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| **Lender** | **Initial Contacts** | **Escalation Contact(s) for Resolving Complicated Cases** | **Self-Service Intake Portals and Telephone Numbers** |
| Wells Fargo | See attached ***WF Mortgage Outreach Resource Map*** | 800-853-8516 | 1. **Resource page** at <http://www.wellsfargo.com/mortgageassist>
2. **Online request for assistance:**
	1. *Request Mortgage payment suspension:*
		* If you have Wells Fargo online banking, [log in](https://connect.secure.wellsfargo.com/auth/login/present?origin=cob&LOB=CONS) to your account. Select the payment assistance alert located by your mortgage account information.
	2. *Request Home Equity payment suspension*
		* Request a short-term payment suspension by emailing us through the secure Message Center in [online banking](https://connect.secure.wellsfargo.com/auth/login/present?origin=cob&LOB=CONS). We’ll respond to you in writing via U.S. mail within 7-10 days.
3. **By phone**
	1. Mortgage: 800-219-9739 option 2, 1
	2. Home Equity: 800-219-9739 option, 2, 2
 |
| PennyMac (PNMAC) | 866-545-9070  | **Christopher Proett**866-695-4122, ext.8974 Servicing Loss Mitigation Mngr.**Ninga Nightengale** 866-695-4122 ext. 5118 Servicing Collections Manager**Jonathan Maldonado** 805-530-5697, ext. 8182 Servicing Collections Supervisor | Go to [www.pennymacusa.com](http://www.pennymacusa.com) to access an enrollment for COVID-19 assistance. |
| Nationstar DBA Mr. Cooper | 888-480-2432, or log on to [www.mrcooper.com](http://www.mrcooper.com), which is the most efficient; customers can enroll in forbearance online 24/7 and the site has a ton of useful information. Online is highly encouraged for customers to enroll if they have not yet done so. There is a banner at the top of the screen and it is guides the customer through step-by-step. | If the hold time on the general number is too long, counselors can dial 888- 509-2432. If they don’t press any options in the IVR, it will go directly to a team member. | In the IVR for the general number 888-480-2432, when asked for the reason for the call, the customer can state “Payment Options” and when asked state, “I need more time to pay”. Once disclosures are stated, the customer will press 1 for COVID-19 assistance and press 2 for all other items.  |
| LoanCare | 800-724-1633 | Escalation Box CAMEscalations@mtb.com  | [www.mtb.com/help-center/be-informed/coronavirus/hardship-relief-form](http://www.mtb.com/help-center/be-informed/coronavirus/hardship-relief-form) |
| Cenlar | Call 800-2CENLAR (800-223-6527). The borrower must give third party authorization (TPA) prior to any communications between Cenlar representative and the HUD Housing Counselor. Written TPAs can be faxed to (609) 718-4889.  | Any Cenlar representative is authorized to escalate an issue or problem case upon request if they are unable to directly assist in resolution.  | Call 800-2Cenlar (800-223-6527) if a borrower is impacted by COVID-19 pandemic; they will be prompted to press “1” upon dialing. A borrower can access their account online at cenlar.com, and by accessing the Borrower Log-in portal.  |
| Freedom Mortgage | 855-690-5900, Option 7 for Financial Hardship, or  Email: lossmitigation@freedommortgage.com | This mailbox is dedicated an to escalations; general inquiries MAY NOT be submitted here: LMFHA@freedommortgage.com  | Freedom encourages customers to submit a request for a COVID Forbearance online at www.freedommortgage.com/gethelp. This request form will allow for the customers to obtain the desired forbearance plan which will be mailed to them 3 to 5 business days after submission of the request online. No phone call is necessary to obtain the forbearance plan if they complete the online form at [www.freedommortgage.com/gethelp](http://www.freedommortgage.com/gethelp).If the customer prefers to speak to a representative, they can contact Freedom Mortgage Customer Care at 855-690-5900 and select option 7 for Financial Hardship off of the main menu. |
| M&T Bank | 800-724-1633 | Escalation Email Box: CAMEscalations@mtb.com | [www.mtb.com/help-center/be-informed/coronavirus/hardship-relief-form](http://www.mtb.com/help-center/be-informed/coronavirus/hardship-relief-form) |
| US Bank | 800-365-7900 | U.S. Bank COVID-19 Hotline at 888-287-7817, Option 2. This line has the highest skill set level to serve escalated cases, and have the quickest answer times. Since U.S. Bank cannot provide assistance to an unauthorized third-party, any counselor needs to contact U.S. Bank with the borrower on the line or in their office in order to verify and authenticate account information. | Dedicated website where borrowers can self-serve to obtain a forbearance if they have been impacted by COVID-19, submit a loss mitigation application or establish payment plans. The website is [www.usbank.com/splash/covid-19.html](http://www.usbank.com/splash/covid-19.html), then click on “Get help with your mortgage” under Mortgage Assistance.Borrowers that have already been set up on a forbearance or other assistance plan can contact their SPOC (single point of contact) via the information provided when the assistance was established. |
| Quicken | 800-251-9080 | All call center agents are trained to handle calls from COVID impacted customers, and escalate borrowers and third parties in the event a specific file needs to be escalated. | Clients can self-serve by logging in to their account at [www.rocketmortgage.com](http://www.rocketmortgage.com). Once logged in there is a banner that directs customers impacted by COVID-19 to apply for assistance. They are walked through a few questions to get the them into the Covid-19 Forbearance. This site also offers information about the program and some expectations coming out of the forbearance. |
| Carrington | 800-561-4567 | All call center agents are trained to handle calls from COVID impacted customers, and escalate borrowers and third parties in the event a specific file needs to be escalated. | Log in to [www.mortgageassistance@carrintonms.com](http://www.mortgageassistance@carrintonms.com) for self-service optionsOther online resources: [www.carringtonmortgage.com/covid19](http://www.carringtonmortgage.com/covid19) |
| MidFirst | 800-552-3000 | All call center agents are trained to handle calls from COVID impacted customers, and escalate borrowers and third parties in the event a specific file needs to be escalated. | The best way to inform MidFirst they are affected by COVID-19 is on their website at [www.MyMidlandMortgage.com](http://www.MyMidlandMortgage.com). By phone, customers should call 800-552-3000, sign in with their loan number or social, and then select option 4 to speak to a team member. |
| Flagstar | [www.counselors-DSOlossmitigation@flagstar.com](http://www.counselors-DSOlossmitigation@flagstar.com) | Jack.Lawrence@flagstar.com Renee.Gossett@flagstar.com Ella.Perry@flagstar.com | 1. Log in to Myloans at [www.flagstar.com](http://www.flagstar.com);
2. (800) 393-4887, Option 1; or
3. Go to [www.Flagstar.com/hardship](http://www.Flagstar.com/hardship) to submit an online forbearance request
 |
| Chase | 888-360-1641 | All call center agents are trained to handle calls from COVID impacted customers, and escalate borrowers and third parties in the event a specific file needs to be escalated. | Borrowers are encouraged to use automated solutions for requesting assistance at [www.chase.com/mortgageassistance](http://www.chase.com/mortgageassistance) and 888-356-0023 |
| Caliber | HUD Housing Counselors should contact Caliber Home Loans at 800-401-6587 for assistance or information relating to COVID-19 related loss mitigation and options that may be available to customers. Please note that prior or concurrent third party authorization will be required to discuss loan details with housing counselors. Counselors may also refer to the RXoffice CMS portal (former HLP portal) available at [www.premium.rxoffice.us](http://www.premium.rxoffice.us) and HopeNow for more information regarding loss mitigation options. | Any matters requiring escalation are directed to an internal Caliber escalation support team. | Customers may contact Information Caliber directly at 800-401-6587 for assistance or information on how to request COVID-relief. Customers impacted by COVID-19 who would like to request a forbearance plan can also visit [www.myaccount.caliberhomeloans.com](http://www.myaccount.caliberhomeloans.com), and log on to their account to request relief. More information relating to COVID-19 assistance is available online at [www.caliberhomeloans.com/tools-resources/faqs/](http://www.caliberhomeloans.com/tools-resources/faqs/). |