



14405 Walters Road, Ste. 200  
Houston, TX 77014

## **RMS INFORMATIONAL BULLETIN REGARDING HURRICANE DISASTER AREAS**

We at Reverse Mortgage Solutions, Inc. (“RMS”) sincerely hope that you and your family are safe and sound after the recent hurricanes and flooding. We want you to know that if your home was impacted by the recent disasters, we are here to help you rebound quickly. We hope that you find the information below helpful.

### **Postponement of Foreclosure Sales**

Some of our customers in the disaster designated areas may have already been facing foreclosure prior to the hurricanes. For those customers, RMS will follow the Federal Housing Administration’s (“FHA”) 90-day moratorium on foreclosures.

For further information contact a Default representative at 1-866-799-7724 between the hours of 8:00 AM and 7:00 PM CST.

### **Contact Us If You Are Facing Financial Difficulties**

Regardless of the status of your account prior to the disaster, we strongly encourage our customers having any difficulty paying their property taxes, homeowners insurance, flood insurance, or homeowners association fees to contact us. We want to try to help you through these difficulties and make sure you have all the information you need regarding your options.

If you are on a repayment plan and cannot make your installment payments, please contact us. Communication is key. If you are having financial difficulties as a result of the disaster in your area, you may be able to seek governmental assistance to help with expenses.

If you will be away from your home for a prolonged period of time, update your contact information with us and provide an alternate contact in the event we have difficulty reaching you.

For further information contact a representative in our Customer Service department by calling 1-866-503-5559 between the hours of 8:00 AM and 7:00 PM CST.

### **Damage to Your Property and Making Insurance Claims**

If you have suffered hurricane-related damage to your property, it is very important that you file an insurance claim as soon as possible with your insurance company or insurance agent to start your insurance claims process. You should be able to do so over the phone. Contact your insurance agent or insurance company immediately.

It is also important that you contact us to let us know if your property has been damaged and whether you have filed a claim. Because your lender has a lien on the home securing the reverse mortgage loan, the insurance company may contact us, send claim payments to us or make a claim

check payable to us. It is very important that we are aware of the damage to your property and that you made an insurance claim, to ensure that the repair process proceeds smoothly. As with any insurance claim made for damage to your property, it may be necessary for us, as your loan servicer, to hold the insurance funds, monitor the progress of repairs, and disburse out to the contractor after an inspection has been completed on the home.

If you are unsure whether your damage would be covered by your homeowners insurance or flood insurance policy, discuss this with your agent or your insurance company. Regardless, if in doubt it is best to file a claim and preserve your rights under your policy.

It is recommended that you document the damage to your home by taking photos and making lists of damaged or lost items.

For additional assistance, you can contact a representative in our Customer Service or Loss Draft department by calling 1-866-503-5559 between the hours of 8:00 AM and 7:00 PM CST.

### **Federal Emergency Management Agency (FEMA)**

FEMA has set up a Hurricane Harvey resource page at: [www.fema.gov/hurricane-harvey](http://www.fema.gov/hurricane-harvey).

FEMA has set up a Hurricane Irma resource page at: <https://www.fema.gov/hurricane-irma>.

FEMA's website at [fema.gov](http://fema.gov) has answers to frequently asked questions about FEMA assistance. Generally, when there has been a major disaster declaration, individuals and households may begin to apply for Individual Assistance. The Individual Assistance programs are designed to help meet disaster applicants' food, shelter and medical needs during their path to recovery.

You can apply for FEMA assistance by calling FEMA at 1-800-621-3362. However, FEMA indicates that the quickest way to register for FEMA assistance is online at [www.disasterassistance.gov/](http://www.disasterassistance.gov/). You can learn about available assistance by clicking on "Find Assistance" on either the Home page or under the Get Assistance tab and answering a questionnaire. FEMA indicates that the questionnaire is anonymous and filling it out will give you the best personalized information about available assistance.

You should contact FEMA about the exact assistance you can receive for your situation. We cannot represent to you what FEMA will make available to you. However, according to FEMA's website ([fema.gov/individual-disaster-assistance](http://fema.gov/individual-disaster-assistance)) some types of individual assistance that might be available through their programs include grants or loans for FEMA-approved expenses that were caused by the disaster but not covered by insurance to cover things such as temporary housing, home repairs, medical expenses, funeral expenses, personal property, transportation, and moving/storage expenses.

Please note that federal officials have cautioned recipients of FEMA disaster assistance funds to use the money for the intended purpose and to keep disaster spending receipts for three (3) years. See a relevant article here: [harrisrecovery.org/it-is-important-to-use-your-fema-funds-for-their-intended-purpose/](http://harrisrecovery.org/it-is-important-to-use-your-fema-funds-for-their-intended-purpose/).

## **Other FEMA Resources**

FEMA's site includes a number of resources, some of which are:

- If you have flood insurance, there is information about how to file a National Flood Insurance Program (NFIP) claim: [www.fema.gov/nfip-file-your-claim](http://www.fema.gov/nfip-file-your-claim).
- Links to local emergency management websites: <https://www.fema.gov/emergency-management-agencies>.
- To find family and friends or to register yourself as safe, visit the [@americanredcross](https://safeandwell.communityos.org/cms/) Safe & Well site: <https://safeandwell.communityos.org/cms/>.
- To report a missing child, contact the National Center for Missing & Exploited Children at 1-866-908-9570.
- To talk to a professional who can help you cope with emotional distress from the storm, call the [@disasterdistressline](https://www.8009855990.com/) at 1-800-985-5990 or text TalkWithUs to 66746.
- Report Price Gouging by calling 1-866-966-7226.

## **Replacing Lost Documents and Records**

Below are some contacts for replacing lost/damaged documents:

- Birth, Death, Marriage, and Divorce Records:
  - Texas: <http://www.dshs.texas.gov/vs/reqproc/default.shtm>
  - Louisiana: <http://new.dhh.louisiana.gov/index.cfm/page/649>
  - Florida: <http://www.floridahealth.gov/certificates/certificates/>
  - Puerto Rico: Contact the Department of Health, Demographic Registry, P.O. Box 11854, Fernandez Juncos Station, San Juan, PR 00910; 787-767-9120 or 1-866-842-6765.
  - Virgin Islands: The Virgin Islands Department of Health has a Facebook page at <https://www.facebook.com/virginislandsDOH/> where they are posting information relating to the hurricane and emergency operations.
- Driver License:
  - Texas DPS at [www.dps.texas.gov/DriverLicense](http://www.dps.texas.gov/DriverLicense). If you lost your driver license or identification card during the storm, the Texas Department of Public Safety will replace it free of charge.
  - Louisiana at [louisiana.gov/Services/](http://louisiana.gov/Services/) or try the Louisiana Secretary of State webpage at [www.sos.la.gov](http://www.sos.la.gov).
  - Florida Highway Safety and Motor Vehicles at <http://www.flhsmv.gov>.
  - Puerto Rico Department of Transportation at <http://www.dtop.gov.pr/>.
- Social Security Card: For information about how to replace a lost/damaged Social Security card, go to the Social Security Administration's (SSA) Frequently Asked Questions at

<https://faq.ssa.gov/ics/support/splash.asp>. You can also call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).

**State Emergency Management Agency Contact Information**

If your county has not been included in the disaster declaration but you sustained hurricane damage, you can contact your state emergency management agency to see if any other help is being offered.

<p><b>Texas Division of Emergency Management</b>          5805 N. Lamar          PO BOX 4087          Austin, Texas 78773-0220          (512) 424-2138          (512) 424-2444 or 7160 FAX  <a href="http://www.txdps.state.tx.us/dem/">http://www.txdps.state.tx.us/dem/</a></p>	<p><b>Louisiana Office of Emergency Preparedness</b>          7667 Independence Blvd.          Baton Rouge, Louisiana 70806          (225) 925-7500          (225) 925-7501 FAX  <a href="http://www.gohsep.la.gov/">http://www.gohsep.la.gov/</a></p>
<p><b>Florida Division of Emergency Management</b>          2555 Shumard Oak Blvd.          Tallahassee, Florida 32399-2100          (850) 413-9969          (850) 488-1016 FAX  <a href="http://floridadisaster.org">floridadisaster.org</a></p>	<p><b>Puerto Rico Emergency Management Agency</b>          P.O. Box 966597          San Juan, Puerto Rico 00906-6597          (787) 724-0124          (787) 725- 4244 FAX  <a href="http://www2.pr.gov/Directorios/Pages/InfoAgencia.aspx?PRIFA=021">http://www2.pr.gov/Directorios/Pages/InfoAgencia.aspx?PRIFA=021</a></p>
<p><b>Virgin Islands Territorial Emergency Management (VITEMA)</b>          2-C Contant, A-Q Building          Virgin Islands 00820          (340) 774-2244  <a href="http://VITEMA.gov">VITEMA.gov</a>          Facebook: <a href="https://www.facebook.com/vitema/">https://www.facebook.com/vitema/</a></p>	

**Verify That Your Property is in the Disaster Area:**

The Federal Emergency Management Agency (FEMA) determines which counties are eligible for federal disaster assistance. You can call FEMA at 1-800-621-3362 for further information and assistance. If your home is in a designated disaster area, you can apply for federal assistance online at [www.disasterassistance.gov](http://www.disasterassistance.gov), or by calling FEMA toll free at 1-800-621-FEMA (3362).

\*Nothing in this Informational Bulletin is a promise or guaranty concerning eligibility for any assistance program including FEMA.

\*If you have any concerns about fraud related to the storm, you can contact the National Center for Disaster Fraud (NCDF) at 1-866-720-5721 or your state