



## Mortgage assistance during COVID-19 outbreak

The Treasurer's Office has compiled the following resource guide to assist homeowners who have been impacted by COVID-19 with their mortgage payments.

**You must reach out to your lender in order to receive any assistance.**

Please reach out to your lender directly to discuss what options may be available to you, such as: working out a payment plan at the end of the 90-day forbearance period. Relief options will be specific to each borrower's individual circumstances, and may vary.

Mortgage forbearance is the first step in the process for homeowners who need relief during this difficult time. Many lenders will work with homeowners after the forbearance period ends to work out a plan for repayment. This will vary based on a borrower's individual financial situation.

The Consumer Financial Protection Bureau (CFPB) has released a helpful video that explains how homeowners can obtain mortgage forbearance if their finances have been impacted due to the COVID-19 pandemic. This video can be found [here](#).

If your lender is not on this list, or if you're having difficulties contacting your lender, please email us at [ask@nevadatreasurer.gov](mailto:ask@nevadatreasurer.gov).

Institution	COVID Assistance	Phone	Website
<b>Alderus Mortgage</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 255-5783	<a href="http://alderus.net/contact/">http://alderus.net/contact/</a>
<b>Ally Bank</b>	Existing mortgage customers will be allowed to defer payment for up to 120 days (No late fees will be charged; interest will accrue).	(866) 401-4742	<a href="https://www.ally.com/coronavirus-response/?CP=EML400001705">https://www.ally.com/coronavirus-response/?CP=EML400001705</a>
<b>Alterra Home Loans (Panorama Mortgage Group)</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(855) 766-4059	<a href="https://www.goalterra.com/contact-us/mortgage-servicing/">https://www.goalterra.com/contact-us/mortgage-servicing/</a>
<b>AmeriFirst Home Mortgage</b>	Offering a variety of relief options for borrowers impacted by COVID-19 including: 90-day forbearance, loan modification, repayment plans, and natural	(844) 814-7780	<a href="https://www.amerifirst.com/paymentassistance">https://www.amerifirst.com/paymentassistance</a>

	disaster mortgage relief.		
<b>Amerihome</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 469-0810	<a href="https://www.amerihome.com/coronavirus-info/">https://www.amerihome.com/coronavirus-info/</a>
<b>Bank of America</b>	Offering 30-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 466-0979	<a href="https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus">https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus</a>
<b>Bank of the West</b>	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 545-8180	<a href="https://www.bankofthewest.com/HeretoHelp.html">https://www.bankofthewest.com/HeretoHelp.html</a>
<b>Bayview</b>	Offering a forbearance plan for customers impacted by COVID-19. The company will offer several options to assist mortgage payments once the Forbearance Plan has ended, including: a reinstatement payment, repayment plan, or a modification.	(800) 457-5105	<a href="https://bayviewloanservicingcares.com/impacted/">https://bayviewloanservicingcares.com/impacted/</a>
<b>Boulder Dam Credit Union</b>	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(702) 293-7777	<a href="https://www.boulderdamcu.org/Coronavirus">https://www.boulderdamcu.org/Coronavirus</a>
<b>Caliber Home Loans</b>	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 401-6587	<a href="https://caliberhomeloans.com/tools-resources/disaster-assistance/payment-relief-options">https://caliberhomeloans.com/tools-resources/disaster-assistance/payment-relief-options</a>
<b>Carrington Mortgage</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 561-4567	<a href="https://www.carringtonmortgage.com/covid19">https://www.carringtonmortgage.com/covid19</a>
<b>Cenlar</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 223-6527	<a href="https://www.cenlar.com/covid-19/">https://www.cenlar.com/covid-19/</a>
<b>Chase Home Lending</b>	Customers who are struggling financially as a result of COVID-19 are able to request 90-day payment forbearance, with no related late fees and no negative impact on their credit reports as a result of deferring payment.	(800) 848-9380	<a href="http://www.chase.com/mortgageassistance">http://www.chase.com/mortgageassistance</a>
<b>Churchill County Federal Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 423-7444	<a href="http://www.cfcu.biz/announcements/covid-19-statement">http://www.cfcu.biz/announcements/covid-19-statement</a>
<b>Citi Bank</b>	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 272-4749	<a href="https://online.citi.com/US/JRS/pands/detail.do?ID=covid19">https://online.citi.com/US/JRS/pands/detail.do?ID=covid19</a>
<b>Clark County Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(702) 228-2228	<a href="https://www.ccculv.org/Mortgage-Loans.aspx">https://www.ccculv.org/Mortgage-Loans.aspx</a>
<b>CMG Financial</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 659-8989	<a href="https://www.cmgfi.com/about-us/contact">https://www.cmgfi.com/about-us/contact</a>
<b>Credit Union 1</b>	Encouraging customers who may be impacted or need assistance to fill out a request for COVID-19 mortgage assistance online.	(800) 252-6950	<a href="https://www.creditunion1.org/mortgage-loan-assistance/">https://www.creditunion1.org/mortgage-loan-assistance/</a>

<b>El Dorado Savings Bank</b>	Offering temporary loan forbearance, loan modifications, and payment restructuring for customers who contact them.	(800) 222-8999	<a href="https://www.eldoradosavingsbank.com/Announcement">https://www.eldoradosavingsbank.com/Announcement</a>
<b>Elko Federal Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 738-4083	<a href="https://elkofcu.org/lending/home-loans/">https://elkofcu.org/lending/home-loans/</a>
<b>Farm Bureau Bank, FSB</b>	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 492-3276	<a href="https://www.farmbureaubank.com/Content/Documents/PDF/External/COVID%20Relief_Final.pdf">https://www.farmbureaubank.com/Content/Documents/PDF/External/COVID%20Relief_Final.pdf</a>
<b>Financial Horizons Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 778-1623	<a href="https://www.fhcunv.org/media/1144/fhcu-covid-19.pdf">https://www.fhcunv.org/media/1144/fhcu-covid-19.pdf</a>
<b>Freedom Mortgage</b>	Offering 90 day forbearance, and will work with customers after the forbearance period to pursue loan modification or repayment options.	(855) 690-5900	<a href="https://www.freedommortgage.com/covid-19/!ut/p/z1/04_iUIDg4tKPAFJABpSA0fpReYllmemJJZn5eYk5-hH6kVfM8e6OzgaGRgZGAQaBgWYGgYY-BoaWwYbuzh4m-l76UfgVFGQHKglAo0LhJA!/">https://www.freedommortgage.com/covid-19/!ut/p/z1/04_iUIDg4tKPAFJABpSA0fpReYllmemJJZn5eYk5-hH6kVfM8e6OzgaGRgZGAQaBgWYGgYY-BoaWwYbuzh4m-l76UfgVFGQHKglAo0LhJA!/</a>
<b>Freemont Bank</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for customers who contact the bank.	(866) 617-7293	<a href="https://www.freemontbank.com/about/blog/2020/march/a-note-from-fremont-bank-about-covid-19">https://www.freemontbank.com/about/blog/2020/march/a-note-from-fremont-bank-about-covid-19</a>
<b>Great Basin Federal Credit Union</b>	Members are eligible skip for a mortgage payment due in March, April, May, or June 2020. Late fees will be waived on March and April payments.	(775) 789-3115	<a href="https://www.greatbasin.org/coronavirus/">https://www.greatbasin.org/coronavirus/</a>
<b>Greater Nevada Credit Union</b>	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 421-6674	<a href="https://www.gncu.org/About-Us/News-Updates/COVID-19">https://www.gncu.org/About-Us/News-Updates/COVID-19</a>
<b>Guaranteed Rate</b>	Offering 90-day forbearance and loan modifications to borrowers who reach out to the company.	(800) 263-4159	<a href="https://www.rate.com/covid19-mortgage-payment">https://www.rate.com/covid19-mortgage-payment</a>
<b>Guild Mortgage</b>	Offering 90-day forbearance, with no late fees for customers who contact them requesting assistance. After the forbearance period, the company will work with borrowers on repayment options.	(800) 365-4441	<a href="https://www.guildmortgage.com/covid-19/">https://www.guildmortgage.com/covid-19/</a>
<b>Home Point Financial</b>	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 686-2404	<a href="https://www.homepointfinancial.com/covid19">https://www.homepointfinancial.com/covid19</a>
<b>Lakeview Loan Servicing</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(855) 294-8564	<a href="https://lakeviewloanservicing.com/coronavirus-statement/">https://lakeviewloanservicing.com/coronavirus-statement/</a>
<b>Loan Depot</b>	Offering short-term loan assistance for customers experiencing financial hardships.	(888) 983-3240	<a href="http://start.loandepot.com/assets/int-email/disaster/COVID19ServicingCommunicationv6.0.pdf">http://start.loandepot.com/assets/int-email/disaster/COVID19ServicingCommunicationv6.0.pdf</a>
<b>LoanCare</b>	Offering 90 day forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(800) 509-0183	<a href="https://lakeviewloanservicing.myloancare.com/pub/index.html#/HomeRetentionRequest">https://lakeviewloanservicing.myloancare.com/pub/index.html#/HomeRetentionRequest</a>
<b>M&amp;T Bank</b>	Offering mortgage and home equity repayment assistance to customers whose income has been reduced due to COVID-19.	(800) 724-1633	<a href="https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-repayment">https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-repayment</a>
<b>Mann Mortgage</b>	Offering 90 day forbearance, fee waivers, flexible payment options for members who contact the company.	(855) 692-0102	<a href="https://mannmortgage.com/contact/">https://mannmortgage.com/contact/</a>

<b>Midland Mortgage</b>	Offering 90 day forbearance, no late fees, and delayed payments won't be reported to credit agencies. If at the end of the forbearance period a borrower is able to make payments in lump sum, they'll work with him/her on traditional mortgage assistance options such as a loan modification or repayment plan.	(800) 552-3000	<a href="https://www.mymidlandmortgage.com/Coronavirus.aspx">https://www.mymidlandmortgage.com/Coronavirus.aspx</a>
<b>Money Source</b>	Offering 90 day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(866) 867-0330	<a href="https://themoneysource.com/happy-hub/coronavirus/">https://themoneysource.com/happy-hub/coronavirus/</a>
<b>Mr. Cooper</b>	Offering forbearance for at least 90 days, which can extend up to 12 months. During the forbearance period negative credit reporting and late fees are suspended. The company is working with customers on an individual basis to address a number of repayment options. Homeowners are encouraged to sign into the company's website to apply for the pandemic forbearance plan.	(888) 480-2432	<a href="https://www.mrcooper.com/blog/2020/03/20/coronavirus/?internal_ref=forbearance">https://www.mrcooper.com/blog/2020/03/20/coronavirus/?internal_ref=forbearance</a>
<b>NBKC</b>	Offering temporary forbearance, fee waivers, loan modification, and other assistance to customers who contact the company.	(866) 397-5370	<a href="https://www.yourmortgageonline.com/Account/Covid19Hardship">https://www.yourmortgageonline.com/Account/Covid19Hardship</a>
<b>Nevada State Bank</b>	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(888) 926-8250	<a href="http://www.nsbank.com/coronavirus">www.nsbank.com/coronavirus</a>
<b>New American Funding</b>	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 893-5304	<a href="https://www.newamericanfunding.com/manage-my-loan/#covid19relief">https://www.newamericanfunding.com/manage-my-loan/#covid19relief</a>
<b>NewRez Mortgage</b>	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(888) 673-5521	<a href="https://www.newrez.com/covid-19-payment-options/">https://www.newrez.com/covid-19-payment-options/</a>
<b>Northpointe Bank</b>	Offering loan forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(866) 347-8103	<a href="https://www.northpointe.com/coronavirus-update/">https://www.northpointe.com/coronavirus-update/</a>
<b>On Q Financial</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 667-3279	<a href="https://onqfinancial.com/">https://onqfinancial.com/</a>
<b>One Nevada Credit Union</b>	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 382-4094	<a href="https://onenevada.org/mortgage/">https://onenevada.org/mortgage/</a>
<b>Pahrangat Valley FCU</b>	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(775) 725-3586	
<b>PHH</b>	Offering 90 day forbearance, fee waivers, flexible payment options for customers who contact the company.	(800) 936-8705	<a href="https://www.mortgagequestions.com/coronavirus">https://www.mortgagequestions.com/coronavirus</a>
<b>Plaza Home Mortgage</b>	Offering mortgage repayment assistance, loan modifications, and other forbearance options to borrowers who contact the company.	(888) 807-2620	<a href="https://www.plazahomemortgage.com/customerservice/#covid">https://www.plazahomemortgage.com/customerservice/#covid</a>
<b>Plus Credit Union</b>	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 871-4746	<a href="https://www.pluscu.org/main.htm#loans">https://www.pluscu.org/main.htm#loans</a>

<b>PNC Bank</b>	Offering 90-day forbearance with no late fees for customers who contact the company.	(800) 523-8654	<a href="https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert">https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert</a>
<b>Provident Funding</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 696-8199	<a href="https://www.provident.com/ContactUs.aspx">https://www.provident.com/ContactUs.aspx</a>
<b>Quicken Loans (Rocket Mortgage)</b>	90-day forbearance to borrowers affected by COVID-19.	(800) 863-4332	<a href="https://www.rocketmortgage.com/learn/mortgage-assistance-covid19">https://www.rocketmortgage.com/learn/mortgage-assistance-covid19</a>
<b>Reno City Employees Federal Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 334-2038	<a href="https://www.rcefcu.com/">https://www.rcefcu.com/</a>
<b>Richmond American Mortgage</b>	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(888) 500-7060	<a href="https://www.richmondamerican.com/covid-19">https://www.richmondamerican.com/covid-19</a>
<b>Roundpoint Mortgage</b>	Offering temporary forbearance for customers who contact the company.	(877) 426-8805	<a href="https://www.rpmservicing.com/coronavirus">https://www.rpmservicing.com/coronavirus</a>
<b>Rushmore Loan Management Services</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 504-7300	<a href="https://www.rushmorelm.com/covid-19-update/">https://www.rushmorelm.com/covid-19-update/</a>
<b>Sierra Pacific Credit Union</b>	Members are eligible skip a mortgage payment if they are financially by COVID-19 shutdowns or illness. Interest will still accrue, and some loans may lose GAP coverage depending on the insurance provider's policy.	(775) 857-2424	<a href="https://www.sierrapacificfcu.org/covid-19-updates-and-assistance/">https://www.sierrapacificfcu.org/covid-19-updates-and-assistance/</a>
<b>Silver State Schools Credit Union</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 357-9654	<a href="https://pages.silverstatecu.com/covid19/">https://pages.silverstatecu.com/covid19/</a>
<b>Simplifi Mortgage</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 847-7477	<a href="https://simplifimortgage.com/contact-us/">https://simplifimortgage.com/contact-us/</a>
<b>South Wind Financial, Inc.</b>	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 876-3600	<a href="http://southwindfinancial.com/contact.asp">http://southwindfinancial.com/contact.asp</a>
<b>SPS (Select Portfolio Servicing, Inc.)</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 818-6032	<a href="https://www.spservicing.com/StaticDetails/DisasterManagement">https://www.spservicing.com/StaticDetails/DisasterManagement</a>
<b>State Farm Bank</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(877) 734-2265	<a href="https://newsroom.statefarm.com/covid-19/">https://newsroom.statefarm.com/covid-19/</a>
<b>US Bank</b>	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	888-287-7817	<a href="https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html">https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html</a>
<b>USAA Federal Savings Bank</b>	Offering mortgage payment assistance plans for members who are facing financial difficulty as a result of the COVID-19 pandemic. Members are encouraged to reach out to the bank as soon as possible to discuss their options.	(855) 531-8722	<a href="https://www.usaa.com/inet/wc/covid-19-financial-difficulty">https://www.usaa.com/inet/wc/covid-19-financial-difficulty</a>
<b>Vanderbilt Mortgage</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 970-7250	<a href="https://www.vmf.com/">https://www.vmf.com/</a>
<b>Village Capital</b>	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 919-0068	<a href="https://villagecapital.com/borrower-assistance-help-for-homeowners/">https://villagecapital.com/borrower-assistance-help-for-homeowners/</a>

<b>Wells Fargo</b>	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 219-9739	<a href="https://www.wellsfargo.com/com/focus/coronavirus-updates/">https://www.wellsfargo.com/com/focus/coronavirus-updates/</a>
<b>WestStar Credit Union</b>	Offering loan deferrals, skipped payments, fee reductions and waivers and other options for those who are in need.	(800) 729-9328	<a href="https://www.weststar.org/coronavirus">https://www.weststar.org/coronavirus</a>