



**COMMUNITY  
RESOURCE**  
CREDIT UNION

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by the NCUA



Dear CRCU Mortgage Member,

With the recent Hurricane/Tropical Storm Harvey continuing to take its toll on our region, CRCU realizes and understands the importance of teamwork and cooperation during this difficult time.

For those members with real estate secured loans, CRCU would like to take a moment and note the following financial tools available to you.

- **Mortgage loan late fees will be waived for ALL real estate secured loans until further notice.**
- **If your home is in a FEMA declared disaster area, your mortgage loan will be eligible for payment relief of up to six months.** The mortgage loan must be less than 90 days delinquent. Please contact your mortgage servicer: Member Home Loan (MHL), Colonial, or the CRCU mortgage department.
- **If your mortgage loan is currently over 90 days delinquent, please contact your loan servicer (MHL, Colonial, or CRCU's mortgage department) for direction.**
- **Please notify the CRCU mortgage department if you have a financial hardship due to temporary or permanent employment loss due to the disaster.** We want to help our members qualify for payment deferments on real estate secured loans for up to six months.
- **CRCU will not charge fees for modification or forbearance services for real estate secured loans related to the recent storm.** Neither will we send negative information to the credit bureau during the modification or forbearance time period.
- **If you are not within a FEMA declared disaster affected area, please contact the CRCU Mortgage department for options regarding your mortgage loan.** You will need proof of damage to be eligible for a loan modification. Go to [www.disasterassistance.gov](http://www.disasterassistance.gov) to determine if you are within a FEMA declared disaster affected area.

Please stay in contact with CRCU, so that we may best serve you. If we do not have your updated contact information, please be sure to share that information with us as soon as possible.

**For more information, please contact your loan servicer with your mortgage loan number at:**

- **Member Home Loan (MHL) – 866.520.4702**
- **Colonial – 800.937.6002**

Sincerest regards,

Steve Boylan

Chief Operating Officer / Senior V.P. Lending & Operations