



## Fannie Mae's Disaster Response Network™

If you were affected by a disaster and your mortgage loan is backed by Fannie Mae, you can get personalized help navigating the challenging recovery process from our Disaster Response Network.

Below are steps you can take to get started, along with resources for those with non-Fannie Mae loans.

### 1. Contact your mortgage servicer

It's imperative to contact your mortgage company/servicer as soon as possible to learn about mortgage relief options. If you can't access your mortgage records, try searching online for contact information. If Fannie Mae owns your loan, you may qualify for mortgage relief options including:

- A forbearance to temporarily suspend or reduce payments for up to 12 months
- No late charges or reporting of missed payments to credit bureaus while payments are suspended
- A loan modification to avoid a burdensome repayment or higher monthly payments after a forbearance
- Possible suspension of legal proceedings (i.e., foreclosure)

### 2. Request help from our Disaster Response Network

Disaster recovery can be complex and stressful. Our Disaster Response Network (operated by Clearpoint's Project Porchlight) offers free, personalized help for homeowners with a Fannie Mae-owned loan whose property, place of employment, or business is in a FEMA-declared zone. A HUD-approved housing counselor will provide assistance by phone including:

- A comprehensive post-disaster assessment and action plan
- Assistance in filing FEMA, insurance, and Small Business Administration (SBA) claims
- Help working with your mortgage servicer on payment relief options
- Access to Project Porchlight Online, a website providing helpful tools and resources
- Ongoing counselor check-ins to help ensure a successful recovery

#### Get Started:

1. **Confirm you have a Fannie Mae-owned loan** – To request mortgage relief for a Fannie Mae loan or help from our Disaster Response Network, first confirm that we own your loan by using our Loan Lookup Tool at [www.knowyouroptions.com/loanlookup](http://www.knowyouroptions.com/loanlookup) or calling 1-800-2FANNIE (1-800-232-6643).
2. **Request assistance** – If the Loan Lookup Tool confirms that you have a Fannie Mae loan, it will provide contact information for your mortgage servicer and disaster-recovery assistance.

### Other Disaster Relief Resources

- Fannie Mae's consumer website: [www.knowyouroptions.com/relief](http://www.knowyouroptions.com/relief)
- Clearpoint's Project Porchlight disaster assistance for borrowers without a Fannie Mae-owned loan: [www.clearpoint.org/porchlight](http://www.clearpoint.org/porchlight), 1-800-750-2227
- HUD (U.S. Department of Housing and Urban Development): [www.hud.gov](http://www.hud.gov)
- FEMA (Federal Emergency Management Agency): [www.disasterassistance.gov](http://www.disasterassistance.gov)
- American Red Cross: 1-800-733-2767
- Homeowners HOPE™ Hotline: 1-888-995-HOPE

**Avoid Scams** - Beware! Scam artists offer fraudulent assistance to those affected by disasters. Always confirm the legitimacy of offers, never feel pressured to "take immediate action," and remember, mortgage help is FREE.