



# HURRICANE DISASTER RELIEF INFORMATION

loanDepot is committed to assisting our customers that have been affected by a natural disaster.

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If you are in need of assistance, we are here for you. We understand that if you have been impacted by the effects of the recent hurricane, this may affect your ability to conduct normal financial business, resulting in late or missed mortgage payments. If your property has sustained damage, our Customer Service Team is standing by to guide you through the process and help move forward with repairs.

## **If you are a loanDepot mortgage customer, and your property was or may have been impacted, here are suggestions on what to do next:\***

- Please call and speak to one of our loanDepot Customer Service representatives at **(866) 258-6572**.
- Call your insurance agent. Your agent and insurance company can evaluate the damage to your home according to your homeowner's insurance policy.
- If you need help locating contact information for your insurance agent or company, contact our Customer Service Department at **(866) 258-6572**.
- If your employment status has been impacted by the recent natural disaster, you may qualify for a forbearance plan due to the financial impact incurred. Please contact our Customer Service Team at **(866) 258-6572** for assistance.
- To begin the claim process, reach out to loanDepot's Claims Department at **(866) 222-8118**. We will ensure that you receive the information you need to process your claim quickly.
- Contact our Customer Service Department for any temporary address changes.

\* If you are a personal loan customer and need assistance, please call **(855) 824-3491**.

Our representatives are trained in disaster response and are well equipped to offer information and assist you in any way they can.

# DISASTER RELIEF | FREQUENTLY ASKED QUESTIONS

## FEMA (FEDERAL EMERGENCY MANAGEMENT AGENCY)

**Q: Where can I access the latest information regarding the recent natural disaster?**

**A:** Please access FEMA's website for additional information  
<https://www.fema.gov/disasters>

**Q: What options are available to me, as I have been impacted by a natural disaster?**

**A:** If your property is located in a FEMA declared disaster zone, you may be eligible for forbearance. If your property is not located in a FEMA declared disaster zone, please monitor <https://www.fema.gov/disasters> for additional updates. If the natural disaster will cause you a financial hardship and you are not in a FEMA declared disaster zone, please contact us for alternative options.

**Q: Will the mortgage company be sending any documentation to FEMA on my behalf?**

**A:** You will need to contact FEMA directly to apply for disaster relief. If you have not already done so, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at [DisasterAssistance.gov](https://www.fema.gov/disasters), to review assistance options that are available to you.

## FORBEARANCE

**Q: What is forbearance?**

**A:** Forbearance is a temporary suspension of your monthly mortgage payment. During forbearance, your payments are suspended for a set period of time.

**Q: Am I eligible for forbearance?**

**A:** It is likely you are eligible, if you have been directly impacted either due to property damage and/or financially from the recent natural disaster, you qualify for a forbearance plan for a minimum of 3 months in order to recover from this difficult time. Please contact our Customer Service Team at [\(866\) 258-6572](tel:8662586572) for assistance.

**Q: Do I need to apply for forbearance?**

**A:** If you are in a FEMA declared disaster area and your property or finances have been directly impacted by the disaster, upon contact with us, you will likely automatically qualify for a minimum 3 month forbearance plan. You will also receive an email and a letter outlining the terms of the forbearance plan. Please contact our Customer Service Team at [\(866\) 258-6572](tel:8662586572) for information regarding the options available to you.

**Q: How will a forbearance plan impact my loan?**

**A:** A forbearance plan is a temporary suspension of your monthly mortgage payment. During the forbearance period, payments are not required. In addition, credit reporting and late charges will be suppressed for the duration of the plan.

**Q: How can loanDepot help after the 3-month forbearance period expires?**

**A:** As you approach the end of your forbearance period, your hardship and financial status may be reassessed to determine eligibility for further options. Depending on your loan type and individual circumstances, you may be eligible for additional assistance, such as extended forbearance, a loan modification or an individual repayment plan. Please call our Customer Service Team at [\(866\) 258-6572](tel:8662586572), at least three (3) weeks prior to the end of your forbearance period, to discuss eligibility and next steps.

### **Q: Can I submit payments during the forbearance plan?**

**A:** Yes, you can submit payments during the forbearance. However, payments will not be applied to your loan until the forbearance period ends. You are not required to make any payments during the plan period.

### **Q: Do I need to cancel my automatic monthly draft if I am on a forbearance plan?**

**A:** No. Your automatic monthly draft will be stopped when your forbearance plan begins.

### **Q: Will I still receive billing statements during the forbearance?**

**A:** Yes, we are required to send you a billing statement every 30 days. Please refer back to your forbearance letter, which outlines the terms of your forbearance. You will not be required to make any payments during the plan period. In addition, you are not being assessed late charges or receiving adverse credit reporting during the plan period.

### **Q: Will I receive letters advising me of delinquency status?**

**A:** Yes, we are required to send certain letters to ensure compliance with our investor guidelines. Please refer back to your forbearance letter, which outlines the terms of your forbearance. You will not be required to make any payments during the plan period. In addition, you are not being assessed late charges or receiving adverse credit reporting during the plan period.

### **Q: Where can I find a copy of my forbearance letter?**

**A:** You can access a copy of your forbearance letter under Document Center on the website.

### **Q: How do I cancel my forbearance?**

**A:** Please contact us to discuss options for terminating the forbearance.

## **INSURANCE**

### **Q: I received a claims check from my insurance carrier and it is made out to my mortgage company. How can I have the check endorsed?**

**A:** Typically, your mortgage company will also be listed on your insurance claims check, and therefore this requires the mortgage company's endorsement. This is due to both federal regulations and your mortgage agreement to ensure your property is restored back to normal as soon as possible. Please contact our Claims Department at **(866) 222-8118** to begin the endorsement process.

### **Q: I received an emergency/mitigation funds check. How do I have the check endorsed?**

**A:** Emergency checks may be referred to as "advanced checks", "good faith checks" or "emergency checks" which are immediately issued by an insurance company before the adjustor worksheet is prepared. A claim check is considered an emergency check if the check stub or enclosed letter from the insurance company states the check was issued as "emergency funds". Please contact our Claims Department at **(866) 222-8118** to begin the endorsement process.

## **COMMUNICATIONS**

### **Q: Whom should I contact regarding damage to my property?**

**A:** You should contact your insurance company regarding damage to your property. If you have insurance and have not already begun the claim process, please contact your insurance carrier directly. Once the claim has been filed with your insurance carrier, you may contact our Claims Department at **(866) 222-8118** or online at [InsuranceClaimCheck.com/mortgage](https://InsuranceClaimCheck.com/mortgage).

### Q: What happens if I don't have flood insurance?

A: If you do not have flood insurance, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at [DisasterAssistance.gov](https://www.DisasterAssistance.gov), to review assistance options that are available to you.

### Q: If my home is damaged, where can I go for immediate help and/or shelter?

A: If you feel as if your home or property is not safe, you should not stay there. [Click here](#) for more information from the Mortgage Bankers Association (MBA) regarding emergency shelter and other immediate needs.

### How to protect yourself from post disaster scams.

Unfortunately during emergency situations, there is an influx of post-disaster scams. Be alert for phony housing inspectors, building contractors, requests for disaster donations and fake offers of state or federal aid. Officials never request money for help and always carry ID badges. [Click here](#) for more information from the Mortgage Bankers Association (MBA).

## IMPORTANT CONTACTS:

### ■ FEMA

You should contact FEMA using the contact information below to apply for financial aid:

[www.DisasterAssistance.gov](https://www.DisasterAssistance.gov)

[www.fema.gov/disasters](https://www.fema.gov/disasters)

### ■ loanDepot Claims Department - (866) 222-8118

### ■ loanDepot Customer Service Team (mortgage customers) - (866) 258-6572

### ■ loanDepot Personal Loans Department - (855) 824-3491

### ■ Mortgage Bankers Association - [Additional Hurricane Relief Information](#)

### To make a paperless payment:

- Use our website or our automated Pay by Phone system to make a mortgage payment without a service fee.
- Call a Customer Service representative to make a payment at [\(866\) 258-6572](tel:8662586572). During this time you will not be charged a service fee.