

Disaster Assistance Information

How can I plan ahead for a disaster?

Visit www.ready.gov

Whether you have experienced damage to your home or are having difficulty making your monthly mortgage payment, please know that we are here to help. Specialists are available to discuss your unique situation and to help guide you during this difficult time.

Please follow the steps below and we will guide you along the way...

1. If you experience damage to your home, the first step is to report the loss to your insurance company and file a claim. For questions regarding the processing of insurance claim proceeds, please contact our Loss Draft representatives at 877-592-0192.

For an overview of the *Insurance Claim* process, please click on the video link below.

 [Understanding Insurance Claims](#)

2. Due to the disaster, you may be eligible for a temporary forbearance plan. This option may reduce or suspend your mortgage payment for a specific period of time to allow you to recover from this hardship. To discuss the payment assistance options available to you, please contact our Loss Mitigation specialists at 866-397-5370. A specialist will work with you to discuss your individual circumstances and options.

For an overview of the *Payment Assistance Options*, please click on the video link below.

 [Payment Assistance Options](#)

3. The Federal Emergency Management Agency (FEMA) is the primary source for federal disaster assistance. FEMA advises that all impacted individuals should register for assistance at www.disasterassistance.gov or by calling 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY). The [FEMA website](#) provides a wealth of information in regards to disaster assistance that may be helpful to homeowners. The FEMA website provides a document entitled [Sources of Financial Help after a Disaster](#) that may also be beneficial.

I have additional questions about Hurricane Florence...

FEMA

For information specific to Hurricane Florence, please visit www.fema.gov/hurricane-florence. To locate federal, state, and local resources and to register for FEMA assistance,

please go to www.disasterassistance.gov or call 1-800-621-FEMA (3362). The website also offers help with [How to Fill Out Your Flood Claim](#).

FEMA reminds disaster survivors of the following:

- National Flood Insurance Policy (NFIP) claims are not subject to state laws.
- Registering with a community or faith-based group does not register them with FEMA.
- Both homeowners and renters may be eligible.
- Register even if they have insurance because not all damage may be insured.
- Register even if they only had minor damage.
- Register even if their home is still inaccessible.
- Register even if they think they'll be ineligible. FEMA's professionals may determine that they are eligible for some forms of assistance.
- NFIP policyholders who have experienced flood damage should file their insurance claims as soon as possible to begin their recovery process.
- Impacted customers can visit www.fema.gov/nfip to learn more about the National Flood Insurance Program and how to file their Flood Insurance claim.
- Customers should be diligent to ensure that they do not fall prey to scams, such as calls advising that past due flood premiums must be paid to ensure their flood claims are paid. Customers should speak only to their agent, the NFIP or their mortgage servicer about premium payments.

Additional resources that you may also find helpful:

- [South Carolina Office of the Governor](#)
- [South Carolina Emergency Management Division](#)
- [North Carolina Office of the Governor](#)
- [North Carolina Department of Public Safety](#)
- [Red Cross \(1-800-RED-CROSS\)](#)

Other helpful resources can be found on the U.S. Department of Housing and Urban Development (HUD) website at www.hud.gov.

Need assistance? Call 1-800-669-4268