



RMS INFORMATIONAL BULLETIN REGARDING HURRICANE DISASTER AREAS

*****As of the posting date of this bulletin, Hurricane Irma has not yet reached the east coast of the United States. However, if you are a customer who is impacted by Hurricane Irma in the coming days, we also refer you to the information below.*****

We at Reverse Mortgage Solutions, Inc. (“RMS”) are all heartbroken to see the damage that has been left behind by Hurricane Harvey (“Harvey”) in Houston and along the Gulf Coast. Houston is our home too. We want to try to ease some of the burdens our customers and employees who live and work in the affected communities are facing by providing some information we hope will be helpful.

As of September 6, 2017, several Texas counties have been included in the Federal Emergency Management Agency’s (“FEMA”) disaster declaration for Harvey and approved for individual assistance. A list of these counties can be found at the end of this Informational Bulletin. *Please note that more counties (or Louisiana parishes) could be added to the declaration.* The designated areas can be found at fema.gov/disaster/4332/designated-areas.

Postponement of Foreclosure Sales

Some of our customers in the disaster designated areas may have already been facing foreclosure prior to Harvey. For those customers, RMS has cancelled foreclosure sales in light of the Federal Housing Administration’s 90-day moratorium on foreclosures. Foreclosure sales will be rescheduled for a future date after the 90-day foreclosure moratorium.

For further information on this you can 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 Harvey, we strongly encourage our customers having any difficulty paying their property taxes, homeowner’s insurance, flood insurance, or homeowner’s 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 Harvey, you may be able to seek governmental assistance to help with expenses.

For further information on this you can 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.

Making Insurance Claims

It is very important that, if you have suffered any damage to your property as a result of Harvey, 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.

If you are unsure whether your damage would be covered by your homeowner's 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.

FEMA's website at 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 to register on-line at 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) 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-the-intended-purpose/.

Other FEMA Resources

FEMA's Hurricane Harvey resource page also posts a number of other resources including:

- 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.
- Links to the local emergency management websites for thirty (30) impacted Texas counties and impacted areas in Louisiana.
- 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.18009855990.com/) at 1-800-985-5990 or text TalkWithUs to 66746.

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>
- Driver License:
 - Texas DPS at www.dps.texas.gov/DriverLicense. If you lost your driver license or identification card during the storm, the Texas Department of Public safety wants to replace it free of charge.
 - Louisiana at louisiana.gov/Services/ or try the Louisiana Secretary of State webpage at www.sos.la.gov.
- 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 damage from Harvey, you could contact your state emergency management agency to see if any other help is being offered.

Texas Division of Emergency Management 5805 N. Lamar PO BOX 4087 Austin, Texas 78773-0220 (512) 424-2138 (512) 424-2444 or 7160 FAX http://www.txdps.state.tx.us/dem/	Louisiana Office of Emergency Preparedness 7667 Independence Blvd. Baton Rouge, Louisiana 70806 (225) 925-7500 (225) 925-7501 FAX http://www.gohsep.la.gov/
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Texas Counties in Designated Areas as of September 6, 2017

Aransas County, Austin County, Bastrop County, Bee County, Brazoria County, Calhoun County, Chambers County, Colorado County, DeWitt County, Fayette County, Fort Bend County, Galveston County, Goliad County, Gonzales County, Hardin County, Harris County, Jackson County, Jasper County, Jefferson County, Karnes County, Kleberg County, Lavaca County, Lee County, Liberty County, Matagorda County, Montgomery County, Newton County, Nueces County, Orange County, Polk County, Refugio County, Sabine County, San Jacinto County, San Patricio County, Tyler County, Victoria County, Walker County, Waller County, and Wharton County

*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, report it immediately by calling the attorney general's Consumer Protection Hotline at 1-800-621-0508, emailing consumeremergency@oag.texas.gov, or filing a complaint online at www.texasattorneygeneral.gov.