

Natural Disaster Assistance



If you have been affected by the recent storm and are in need of assistance, we are here to help. Here are the phone numbers to contact us so we may assist you during this difficult time.

For Insurance Claim and Endorsement Questions	866-822-3434
For Financial Aid Assistance Program Questions	800-909-9525
For General Loan Servicing Questions	855-803-5177
For Collection and Payment Forbearance Assistance	800-909-9525
For QRL Customer Support Escalation Desk	888-766-4734 ext. 7990

Natural Disaster - Frequently Asked Questions

Q: *Where can I access information regarding the recent natural disaster?*

A: Please visit FEMA's website for additional information. <https://www.fema.gov/disasters>

Q: *What options are available to me, since I have been impacted by a natural disaster?*

A: If your property is located in a FEMA declared disaster zone, you may be eligible for Forbearance. If your property is not located in a FEMA declared disaster zone, please monitor <https://www.fema.gov/disasters> for additional updates. If the natural disaster will cause you a financial hardship and you are not in a FEMA declared disaster zone, please contact us for alternative options.

Q: *What is forbearance?*

A: Forbearance is a temporary suspension of your monthly mortgage payment. During Forbearance, your payments are suspended for a set period of time.

Q: *Am I eligible for forbearance?*

A: If you have been directly impacted either due to property damage and/or financially from the recent natural disaster, you may qualify for a forbearance plan for a minimum of 3 months in order to recover from this difficult time. Please contact Collections at 800-909-9525 for assistance.

Q: *Am I eligible if my employer has been impacted by the natural disaster?*

A: Yes. If your employment status has been impacted by the recent natural disaster, you may qualify for a forbearance plan due to the financial impact incurred. Please contact our Collections Team at 800-909-9525 for assistance.

Q: *Will the mortgage company be sending any documentation to FEMA on my behalf?*

A: You will need to contact FEMA directly to apply for disaster relief. If you have not already done so, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at <https://disasterassistance.gov>, to review assistance options that are available to you.

Q: *What happens if I don't have flood insurance?*

A: If you do not have flood insurance, please contact FEMA at 1-800-621-FEMA (3362), or visit FEMA online at DisasterAssistance.gov, to review assistance options that are available to you.

Q: *I received a claims check from my insurance carrier and it is made out to my mortgage company. How can I have the check endorsed?*

A: Typically, your mortgage company will also be listed on your insurance claim check and therefore requires our endorsement. This is due to both federal regulations and your mortgage agreement to ensure your property is restored back to normal as soon as possible. Please contact our Insurance department at 866-822-3434 to begin the endorsement process