

# ARE YOU STRUGGLING TO PAY YOUR MORTGAGE DURING THE COVID-19 CRISIS?



## Call your servicer and ask for help!

Find the phone number on your most recent mortgage bill and ask the following 4 questions:

1. Who owns my mortgage?
2. Is my mortgage federally backed?
3. What options (like forbearance, loan modification, etc.) are available to help reduce or temporarily suspend my payments?
4. Can you waive late fees?



### If your mortgage is federally backed, you qualify for:

**Foreclosure Prevention** - Your lender or loan servicer may not begin or finalize a foreclosure against you until at least 12/31.

**Requesting Forbearance** - If you are experiencing financial hardship due to COVID-19 you can request forbearance for up to 180 days from your servicer.

**Waived Late Fees** - If your mortgage is backed by Fannie Mae or Freddie Mac, you won't incur late fees during this time.

Visit [bit.ly/coronavirus-mortgage-info](https://bit.ly/coronavirus-mortgage-info) for more information

### If it is not federally backed, you may still receive these supports.

The **MiMortgage Relief Partnership** is made up of Michigan banks, credit unions, & mortgage servicers who have agreed to:

Offer a **grace period** for payments.

Make it easier to **request/receive forbearance**.

**Waive** mortgage-related **late fees**.

Prevent **new foreclosures** whenever possible.

Visit [michigan.gov/MiMortgageRelief](https://michigan.gov/MiMortgageRelief) or call 877-999-6442 to learn more

Once you're able to secure forbearance or another mortgage relief option, ask your servicer to provide written documentation that confirms the details of your agreement.

If you are still struggling to make ends meet, reach out to a Barrier Buster Agency ([Washtenaw.org/2818](https://Washtenaw.org/2818)) to see if you are able to receive financial assistance.