

Dear Homeowner:

**Why We Are Writing:**

The President declared a National Emergency because of the novel coronavirus disease (COVID-19) outbreak. Rural Development (RD) is here to help.

**How can we help you?**

- **Payment Assistance:** If your household income has decreased and you don't think you can make your mortgage payment, call us and ask for a Payment Assistance package. We will review the information you provide and determine if you are eligible for payment assistance or for more assistance than you currently receive.
- **Moratorium Assistance for up to 180 days:** If you are experiencing financial hardship due, directly or indirectly, to the COVID-19 emergency, you can call us and verbally request a payment moratorium. Borrowers have the option to cancel the moratorium at any time or request the moratorium be extended up to an additional 180 days.

**How to contact us:**

Call a Customer Service Representative at 1-800-414-1226 or TDD/TTY 1-800-438-1832. The call center has expanded our hours to 7 a.m. until 7 p.m. Central Time Monday through Friday and 8 a.m. to 1 p.m. Central Time on Saturdays. Have your account number and social security number ready. You can also look at your account online and make payments through the RD Home Loans website <https://rdhomeloans.usda.gov>. Click on the "Register" button and follow the steps if you do not have a userid and password.

This situation is changing, and we will let you know if anything affects our ability to provide service to you.

Sincerely,

USDA, Rural Development, Customer Service Center