



Legal Aid Society COVID-19 AND MORTGAGE PAYMENTS

Are You Having Trouble Making Your Mortgage Payment Because of the COVID-19 Pandemic?

Some mortgage companies are helping homeowners and letting them skip payments or pay lower payments if they have lost income because of the COVID-19 Pandemic.

How can you find out if your mortgage company will help you?

Call your mortgage company or visit their website to see if they are offering help.

If your mortgage company is offering help, what do you have to do?

- Get proof that you have lost income.
- Follow all directions that the mortgage company gives you.
- Be sure to meet all deadlines that the mortgage company gives you.
- Keep copies of all papers that you give to the mortgage company.

What should you do if your mortgage company tells you that you can make lower payments or skip some payments?

Get the agreement in writing.

Will skipping payments or making lower payments affect your mortgage?

- Your mortgage payments may increase in the future.
- It may take you longer to pay off your mortgage.
- Your interest rate may change.

Does your mortgage company have to help you if you have lost income because of the COVID-19 Pandemic?

No. There are no laws that require a mortgage company to help homeowners because of COVID-19.

If you have questions about your mortgage payments during the COVID-19 Pandemic, please call the Legal Aid Society at 1-800-238-1443.