

Disaster Claims & Assistance

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Disaster Claims

As your mortgage partner, we are here to help you navigate impacts of a disaster on your home and mortgage. We hope you and your loved ones are safe and we're eager to help you move forward. There are a few things you may need to know and do to get started with an insurance claim or request for mortgage assistance due to financial hardship. Information and key contacts are provided below.

What do I need to do if my home was damaged due to a disaster?

If your property has been damaged, here's what you need to do first:

1. Contact your insurance company to file a claim.
2. Call [833.253.1133](tel:833.253.1133) to begin our claims process. We'll let you know what information is required to process your claim.
3. Then, you will be able to check the status of your claim at www.propertyclaimcenter.com. On your first visit, click *Create Account* to register. You will need to enter your loan number and email address to complete registration.

I received a check from my insurance company, but the check is made out to both you and me. What do I do?

Once you have begun our claims process, you have completed the necessary documentation, and you receive a check from your insurance company, please take the following steps:

1. Each person listed on the check needs to endorse the check with their signature on the back.
2. Mail the signed check to us for our endorsement:

Attn: Property Loss Department

PO Box 29985

Phoenix, AZ 85038-9985

-OR-

Overnight

Attn: Property Loss Department

827 West Grove Ave.

Mesa, AZ 85210

3. Once we endorse the check, we will deposit the check into your escrow account and provide the initial funds necessary to begin making repairs.

Variables including the owner of your mortgage loan and your loan status will determine the amount of funds disbursed to you and when. For example, if your loan is owned by Fannie Mae (FNMA) or Freddie Mac (FHLMC) and is not delinquent, the first \$40,000 will be released to you immediately with the remaining funds being released as repairs are made and the completion of the repairs is verified through inspections.

For information specific to your loan, please contact our Disaster Claims team at 833.253.1133.

I received a check from my insurance provider, am I able to use the funds to pay my loan in full?

You may use insurance proceeds to pay off your loan, but keep in mind, if you choose to do this, you would then own the property “free and clear.” This means you are liable for all activities associated with the property – for example, clearing debris, making repairs, paying taxes, and paying insurance.

Disaster Assistance

I am having trouble making mortgage payments due to a disaster. What can I do?

If a recent disaster has affected your ability to conduct normal financial business, we understand this may result in late or missed mortgage payments. We are here to help, so please see our Financial Hardship FAQs and reach out to our Homeowner Assistance Team. We will guide you on mortgage assistance options available, how to apply, and what to expect.

Other Resources for Disaster Assistance:

The Federal Emergency Management Agency (FEMA) offers disaster assistance programs and resources. For information, visit:

- disasterassistance.gov
- fema.gov/disasters
- fema.gov/national-flood-insurance-program