

**MORTGAGE SERVICING FAQs**  
As of March 26, 2020

**We are currently experiencing high call volume.**

If you don't get through, please attempt another day or time. Please note:

if your payment is due on April 1<sup>st</sup>, it is not considered late and subject to late fees until after April 15 and may not be reported delinquent to the credit bureau until May 1st.

	<b>SunTrust now Truist Clients</b>	<b>BB&amp;T Now Truist Clients</b>
How long do I have to make my payment without any late charges or impacts to my credit report?	<p>If your mortgage payment is due on the 1st of the month, it is not considered late and subject to late fees until after the 15th of the month.</p> <p>Your account may be reported delinquent to the credit reporting agencies on the 30<sup>th</sup> day after your due date.</p>	<p>If your mortgage payment is due on the 1st of the month, it is not considered late and subject to late fees until after the 15th of the month.</p> <p>Your account may be reported delinquent to the credit reporting agencies on the 30<sup>th</sup> day after your due date.</p>
What type of mortgage relief is available?	<p>We have programs available, including a minimum of 90 days of payment forbearance, to help our mortgage clients through these tough times. We encourage you to contact us at 800.443.1032 so we can help with your payment relief needs based on your situation.</p>	<p>We have programs available, including a minimum of 90 days of payment forbearance, to help our mortgage clients through these tough times. We encourage you to contact us at 800.827.3722 and wait for the prompts so we can help with your payment relief needs based on your situation.</p>
I applied for forbearance. What's going to happen next?	<p>If you have applied for forbearance we will soon reach you via telephone, and you will receive the appropriate documentation related to your forbearance plan and requirements post –forbearance.</p>	<p>If you have applied for forbearance we will soon reach you via telephone, and you will receive the appropriate documentation related to your forbearance plan and requirements post –forbearance.</p>
What is forbearance?	<p>Forbearance is a program that allows you to postpone making normal monthly payments for a specific period of time without accruing any late charges, and without reporting your account as delinquent to the credit bureaus.</p>	<p>Forbearance is a program that allows you to postpone making normal monthly payments for a specific period of time without accruing any late charges, and without reporting your account as delinquent to the credit bureaus.</p>
I have been impacted by COVID-19, what are my options for my mortgage?	<p>Truist Bank supports the payment relief programs that are currently available based on investor, insurer, and government guidelines.</p> <p>Forbearance is the simplest of these to get started today, while leaving options open for whatever else becomes available because of COVID-19. If you are</p>	<p>Truist Bank supports the payment relief programs that are currently available based on investor, insurer, and government guidelines.</p> <p>Forbearance is the simplest of these to get started today, while leaving your options open for whatever else becomes available because of COVID-19. If you are still</p>

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<p>I have been impacted by COVID-19, what are my options for my mortgage? CONTINUED</p>	<p>still unable to catch-up on payments during forbearance, you may choose to opt for a loan modification.</p> <p>Most of our direction on alternatives comes from the Federal Government and then VA, FHA, Fannie Mae, Freddie Mac, and USDA set their own guidance about relief options.</p> <p>It's important we understand your individual situation to help identify the best alternative for you.</p>	<p>unable to catch-up on payments during forbearance, you may choose to opt for a loan modification.</p> <p>Most of our direction on alternatives comes from the Federal Government and then VA, FHA, Fannie Mae, Freddie Mac, and USDA set their own guidance about relief options.</p> <p>It's important we understand your individual situation to help identify the best alternative for you.</p>
<p>What options are available if I had a hardship prior to COVID-19 and I was delinquent at time of impact?</p>	<p>Same options as noted above are available, the only difference is the length of available relief.</p>	<p>Same options as noted above are available, the only difference is the length of available relief.</p>
<p>What is the initial forbearance timeframe?</p>	<p>Forbearance periods are 3-months in duration after the approval of the request.</p>	<p>Forbearance periods are 3-months in duration after the approval of the request.</p>
<p>What happens at the end of forbearance?</p>	<p>The expectation is all payments postponed during the forbearance period are paid in one lump sum, including the current month's payment that is due.</p> <p>This process is called "Total Cure" or "bringing the loan current." From that point forward, normal monthly payment amounts resume as they were prior to the forbearance period.</p> <p>Here is an example:</p> <ul style="list-style-type: none"> <li>• You are due for your April 1st payment and you ask for forbearance. Your request is granted for three months while you work on recovering from your hardship.</li> <li>• In this scenario on July 1<sup>st</sup>, your payment for April, May, June, and July is due</li> <li>• If for any reason "Total Cure" or "bringing the loan current" is not possible, then the next step is a loan modification process.</li> </ul>	<p>The expectation is all payments postponed during the forbearance period are paid in one lump sum, including the current month's payment that is due.</p> <p>This process is called "Total Cure" or "bringing the loan current." From that point forward, normal monthly payment amounts resume as they were prior to the forbearance period.</p> <p>Here is an example:</p> <ul style="list-style-type: none"> <li>• You are due for your April 1st payment and you ask for forbearance. Your request is granted for three months while you work on recovering from your hardship.</li> <li>• In this scenario on July 1st payment for April, May, June, and July is made</li> <li>• If for any reason "Total Cure" or "bringing the loan current" is not possible, then the next step is a loan modification process.</li> </ul>

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Do I have an opportunity to extend my forbearance for another 3 months, after the initial 3 months?	We will stay in touch during the forbearance period to determine the best next step for your individual situation. Depending on your situation, an additional 3 months may be an option.	We will stay in touch during forbearance to determine the best next step for your individual situation. Depending on your situation, an additional 3 months may be an option.
Will I end up with late charges during the forbearance period?	No.	No
Will you report my account as delinquent?	No, an account in forbearance is not reported to the credit bureau agencies as being delinquent.  Please note: You may receive delinquency notices during your forbearance period. Those are automatically generated according to the term of your loan and can't be interrupted when a payment is not received. You are not considered delinquent while you are in forbearance.	No, an account in forbearance is not reported to the credit bureau agencies as being delinquent.  Please note: You may receive delinquency notices during your forbearance period. Those are automatically generated according to the term of your loan and can't be interrupted when a payment is not received. You are not considered delinquent while you are in forbearance.
What about my auto draft payments?	When your forbearance is processed, we can stop your auto-draft payments. You will need to re-activate them once you are ready to resume your payments. You will have to contact any third-party bill pay providers to adjust those payments on your own.	When your forbearance is processed, we can stop your auto-draft payments. You will need to re-activate them once you are ready to resume your payments. You will have to contact any third-party bill pay providers to adjust those payments on your own.
What if I am not be able to pay all the forbore (postponed) payments?	<i>(Please remember, you should keep checking back on this site for updates regarding any new options that may become available)</i>  Loan modification would be an option; and may require document submission to identify the best loan modification solution for your individual situation	<i>(Please remember, you should keep checking back on this site for updates regarding any new options that may become available)</i>  Loan modification would be an option; and may require document submission to identify the best loan modification solution for your individual situation
What is a loan modification?	A loan modification is a process of restructuring an existing loan's features (rate and term) in hopes of meeting your affordability needs.  Many programs exist to assist clients with post forbearance options to resolve forbore payments, as well as longer	A loan modification is a process of restructuring an existing loan's features (rate and term) in hopes of meeting your affordability needs.  Many programs exist to assist clients with post forbearance options to resolve forbore payments, as well as longer

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<p>What is a loan modification? CONTINUED</p>	<p>hardships such as reduction of income. This may require additional paperwork submission.</p> <p>Ultimately, the goal of a modification is to assist in long-term homeownership success.</p> <p>More detail is available at: <a href="http://suntrust.com/myhomeloan">suntrust.com/myhomeloan</a></p>	<p>hardships such as reduction of income. This may require additional paperwork submission.</p> <p>Ultimately, the goal of a modification is to assist in long-term homeownership success.</p>
<p>Forbearance isn't what I thought it is. If I am worried about my next payment, then how is it helpful to give me an option that lets me skip payments only to expect me to pay them all at once at the end of forbearance?</p>	<p>Think of forbearance as a temporary fix that allows you to put the worries about your mortgage on the back burner without having to go through lengthy paperwork when you may have other, more pressing concerns that require your immediate attention.</p> <p>It gives you time to work with us on a more permanent solution, if needed.</p> <p>Other alternatives, like loan modifications are part of a different process that can feel the same as applying for a new mortgage. If you are ready to start with a loan modification, then forbearance may not be the right option for you. We are here to help you decide what option is best.</p> <p>You can always start the modification process, even during the forbearance period if it is best for your situation.</p>	<p>Think of forbearance as a temporary fix that allows you to put the worries about your mortgage on the back burner without having to go through lengthy paperwork when you may have other, more pressing concerns that require your immediate attention.</p> <p>It gives you time to work with us on a more permanent solution, if needed.</p> <p>Other alternatives, like loan modifications are part of a different process that can feel the same as applying for a new mortgage. If you are ready to start with a loan modification, then forbearance may not be the right option for you. We are here to help you decide what option is best.</p> <p>You can always start the modification process, even during the forbearance period if it is best for your situation.</p>
<p>I have decided to pursue forbearance. Do I have to fill out an application to utilize the forbearance period?</p>	<p>You don't need to fill out an application. Call 800-443-1032 to request it. The wait times are extensive due to high call volume and we are exploring alternatives to expedite requests.</p> <p>Banking is considered to be an essential service, so our team is working, although not at full capacity.</p> <p>We are thankful for Truist teammates who can take care of our clients with financial difficulties, but even our</p>	<p>You don't need to fill out an application. Call 800-827-3722 and wait for the prompts to request it. The wait times are extensive due to high call volume and we are exploring alternatives to expedite requests.</p> <p>Banking is considered to be an essential service, so our team is working, although not at full capacity.</p> <p>We are thankful for Truist teammates who can take care of our clients with financial</p>

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I have decided to pursue forbearance. Do I have to fill out an application to utilize the forbearance period? CONTINUED	teammates are dealing with challenges from the virus.  Thanks for your patience - and please know we are here to help.	difficulties, but even our teammates are dealing with challenges from the virus.  Thanks for your patience - and please know we are here to help.
What if I can't meet my deadline for document submission given shutdowns?	Please call 855-223-4680. The phone system will route you to a team member in Home Preservation Center.	Please call 800-827-3722 opt 6. The phone system will route you to a team member in Home Preservation Center.
I applied for loan modification who can I call to follow up?	Please call 855-223-4680. The phone system will route you to a team member in Home Preservation Center.	Please call 800-827-3722 opt 6. The phone system will route you to a team member in Home Preservation Center.
I got a letter requesting documentation for modification. I can't fax or mail it to you. What should I do?	Please call 855-223-4680. The phone system will route you to a team member in Home Preservation Center.	Please call 800-827-3722 opt 6. The phone system will route you to a team member in Home Preservation Center.
I can't pay my escrow shortage, what should I do?	We can spread the shortage over the next 12 monthly payments. If you cannot make those payments 800-634-7928 to discuss what your situation is and what relief options are available.	We can spread the shortage over the next 12 monthly payments. If you cannot make those payments call 800-295-5744 to discuss what your situation is and what relief options are available.
I want my PMI removed to lower my payments. What should I do?	Send us a secure message by signing on to your account at <a href="http://suntrust.com/signon">suntrust.com/signon</a> Or Send written request or fax to: SunTrust Bank, Inc. P.O BOX 26149 RICHMOND, VA 23260-6149 FAX# 804-319-3679 or OR 844-800-0191	Send written request to or fax to: BB&T ATTN: PMI Deletions PO Box 2068 Greenville SC 29602-2068 Fax @ 252-293-9070
Number to call if you are experiencing financial difficulties	800-443-1032  Hours: 8 AM – 10:00 PM (M-Thurs), 8 AM – 8 PM (F), 9-3 (Sat) EST	800-827-3722  Hours: 8 AM – 7 PM (M-F) EST
Number to call if you are already working with someone to receive mortgage assistance	855-223-4680  Hours: 8 AM – 10:00 PM (M-F), 9-3 (Sat) EST	800-827-3722 opt 6  Hours: 8 AM – 7 PM (M-F) EST

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<p>Your call queues are too long. Who can I reach out to answer concerns regarding my mortgage?</p>	<p>We are experiencing longer hold times than usual. You may save time by managing your account online via our mobile app, or at suntrust.com, or by using our automated phone system. We apologize for any inconvenience and appreciate your understanding.</p>	<p>We are experiencing longer hold times than usual. You may save time by managing your account online via our mobile app, or at BBT.com, or by using our automated phone system. We apologize for any inconvenience and appreciate your understanding.</p>
<p>What will happen if I can't make my payment due to job loss from COVID?</p>	<p>Call 800-443-1032 to discuss what your situation is and what relief options are available.</p>	<p>Call 800-827-3722 and wait for the prompts to discuss what your situation is and what relief options are available.</p>
<p>I won't have any income for next two weeks. Who should I call?</p>	<p>Call 800-443-1032 to discuss what your situation is and what relief options are available.</p>	<p>Call 800-827-3722 and wait for the prompts to discuss what your situation is and what relief options are available.</p>
<p>My payment this month will be late. I can't afford the late charges with everything else going on. What should I do?</p>	<p>Call 800-443-1032 to discuss what your situation is and what relief options are available.</p>	<p>Call 800-827-3722 and wait for the prompts to discuss what your situation is and what relief options are available.</p>
<p>I can only pay part of my payment. Will you accept that?</p>	<p>Call 800-443-1032 to discuss what your situation is and what relief options are available.</p>	<p>Call 800-827-3722 and wait for the prompts to discuss what your situation is and what relief options are available.</p>
<p>I missed my payment because of illness, now I am worried about my credit. What should I do?</p>	<p>Call 800-443-1032 to discuss what your situation is and what relief options are available.</p>	<p>Call 800-827-3722 and wait for the prompts to discuss what your situation is and what relief options are available.</p>
<p>My question has not been answered – where do I go for general questions related to the servicing of my mortgage?</p>	<p>800-634-7928</p> <p>Servicing Hours: 8 AM – 5:30 PM (M-F), 9-3 (Sat) EST</p> <p>Please note: We are experiencing longer hold times than usual. You may save time by managing your account online via our mobile app, or at suntrust.com, or by using our automated phone system. We apologize for any inconvenience and appreciate your understanding.</p>	<p>800-295-5744</p> <p>Servicing Hours: 8:30 AM -5:30 PM (M-F) EST</p> <p>Please note: We are experiencing longer hold times than usual. You may save time by managing your account online via our mobile app, or at BBT.com, or by using our automated phone system. We apologize for any inconvenience and appreciate your understanding.</p>