



Dear RMIC Service Partner:

In light of the extensive damage done by Hurricane Florence and Hurricane Michael, Republic Mortgage Insurance Company (RMIC) is committed to working with you to implement appropriate forbearance measures to lessen the negative impact of this disaster on borrowers.

Following Fannie Mae and Freddie Mac guidelines, RMIC will work with customers whose borrowers are undergoing hardships as a result of hurricane damage, including those without flood insurance. Our associates are available to help you determine the best possible solutions for your customers who may be having trouble meeting their obligations due to this natural disaster. We encourage you to work with borrowers on payment requirements and take other prudent steps to prevent foreclosure actions on homeowners with severe property damage or interrupted employment.

Fannie Mae's mortgage assistance options include:

- Immediately suspending or reducing mortgage payments for up to 90 days
- Payment forbearance for up to 12 months
- Waiving assessments of penalties or late fees
- Not reporting delinquencies to credit bureau agencies
- Delaying foreclosure and other legal proceedings for borrowers impacted by this disaster

Freddie Mac's mortgage relief options include:

- Suspending foreclosures by providing forbearance for up to 12 months
- Waiving assessments of penalties or late fees
- Not reporting forbearance or delinquencies caused by this disaster to credit bureau agencies

All changes will be made on a case-by-case basis. Complete guidelines and details of Fannie Mae and Freddie Mac's disaster relief policies are available on the agencies websites.

RMIC wants to be sure that all affected loans under our coverage are given every possible consideration. If you have any questions or we can be of any assistance in implementing this policy, please call us at **(800) 884-RMIC (7642)**. For primary loans, contact Jeffrey Hubbard at extension 4198. For pool loans, contact Tina Weaver at extension 4012.

Sincerely,

Kevin J. Henry
President