

| Servicer                     | Online Hardship Application (if any)   | Contact Info   |
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| Ally                         | <p>Must register to apply for hardship online:<br/> <a href="https://ally.loanadministration.com/">https://ally.loanadministration.com/</a></p> <p>To discuss any options that may be available to you, or to request a Borrower Response Package which must be completed and returned along with the necessary documents please contact Ally at (877) 909-9416.</p>   | <p>To request a borrower response package:<br/> (877) 909-9416</p>   |
| Bank of America              | <p>Direct Link for hardship application:<br/> <a href="https://homeloanhelp.bankofamerica.com/en/index.html">https://homeloanhelp.bankofamerica.com/en/index.html</a></p> <p>BoA Documents Checklist:<br/> <a href="https://homeloanhelp.bankofamerica.com/en/document-checklist.html">https://homeloanhelp.bankofamerica.com/en/document-checklist.html</a></p>   | <p>BoA Customer Service:<br/> (800) 669 6650<br/> Monday - Friday 8 a.m. - 8 p.m. Eastern<br/> Help is available in English, Spanish and many other languages</p>  |
| Bayview Loan Servicing, LLC  | <p>Mortgage Help/Assistance Documents:<br/> <a href="https://www.bayviewloanservicing.com/document-s/">https://www.bayviewloanservicing.com/document-s/</a></p> <p>Online help/FAQ/Contact:<br/> <a href="https://www.bayviewloanservicing.com/help/">https://www.bayviewloanservicing.com/help/</a></p>   | <p>Contact Information:<br/> <a href="https://www.bayviewloanservicing.com/contact-us/">https://www.bayviewloanservicing.com/contact-us/</a></p> <p>Bayview Loan Servicing Customer Service<br/> (800) 457-5105</p> <p>Mon – Fri 8 AM to 9 PM ET<br/> From outside the US call (305) 646-3980</p> <p>Text Teletype (TTY) line at (877) 676-1565.</p> |
| Caliber Home Loans           | <p>Summary of how to apply:<br/> <a href="https://myaccount.caliberhomeloans.com/Financial-Hardship-Assistance">https://myaccount.caliberhomeloans.com/Financial-Hardship-Assistance</a></p> <p>The process starts with a conversation between you and your Caliber Cares Representative. They will review your current situation, help you look at your options and assist you in moving forward. Application must be made over the phone.</p>  | <p>To Contact a Caliber Cares Representative for assistance<br/> call 1-800-401-6587</p> <p>Single Point of Contact/Caliber Cares<br/> Caliber Home Loans, Inc.<br/> Attn: Loss Mitigation Department<br/> 13801 Wireless Way<br/> Oklahoma City, OK 73134</p>   |
| Carrington Mortgage Services | <p>Summary of how to apply:<br/> <a href="https://www.carringtonmortgage.com/mortgage-assistance">https://www.carringtonmortgage.com/mortgage-assistance</a></p> <p>Can create a login to Carrington’s Mortgage Assistance Portal to apply OR send the necessary documents (can be found in the link above) via:</p> <p>By email<br/> MortgageAssistance@Carringtonms.com</p> <p>By fax<br/> 1-877-CMS-1331</p> <p>By mail<br/> Attn: Loss Mitigation<br/> 1600 South Douglass Road<br/> Suites 110 &amp; 200-A<br/> Anaheim, CA 92806</p> | <p>Loss Mitigation<br/> 1-800-561-4567<br/> 9:00 am to 7:00 pm Eastern Time, Monday – Friday</p>   |
| Cenlar                       | <p>Must register to apply for hardship online:</p>   | <p>To request a borrower response package:</p>   |

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|                         | <p><a href="https://www.loanadministration.com/loanadministration/ACCLogin.jsp">https://www.loanadministration.com/loanadministration/ACCLogin.jsp</a></p> <p>To discuss any options that may be available to you, or to request a Borrower Response Package which must be completed and returned along with the necessary documents please contact Cenlar at (877) 909-9416.</p>  | (877) 909-9416   |
| <b>Chase</b>            | <p>Applying for Mortgage Assistance:<br/><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>Must send all documents via one of the following methods, found here:<br/><a href="https://www.chase.com/personal/mortgage/mortgage-assistance/send-documents">https://www.chase.com/personal/mortgage/mortgage-assistance/send-documents</a></p>  | If you have any questions about collecting and/or completing your documents, please call Chase at 1-800-848-9380.  |
| <b>Fifth Third Bank</b> | <p>Summary of how to apply:<br/><a href="https://www.53.com/content/fifth-third/en/alerts/covid-support.html?omid=www:gen::alrt:covid19:p">https://www.53.com/content/fifth-third/en/alerts/covid-support.html?omid=www:gen::alrt:covid19:p</a></p> <p>Must either initiate application via phone or through Fifth Third's online banking portal by sending a communication to the message center asking for assistance. They may be willing to help via email if initiated there.</p>   | Please contact Fifth Third if you are experiencing financial hardship regarding a Fifth Third mortgage, home equity line or loan, auto loan, or credit card, now or in the future. Representatives are available at 866-601-6391 from 8 a.m.—5 p.m. ET, Monday—Friday. |
| <b>Flagstar Bank</b>    | <p>Summary of how to apply:<br/><a href="https://www.flagstar.com/personal/mortgage-information-center/facing-financial-hardships.html">https://www.flagstar.com/personal/mortgage-information-center/facing-financial-hardships.html</a></p> <p>To apply:</p> <p>Option 1: Upload the application and supporting documents through MyLoans (Flagstar's secure loan portal)</p> <p>Option 2: Fax the application and supporting documents to: (866) 234-9845.</p> <p>Option 3: Mail the application and supporting documents to:</p> <p>Flagstar Bank<br/>Loss Mitigation Department<br/>W-110-2<br/>5151 Corporate Drive<br/>Troy, MI 48098</p> | If you have any questions or wish to apply via phone, call Flagstar at (800) 393-4887, Monday-Friday 8:30 a.m.-9 p.m. ET.  |
| <b>Freedom Mortgage</b> | Cannot apply online for hardship. Must call directly.  | (855) 690-5900 to apply for mortgage assistance directly with Freedom Mortgage.  |
| <b>Huntington Bank</b>  | <p>Deferral request for Mortgage Payment (via email):<br/><a href="https://www.huntington.com/coronavirus/mortgage-pay-assistance">https://www.huntington.com/coronavirus/mortgage-pay-assistance</a></p> <p>All other applications for hardship help must go through customer service phone line.</p>   | Homeowner Payment Help:<br>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. .  |
| <b>Loan Care</b>        | <p>Summary of how to apply:<br/><a href="https://www.myloancare.com/pub/index.html#/HomeRetentionMain">https://www.myloancare.com/pub/index.html#/HomeRetentionMain</a></p> <p>To request a forbearance directly:<br/><a href="https://www.myloancare.com/pub/index.html#/HomeRetentionRequest">https://www.myloancare.com/pub/index.html#/HomeRetentionRequest</a></p>  | Call Loancare at 800.909.9525 to apply directly or to speak with a loss mitigation representative.   |

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| <b>M&amp;T Bank</b>           | Online payment assistance application:<br><a href="https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-home-equity-repayment-assistance?WCMITEMID=1516">https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-home-equity-repayment-assistance?WCMITEMID=1516</a>  | To get started via phone: 1-800-724-1633   |
| <b>Midland Mortgage</b>       | To apply for assistance:<br><a href="https://www.mymidlandmortgage.com/DelinquencyAssistance/DelinquencyHome.aspx">https://www.mymidlandmortgage.com/DelinquencyAssistance/DelinquencyHome.aspx</a>  | To apply via phone: 1-800-552-3000<br>Monday - Friday, 8 a.m. - 7 p.m.<br>Saturday, 9 a.m. - 1 p.m.<br>Central time  |
| <b>Mr. Cooper</b>             | Mr. Cooper Mortgage Assistance Support:<br><a href="https://www.mrcooper.com/support/mortgage_assistance">https://www.mrcooper.com/support/mortgage_assistance</a><br><br>Online Application for hardship/assistance (must create account to log in):<br><a href="https://www.mrcooper.com/signin?redirect=%2Fservicing%2Floan_modification%2Fnew">https://www.mrcooper.com/signin?redirect=%2Fservicing%2Floan_modification%2Fnew</a><br><br>To access hardship forms directly, and to find which form you need:<br><a href="https://www.mrcooper.com/support/mortgage_assistance/application_process_get_form">https://www.mrcooper.com/support/mortgage_assistance/application_process_get_form</a> | If you don't have an online account with Mr. Cooper you may contact customer service at 888-480-2432.<br><br>Fax:<br>214-488-1993<br>MAIL:<br>Mr. Cooper<br>Attn: Loan Modification Processing Unit<br>PO Box 619097<br>Dallas, TX 75261 |
| <b>Ocwen</b>                  | To apply online, create an account:<br><a href="https://loansolutioncenter.com/">https://loansolutioncenter.com/</a>   | Call Ocwen at 1-800-936-8705 to understand & start help process  |
| <b>PennyMac Loan Services</b> | Online help:<br><a href="https://www.pennymacusa.com/relief-and-assistance/options-to-stay-in-your-home">https://www.pennymacusa.com/relief-and-assistance/options-to-stay-in-your-home</a>  | <b>Customer Service Center</b><br><br>(Pacific Time Zone)<br><br>Monday - Friday 6 a.m. - 6 p.m.<br><br>Saturday 7 a.m. - 11 a.m.<br><br><a href="tel:8007774001">(800) 777-4001</a>   |
| <b>PHH Mortgage</b>           | Applying for Help Online- need to create an account:<br><a href="https://loansolutioncenter.com/">https://loansolutioncenter.com/</a><br><br>Online help:<br><a href="https://www.phhmortgage.com/tools-resources/homeowners-assistance">https://www.phhmortgage.com/tools-resources/homeowners-assistance</a>   | Phone (800) 449-8767   |
| <b>PNC Mortgage</b>           | Online help:<br><a href="https://www.pnc.com/en/personal-banking/borrowing/home-lending/understanding-home-lending-center/financial-trouble.html">https://www.pnc.com/en/personal-banking/borrowing/home-lending/understanding-home-lending-center/financial-trouble.html</a>  | <b>1-800-523-8654</b><br><br>Mon – Thurs: 8am – 9pm ET<br>Fri: 8am – 7pm ET<br>Sat: 8am – 2pm ET   |
| <b>Quicken Loans</b>          | Online help:<br><a href="https://www.rocketmortgage.com/learn/mortgage-assistance-covid19?qls=PUB_rocketmo.0000116849">https://www.rocketmortgage.com/learn/mortgage-assistance-covid19?qls=PUB_rocketmo.0000116849</a>  | (855) 207-9072<br>Hours Of Operation   |

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|   |   | <p>Mon - Fri: 8:30 a.m. – 9:00 p.m. ET</p> <p>Sat: 9:00 a.m. - 4:00 p.m. ET</p>   |
| <b>Rushmore Loan Management Services</b>              | <p>Online help: <a href="https://www.rushmorelm.com/mortgage-assistance-options/">https://www.rushmorelm.com/mortgage-assistance-options/</a></p>   | <p><b>888.504.6700</b></p> <p>Monday – Friday 8:00AM – 6:00PM CST</p>   |
| <b>Select Portfolio Servicing</b>                     | <p>Online help: <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>M-R 8a-11p EST<br/>F 8a-9p Est<br/>Sat 8a-2p EST</p>   |
| <b>Shellpoint Partners</b>                            | <p>Online help: <a href="https://www.shellpointmtg.com/mortgage-help">https://www.shellpointmtg.com/mortgage-help</a></p>   | <p><b>Customer Care Line: 1-800-365-7107</b></p>  |
| <b>Specialized Loan Servicing</b>                     | <p>Online help: <a href="https://www.sls.net/get-help/payment-challenges">https://www.sls.net/get-help/payment-challenges</a></p>   | <p>Call our Customer Care Center at 1-800-315-4757, Monday through Friday from 6:00 a.m. until 6:00 p.m. MT</p>   |
| <b>SunTrust Bank</b>                                  | <p>Online help: <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>Call us at 800.443.1032 Monday through Thursday from 8 a.m. to 10 p.m., Friday from 8 a.m. to 8 p.m., and Saturday from 9 a.m. to 3 p.m. (EST).</b></p>   |
| <b>US Bank</b>  | <p>Online help: <a href="https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html">https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html</a></p>                 | <p>Call 800-365-7900, Monday through Friday from 8 a.m. to 5 p.m. CT and Saturday from 9 a.m. to 2 p.m. CT.</p>   |
| <b>USDA (United States Department of Agriculture)</b> | <p>Direct Loan Program online application (must create log in for portal): <a href="https://pubmai.sc.egov.usda.gov/">https://pubmai.sc.egov.usda.gov/</a></p>  | <p>Direct Loan Servicing Contact Info:<br/>Home Loans<br/>Customer Service Center<br/>P.O. Box 66889<br/>St. Louis, MO 63166<br/>Phone: (800) 414-1226 (Toll Free)<br/>TTY: (800) 438-1832 (Toll Free)<br/>Fax: (314) 457-4431</p>  |
| <b>VA (Veteran's Administration)</b>                  | <p>Online help: <a href="https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/">https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/</a></p>                                     | <p><b>877-827-3702</b></p>  |
| <b>Wells Fargo Bank</b>                               | <p>Online Help: <a href="https://www.wellsfargo.com/mortgage/manage-account/payment-help/options/">https://www.wellsfargo.com/mortgage/manage-account/payment-help/options/</a></p>                                       | <p><a href="https://www.wellsfargo.com/help/contact-us/">https://www.wellsfargo.com/help/contact-us/</a></p> <p><b>Account Management</b></p> <p><b>1-800-357-6675</b></p> <p>Mon – Fri: 6 am - 10 pm</p> <p>Sat: 8 am - 2 pm</p> <p>Central Time</p> <p>TDD/TTY: <b>1-800-877-4833</b>, 24 hours a day, 7 days a week. Telecommunications Relay Services calls accepted.</p> |