

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. Beginning July 6, 2020, regular hours are from 7 a.m. to 5 p.m. Monday through Friday Central Time (CT). 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