

## We're Here to Help!

We are here to help our customers who have been impacted by the COVID-19 pandemic and may be experiencing financial hardships and difficulty in making their mortgage payment.

Some examples of financial hardships due to the pandemic are:

- You have lost work.
- You are sick and can't work.
- You are caring for a sick family member, and therefore can't work.
- You have experienced a significant decline in income.

If you can continue to make your mortgage payments, please do so. If your mortgage payment is due on the first of the month, remember that you have a grace period until the 15<sup>th</sup> to make your payment without any penalties, late fees or harm to your credit. You can make your payment 24/7 through our mortgage servicing portal, *myTrustmarkMortgage*<sup>®</sup>, our online and mobile banking service, *myTrustmark*<sup>®</sup>, on [trustmark.com](https://trustmark.com) or by using our automated phone system at 800.243.2524.

If you are unable to make your payment due to the pandemic, please contact us to discuss the options that may be available for you.

## Forbearance – a Short-term Payment Relief Option

If you are experiencing a financial hardship due to the pandemic, you may have the option to temporarily pause your mortgage payments for an initial period of 3 to 6 months, which is called a forbearance. If your loan is owned by Fannie Mae or Freddie Mac, or if you have an FHA, VA or USDA loan, the recently enacted CARES Act mandates forbearance for these types of loans as an immediate relief option for homeowners who need assistance; waiving payments or offering payment forgiveness is not available.

With a forbearance, all payments that are due and not paid during the forbearance period have to be paid at the end of the period. We realize this may present an additional financial burden; at the end of your forbearance plan, we'll work with you to re-evaluate your situation and provide options on how you can repay the paused payments:

- You can pay all missed payments in a lump sum at the end of the forbearance period.

- You can begin a repayment plan in which the paused payments can be spread over a set number of months and added to your regular mortgage payment to cover the amount you owe from the forbearance.
- If you are unable to pay a lump sum or enter into a repayment plan, we will work with you on a loan modification, which may include an extension at the end of your loan, thereby giving you additional months to pay the forbearance amount.
- You can request a payment deferral in which the amount of the suspended payments are added to the end of your loan term.

While forbearance may be a great option to help you through this crisis, remember, once your forbearance is over, any paused payments will need to be repaid. We'll work with you to find a payment solution that works for you, but it's best to save forbearance until you need it most.

If you wish to apply for a forbearance, you can begin the process by calling us at 800.844.2400 or 888.309.9887 or emailing us at [mortinfo@trustmark.com](mailto:mortinfo@trustmark.com) (please include your loan number in your message). If you apply for a forbearance, don't stop making your mortgage payments until you've been approved.

For more information on mortgage topics, including financial assistance, visit [Trustmark.com](https://www.Trustmark.com). You may also find information at *myTrustmarkMortgage*, where you make payments, check payment activity, access your loan documents 24/7, as well as update your contact information, especially your phone number, cell phone number and email.

## Protect Your Information

Criminals often take advantage of situations like this pandemic to impersonate companies, charities or government agencies. Be aware of suspicious looking or sounding emails, text messages or phone calls. Remember, a Trustmark associate will never ask you for your account username or password.