally Home Loans</b> Existing mortgage customers will be allowed to defer payment for up to 120 days. No late fees will be charged; interest will accrue.</p> <p><b>Ally Bank</b> To aid customers in accessing their money as they need it, all fees related to expedited checks and debit cards, overdrafts, and excessive transactions on savings accounts will be waived for the next 120 days (as always, there are no monthly maintenance fees or balance minimums).</p>	<p><a href="https://media.ally.com/2020-03-18-Ally-Introduces-Relief-Package-to-Support-Customers-Auto-Dealers-Communities-and-Employees-During-Global-COVID-19-Crisis">https://media.ally.com/2020-03-18-Ally-Introduces-Relief-Package-to-Support-Customers-Auto-Dealers-Communities-and-Employees-During-Global-COVID-19-Crisis</a></p> <p>Ally is committed to supporting customers during this period of economic uncertainty and will work with customers individually to find solutions tailored to their specific needs. To activate these and other forms of relief, customers should contact the following:  <a href="https://www.ally.com/customer-care">Ally Auto Customer Care at 1-888-925-2559</a>  <a href="https://www.ally.com/customer-care">Ally Home Loans Customer Care at 1-866-401-4742</a>  <a href="https://www.ally.com/customer-care">Ally Bank Customer Care at 1-877-247-2559</a></p>
American Express	No Specifics	<a href="https://www.americanexpress.com/en-us/company/notice/covid-19/?intlink=us-aexpcomm-covid19">https://www.americanexpress.com/en-us/company/notice/covid-19/?intlink=us-aexpcomm-covid19</a>
Bank of America	<p>Consumer and small business deposit accounts: clients can request refunds including overdraft fees, non-sufficient funds fees and monthly maintenance fees.</p> <p>Consumer and small business credit cards: clients can request to defer payments, refunds of late fees.</p> <p>Small business loans: Clients can request to defer payments, refunds on late fees.</p> <p>Auto loans: Clients can request to defer payments.</p> <p>Mortgage and Home Equity loans: clients can request to defer payments, with payments added to the end of the loan.</p> <p>In all instances, there will be no negative credit bureau reporting for up-to-date clients.</p> <p>They have also paused foreclosure sales, evictions and repossessions.</p>	<p><a href="https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus?cm_sp=EBZ-BAC-Announcement--NotAssigned--AMT2HX5P00_Engagement_Banner_COVID19_Consumer_JCRLink">https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus?cm_sp=EBZ-BAC-Announcement--NotAssigned--AMT2HX5P00_Engagement_Banner_COVID19_Consumer_JCRLink</a></p> <p>Direct Link for hardship application:  <a href="https://home.loanhelp.bankofamerica.com/en/index.html">https://home.loanhelp.bankofamerica.com/en/index.html</a></p>
Barclay	No specifics	<a href="https://cards.barclaycardus.com/banking/covid-19/">https://cards.barclaycardus.com/banking/covid-19/</a>
Bayview Loan Servicing, LLC	we are able to offer special Forbearance Plans to our impacted customers in an effort to ease the burden of making a mortgage payment under today's	<a href="https://bayviewloanservicingcares.com/coronavirus-update/">https://bayviewloanservicingcares.com/coronavirus-update/</a>

	<p>circumstances. This Forbearance Plan is a temporary suspension or reduction of your mortgage payments intended to allow you the time and flexibility to manage the financial challenges associated with the pandemic and affecting your ability to pay your mortgage.</p> <p><b>It is important for you to note that the suspended payments are not waived under this Forbearance Agreement and there may be several options to help get you back on track with your mortgage payments once the Forbearance Plan has ended, such as a reinstatement payment, repayment plan, or a modification. You should therefore not enter into this Plan unless absolutely necessary.</b></p> <p>If you have been impacted by COVID-19, and want to be considered for assistance, the program guidelines require that we speak with you. <b>You must call us</b> at (800) 457-5105 for details specific to your situation. We apologize for the long hold times you may encounter as we work to help all of our customers in need.</p>	<p>1-800-457-5105</p> <p>Mortgage Help/Assistance Documents: <a href="https://www.bayviewloanservicing.com/documents/">https://www.bayviewloanservicing.com/documents/</a></p> <p>Online help/FAQ/Contact: <a href="https://www.bayviewloanservicing.com/help/">https://www.bayviewloanservicing.com/help/</a></p>
<b>Capital One</b>	<p>We also understand that there may be instances where customers find themselves facing financial difficulties. Capital One is here to help, and we encourage customers who may be impacted or need assistance to reach out to discuss and find a solution for you.</p> <p>Should you find yourself in need of assistance, please <a href="#">contact us</a>.</p>	
<b>Chase</b>	<p>If you need help with:</p> <p><b>Your accounts or payments</b>, go to the Chase Mobile app or chase.com. If you need to call us, please use the number on the back of your credit or debit card, or on your monthly statement. Please be aware that you will experience longer than usual wait times.</p> <p><b>Your mortgage payment</b>, here are <a href="#">some options</a> for you.</p> <p><b>Travel changes, cancellations and billing disputes</b>, we'll help you <a href="#">understand your options</a>. We recommend you start with your travel provider because many airlines and hotels are being flexible. If they aren't able to help, you can <a href="#">submit a billing dispute online</a>.</p> <p><b>Your business</b>, we'll provide <a href="#">updates and resources</a> to help you manage through potential disruptions.</p>	<p><a href="https://www.chase.com/digital/resources/coronavirus">https://www.chase.com/digital/resources/coronavirus</a></p> <p>Applying for Mortgage Assistance: <a href="https://www.chase.com/personal/mortgage/mortgage-assistance/get-started">https://www.chase.com/personal/mortgage/mortgage-assistance/get-started</a></p> <p>Understanding Mortgage Options: <a href="https://www.chase.com/personal/mortgage/mortgage-assistance/options-to-consider">https://www.chase.com/personal/mortgage/mortgage-assistance/options-to-consider</a></p>
<b>Comenity</b>	<p><b>For customers with a Comenity issued credit account:</b> We're committed to helping cardholders who may be experiencing hardships as a result of COVID-19. Because we understand it may be difficult to make payments on time, we are offering payment programs to help. Please call the phone number on the back of your credit card</p>	<p><a href="https://comenity.com/heretohelp">https://comenity.com/heretohelp</a></p>
<b>Credit First</b>	<p><b>We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and are committed to being as responsive as possible to the needs of our customers as the situation evolves.</b></p>	<p><a href="https://www.cfna.com/">https://www.cfna.com/</a></p>
<b>Discover</b>	<p>We have support in place for qualified Discover® customers who experience hardship as a result of the outbreak. Please contact our customer service teams as follows:</p> <p>Card Customers: Call 1-800-497-2816 (TTY/TDD 1-800-347-7449) any time or message us through your Account Center online or in the mobile app.</p> <p>Personal Loan Customers: Call 1-877-256-2632 (TTY/TDD 1-866-710-3357) between 8am - 8pm ET, Monday through Friday.</p> <p>Home Loan Customers: Call 1-855-295-2193 (TTY/TDD 1-866-352-3684) between 8am - 8pm ET, Monday through Friday.</p> <p>Student Loan Customers: Call 1-800-STUDENT (TTY/TDD 1-800-223-5614) any time.</p>	<p><a href="https://www.discover.com/coronavirus/">https://www.discover.com/coronavirus/</a></p>

<p><b>Fannie Mae (FNMA)</b></p>	<p>The Federal Housing Finance Agency (FHFA) has announced a suspension of foreclosures and evictions for 60 days, which applies to homeowners with an Enterprise-backed (Fannie &amp; Freddie) single-family OR a multi-family mortgage.</p> <ul style="list-style-type: none"> <li>- Freddie &amp; Fannie Mac are offering “enhanced relief” for Freddie-backed mortgage borrows affected by COVID-19, including:</li> <li>- Forbearance with payment relief for up to 12 months, suspended late charges and penalties</li> <li>- Suspends reporting to credit bureaus of past due payments of borrowers in a forbearance plan as a result of hardships attributed to this COVID19 emergency.</li> <li>- Allowing servicers to offer additional loss mitigation options that are typically only enacted to address natural disasters – including loan modifications that give servicers options to provide payment relief or keep the payment the same post the forbearance period.</li> <li>- Borrowers are eligible for relief for owner-occupied homes as well as second homes or investment property.</li> <li>- Multi-family property owners are eligible for forbearance with the condition that they suspend all evictions for renters unable to pay rent due to the impact of the coronavirus.</li> </ul>	<p><a href="https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html">https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html</a></p> <p>Update: multi-family properties eligible for help as well:</p> <p><a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx</a></p>
<p><b>Freddie Mac (FHLMC)</b></p>	<p>The Federal Housing Finance Agency (FHFA) has announced a suspension of foreclosures and evictions for 60 days, which applies to homeowners with an Enterprise-backed (Fannie &amp; Freddie) single-family OR a multi-family mortgage.</p> <ul style="list-style-type: none"> <li>- Freddie &amp; Fannie Mac are offering “enhanced relief” for Freddie-backed mortgage borrows affected by COVID-19, including:</li> <li>- Forbearance with payment relief for up to 12 months, suspended late charges and penalties</li> <li>- Suspends reporting to credit bureaus of past due payments of borrowers in a forbearance plan as a result of hardships attributed to this COVID19 emergency.</li> <li>- Allowing servicers to offer additional loss mitigation options that are typically only enacted to address natural disasters – including loan modifications that give servicers options to provide payment relief or keep the payment the same post the forbearance period.</li> <li>- Borrowers are eligible for relief for owner-occupied homes as well as second homes or investment property.</li> <li>- Multi-family property owners are eligible for forbearance with the condition that they suspend all evictions for renters unable to pay rent due to the impact of the coronavirus.</li> </ul>	<p><a href="https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html">https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html</a></p> <p>Update: multi-family properties eligible for help as well:</p> <p><a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Moves-to-Provide-Eviction-Suspension-Relief-for-Renters-in-Multifamily-Properties.aspx</a></p>
<p><b>FHA</b></p>	<ul style="list-style-type: none"> <li>- HUD has put a moratorium on evictions and foreclosures for 60 days. This applies to all single-family FHA-insured mortgages and homes, including Reverse Mortgages</li> <li>- This halts all new actions and suspends all actions in process</li> </ul>	<p><a href="https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsgml.pdf">https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsgml.pdf</a></p>
<p><b>First National Bank of Omaha</b></p>	<p>No specific</p>	<p><a href="https://www.fnbo.com/pages/coronavirus-updates/">https://www.fnbo.com/pages/coronavirus-updates/</a></p>
<p><b>Huntington Bank</b></p>	<ul style="list-style-type: none"> <li>• Consumer Payment Deferral Program – If you are facing a financial hardship related to sickness in your family or workplace closures due to COVID-19 and you contact Huntington, we will offer a payment deferral for up to 90-days with no credit bureau impact. Contact (800) 372-7725, Monday through Thursday 8:00 a.m. to 11:00 p.m., Fridays 8:00 a.m. to 9:00 p.m and Saturdays 8:00 a.m to 4:00 p.m.</li> <li>• Small Business Payment Deferral Program – If your small business is experiencing a hardship related to family sickness or workplace closures due to COVID-19 and you contact Huntington, we will offer a payment deferral for up to 90-days with no credit bureau impact.</li> <li>• Small Business Economic Injury Disaster – We are working directly with the Governor’s offices to facilitate a disaster declaration from the SBA for businesses to be eligible for Economic Injury Disaster loans. Please click on small business questions below for state details.</li> <li>• Late Fees on Consumer Loan Suspension Program – Beginning in March 2020, Huntington will suspend charging late fees on consumer loan payments. This suspension is effective through the end of March 2020 and we will continue to evaluate with considerations to extend this program.</li> </ul>	<p>Statement on COVID-19: <a href="https://www.huntington.com/coronavirus">https://www.huntington.com/coronavirus</a></p>

	<ul style="list-style-type: none"> <li>• Late Fees on Banking Business Loan Suspension Program – Beginning in March 2020, Huntington will suspend charging late fees on business loan payments. This suspension is effective through the end of March 2020 and we will continue to evaluate with considerations to extend this program.</li> <li>• Repossession Halt Program – Beginning March 17, 2020, Huntington will not initiate any new repossession actions associated with vehicles, RV's, or Marine craft financed by Huntington and have enacted reduced requirements for customers who want to redeem their already repossessed vehicle to one (1) payment plus repossession fee. This suspension of repossession actions will take place through the end of March 2020 and we will continue to evaluate with considerations to extend this program.</li> <li>• Suspension of Foreclosure Program – Beginning March 17, 2020, Huntington will suspend initiating any new foreclosure actions, specific to residential properties unless required by federal or government agencies. This suspension of foreclosure actions will take place through the end of March 2020 and we will continue to evaluate with considerations to extend this program.</li> </ul> <p>Please also know that Huntington already has these programs in place recognizing that financial uncertainty can happen at any time:</p> <ul style="list-style-type: none"> <li>• Homeowner Payment Help – We can help you find solutions if you're having difficulty making a mortgage loan payment and options are available. Contact (800) 323-9865, Monday through Friday 8:00 a.m. to 9:00 p.m. and Saturdays 8:00 a.m to 1:00 p.m. .</li> <li>• Auto Loan Payment Assistance – We can help you find solutions if you're having trouble making an auto loan payment. Contact the Installment Loan Customer Service Department at (800) 445-8460, Monday through Friday, 8:00 a.m. to 6:00 p.m.</li> <li>• Credit Card Payment Assistance – We can help you find solutions if you're having trouble making a Credit Card payment. Contact the Credit Card Customer Assistance Team at (800) 372-7725, Monday through Thursday 8:00 a.m. to 11 p.m., Fridays 8:00 a.m. to 9:00 p.m and Saturdays 8:00 a.m to 4:00 p.m.</li> </ul>	
<b>Independent Bank</b>	Independent Bank is open to working with customers that are struggling- this could include deferments and forbearances.	Customers should call 1-844-279-2748 or email <a href="mailto:homeownersupport@ibcp.com">homeownersupport@ibcp.com</a>
<b>Merrick Bank</b>	No specifics	<a href="https://merrickbank.com/Resources/Coronavirus">https://merrickbank.com/Resources/Coronavirus</a>
<b>Mr. Cooper</b>	<p>Our phone lines are extremely busy right now, but over the next week we are increasing our call center capacity by 30%. Expect hold times to speak with an agent to improve very soon (3/26/20)</p> <p>What to do if you can't make a payment: Short-term relief is available. If you are experiencing a financial crisis due to the pandemic, you have the option to temporarily pause your mortgage payments. This is called a forbearance, and it has no impact to your credit. While forbearance may be a great option to help you through this crisis, remember, once your forbearance is over, any paused payments will need to be repaid. We'll work with you to find a payment solution that works for you, but it's best to save this option until you need it most.</p> <p>Within the next several days, we will have more information available online about the ability to begin the process. If you haven't experienced a decline in income, it's best to continue making your mortgage payment, to avoid potential payment increases or the extension of time you will need to pay off your loan.</p>	<p><a href="https://www.mrcooper.com/blog/2020/03/20/coronavirus/">https://www.mrcooper.com/blog/2020/03/20/coronavirus/</a></p> <p>Mr. Cooper Mortgage Assistance Support: <a href="https://www.mrcooper.com/support/mortgage_assistance">https://www.mrcooper.com/support/mortgage_assistance</a></p> <p>Online Application for hardship/assistance: <a href="https://www.mrcooper.com/signin?redirect=%2Fservicing%2Floan_modification%2Fnew">https://www.mrcooper.com/signin?redirect=%2Fservicing%2Floan_modification%2Fnew</a></p>
<b>Nationstar</b>	See Mr. Cooper info above- Nationstar is one and the same w/Mr. Cooper	
<b>Ocwen</b>	<ol style="list-style-type: none"> <li>1. As of 3/17/20, there will be a banner on our PHH website directing homeowners who have been affected by Covid-19 to call into our advocacy group to discuss their options; homeowners need only identify themselves as having been affected by Covid-19.</li> <li>2. Affected homeowners are eligible to apply for a Hardship Forbearance- allows any homeowner who is less than 90 days past due to request a forbearance which will allow them up to a 90-day delinquency from the due date, at which time full reinstatement will be expected. If the homeowner is</li> </ol>	<p><a href="https://www.mortgagequestions.com/coronavirus">https://www.mortgagequestions.com/coronavirus</a></p> <p>1-800-936-8705 to understand &amp; start help process</p>

	<p>unable to fully reinstate, they can apply for other loss mitigation options. Ocwen will update our processes as needed based on the progression of the pandemic.</p> <p>3. Borrower outreach events have been postponed until further notice; the events will be rescheduled at a later date.</p>	
<b>PHH Mortgage</b>	<p>Call volume is extremely high- we are working on improving this.</p> <p>We may have the following assistance options available at the present time for customers that have become delinquent due to a hardship related to COVID-19:</p> <p>Payment forbearance with repayment options          Suppressing negative credit reporting          Waiving late fees          Postponing the foreclosure sales process</p> <p>If you wish to notify us that it is not possible to make the required payment due to COVID-19, please email us at <a href="mailto:covid19assistance@mortgagefamily.com">covid19assistance@mortgagefamily.com</a> to begin the assistance process. We will respond to your email as quickly as possible and mail the required documentation which will outline the process, current available options and next steps. Please know that we are working as quickly as possible, but turnaround times may be as long as one week due to anticipated volume – we apologize in advance for any delays. You may also call us at 1-800-936-8705 to begin the assistance process via our new self-serve option.</p> <p>Call volume is extremely high, so we ask for your patience and understanding as we do our best to assist all customers. We are currently open to serve you during the following hours, Monday-Friday 9:00 a.m.- 8:00 p.m. EST.</p>	<p>Statement on COVID-19:  <a href="https://www.mortgagequestions.com/coronavirus">https://www.mortgagequestions.com/coronavirus</a></p> <p>1-800-936-8705</p> <p>Applying for Help Online- need to create an account (a partner of PHH, appear to outsource mortgage assistance):  <a href="https://loansolutioncenter.com/">https://loansolutioncenter.com/</a></p>
<b>PNC Bank, NA</b>	<p>PNC also continues to work with those experiencing financial difficulty as a result of coronavirus impacts. Should you, as a PNC customer, encounter hardship as a result of coronavirus, please call us at 1-888-762-2265 (7:00 a.m. to 10:00 p.m. ET Monday – Friday; 8:00 a.m. to 5:00 p.m. ET Saturday &amp; Sunday) to discuss your options. PNC offers an array of hardship relief options for which customers may be eligible depending on their product(s) and need</p> <p>If you are experiencing a financial hardship and unable to make payments on a consumer or small business lending product, please complete and submit this form to be considered for a temporary financial hardship payment deferral. The information you provide to us will help us determine what relief we may be able to offer to you.</p> <p>If you provide an email address, we will notify you by email of the outcome of our review and any next steps. Because of the extraordinary events impacting our communities and the high volume of customer inquiries across PNC, it may take us up to 5 business days to notify you of the outcome of our review. If you do not provide an email address you will receive a letter from PNC within 10 business days with the outcome of our review.</p> <p><b>Automatic Payments Notice:</b> if you have established automatic payments for your loan or line of credit, and your next payment due date is within the next 5 business days, please call PNC at <b>888-762-2265</b> (7 a.m. - 10 p.m., ET Monday – Friday; 8 a.m. – 5 p.m. ET Saturday &amp; Sunday), instead of submitting this form, to request a temporary hardship program. Otherwise, your automatic payment may process on your next scheduled due date before we are able to process your request.</p>	<p>COVID-19 Statement:  <a href="https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert">https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert</a></p> <p>COVID-19 Hardship Requests:  <a href="https://www.pnc.com/content/pnc-com/en/customer-service/hardship-request.html">https://www.pnc.com/content/pnc-com/en/customer-service/hardship-request.html</a></p>
<b>PNC Mortgage</b>	<p>PNC is prepared to offer assistance, as needed, through a range of measures should you encounter financial hardship as a result of the coronavirus. We will continue to monitor the situation and update this website if the assistance available changes.</p> <p>If you are unable to make your payment, we may have options to help you navigate this unprecedented time. Specifically, PNC will consider assisting those impacted customers by waiving or refunding fees associated with</p>	<p>COVID-19 Statement:  <a href="https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert">https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert</a></p> <p>Applying for hardship:  <a href="https://www.pnc.com/en/personal-banking/borrowing/home-">https://www.pnc.com/en/personal-banking/borrowing/home-</a></p>

	<p>deposit accounts or lending products, including credit card and mortgage. If you are concerned about making consumer loan, business loan, auto loan, credit card or mortgage loan payments, we have a variety of programs available to assist you. Solutions may include the ability to postpone payments for a period of time.</p> <p>You may be able to postpone payments for up to 90 days with no late fees during the postponement period if you have one of the following products: Auto Loan, Unsecured Installment Loan, Credit Card, Unsecured Line of Credit, Mortgage, Home Equity Loan or Home Equity Line of Credit.</p> <p>For Mortgage accounts please call us at <a href="tel:800-523-8654">800-523-8654</a> instead of submitting the online form.</p>	<p><a href="https://www.usbank.com/splash/covid-19.html">lending/understanding-home-lending-center/financial-trouble.html</a></p>
<p><b>Select Portfolio Servicing</b></p>	<p>SPS assistance programs options may include:</p> <ul style="list-style-type: none"> <li>Modification</li> <li>Payment Deferral</li> <li>Repayment Plan</li> <li>Short Sale</li> <li>Deed-in-Lieu of Foreclosure</li> </ul> <p>Contact us at (888) 818-6032 to discuss assistance programs. Every call to SPS is answered by an experienced representative who is prepared to review your individual circumstances. Based on your intentions with the property and your financial circumstances, we will seek to find a solution to assist you.</p>	<p>Overview on assistance available: <a href="https://www.spservicing.com/Services/Assistanceoverview">https://www.spservicing.com/Services/Assistanceoverview</a></p> <p>Need to call (888) 818-6032 to apply, no online applications appear to be available</p>
<p><b>Specialized Loan Servicing</b></p>	<p>We understand that the novel coronavirus (COVID-19) may be creating uncertainty and financial challenges for you. If you are affected by COVID-19 and want to find out whether you are eligible for payment relief or other mortgage assistance options, please submit your inquiry through the Message Center by logging into your account.</p> <p>Options include: Refinancing, Repayment Plans, Forbearance Plans, Loan Modifications, Short Sale Plans, Dee in Lieu Plans.</p>	<p>Info and application for hardship: <a href="https://www.sls.net/get-help/payment-challenges">https://www.sls.net/get-help/payment-challenges</a></p> <p>Must create &amp; log into account to apply</p> <p>1-80-315-4757 by phone</p>
<p><b>SunTrust Bank</b></p>	<p>Who should I contact to discuss payment assistance?</p> <p>We are here to help you, and want to assist you with resolving issues that affect your ability to make timely mortgage payments. Whether your challenges are temporary or long term, we may have options to help. The sooner you contact us, the quicker we can evaluate your circumstances to determine the best options available for you. We will assign a specific Home Preservation Specialist to review your situation and guide you through the process, or visit our Mortgage Assistance Program page (<i>NOTE: this page does not exist anymore</i>) to explore your options with instructions. To discuss payment assistance, please contact a Home Preservation Specialist at 855.223.4680, Monday through Friday 8 a.m. to 10 p.m., and Saturday 9 a.m. to 3 p.m., ET.</p>	<p>Mortgage FAQs: <a href="https://www.suntrust.com/home-mortgages/customer-service/faqs">https://www.suntrust.com/home-mortgages/customer-service/faqs</a></p> <p>Home Preservation Specialists: <a href="tel:855.223.4680">855.223.4680</a></p> <p>Applying online (info at bottom of page under "Mortgage Assistance Guide" <a href="https://www.suntrust.com/home-mortgages/existing-client-support/mortgage-assistance-program">https://www.suntrust.com/home-mortgages/existing-client-support/mortgage-assistance-program</a>)</p>
<p><b>US Bank</b></p>	<p>We are actively looking for ways to assist our customers that have been financially impacted by COVID-19. Below you'll find a few products that may be of help. If you need additional support, please call us at 888-287-7817.</p> <p>Our <a href="#">U.S. Bank Visa Platinum Card</a> has a 0% intro APR<sup>2</sup> on purchases and balance transfers for 20 billing cycles, and thereafter a variable rate, currently 13.99% to 23.99%.</p> <p>Beginning Friday, March 13, 2020 we have temporarily reduced pricing on our:</p> <ul style="list-style-type: none"> <li>• <a href="#">Simple Loan</a><sup>3</sup> to \$6 per \$100 borrowed, down from \$12 (auto pay) / \$15 (manual pay) per \$100 borrowed. Customers can borrow between \$100 and \$1,000 with no hidden fees and repay the loan in three equal monthly payments. This product is available in online banking and our mobile app.</li> </ul>	<p><a href="https://www.usbank.com/splash/covid-19.html">https://www.usbank.com/splash/covid-19.html</a></p>

