

## Frequently Asked Questions (FAQ)

**Q: Who do I contact in order to file an insurance claim, as my property has been damaged?**

**A:** You must contact your insurance carrier's claims department in order to file the claim. If you require guidance or assistance in filing the hazard insurance claim, you may also contact PHH's Insurance Loss Draft Department at (888) 882-1815, Monday - Friday 8:00 a.m. - 9:00 p.m. ET and Saturday 8:00 a.m. - 5:00p.m. ET.

**Q: I just received an insurance claim check made payable to both myself and PHH. What do I do?**

**A:** If the hazard insurance claim check is under \$10,000.00 and your loan is in a current status, PHH will simply endorse the check upon receipt and return it to your attention so you can make the necessary repairs to the property. If the hazard insurance claim check is over \$10,000.00 and/or the loan status is delinquent, we will monitor the repair process and the endorsed check will need to be sent to the Insurance Loss Draft Department along with the following documents so we can assist in monitoring the repairs:

- Signed Contractor's Proposal and W-9 Form
- Contractor's Conditional Waiver of Lien
- Insurance Adjuster's Report
- Endorsed Claim Check

Without these documents we will be unable to process the hazard insurance claim check and assist in monitoring the repairs to your property. PHH understands that this can be a very difficult time for you, as such, we have a toll-free number set up to assist you with this process. Please contact PHH's Insurance Loss Draft Department at (888) 882-1815, Monday - Friday 8:00 a.m. - 9:00 p.m. ET and Saturday 8:00 a.m. - 5:00 p.m. ET.

Additional Insurance Department Contact information

**Regular Mail Address:**

PHH Mortgage Services  
Attn: Loss Draft  
PO Box 7459  
Springfield, OH 45501

**Overnight Mail Address:**

PHH Mortgage Services  
Attn: Loss Draft Department  
One Assurant Way  
Springfield, OH 44505  
Fax Number: 937-525-8923

**Q: Am I required to have homeowner's (hazard or property) insurance?**

**A:** Yes. If you have a home loan, you must have adequate insurance to cover the structure against potential loss. Every homeowner's policy has a section to list your mortgage holder as a loss payee. PHH must be listed in the loss payee section. Per your signed Mortgage and Note terms, you are required to provide evidence of insurance upon request. If PHH does not have proof of coverage, we will notify you that we need this information. Should you receive an insurance request notification, please contact your agent/carrier immediately and advise them to provide us with evidence of insurance, and to ensure they show PHH as a loss payee.

**Q: What if I don't currently have homeowner's insurance or I'm unable to provide proof of coverage?**

**A:** Per your signed Mortgage and Note, homeowner's insurance is required. Therefore, if proof of continuous coverage is requested and not provided, we will send you a notice regarding the possibility of obtaining a policy - at your expense - to cover the structure only. It is important to note that this lender-placed insurance provides limited coverage, and typically at a higher cost, than a policy you obtain on your own. So if you have proof of continuous coverage and have not provided it to PHH, please call (888) 882-1855 extension 16381 or mail the information to the below address and be sure to include your loan number.

PHH Mortgage Services  
Attn: Insurance Department  
P.O. Box 5954  
Springfield, OH 45501-5954

**Q: Am I required to have flood insurance?**

**A:** If your property is located in an area designated by FEMA (Federal Emergency Management Agency) as a SFHA (Special Flood Hazard Area), you are required to have flood insurance coverage. If PHH does not have proof of continuous flood coverage, we will notify you that we need this information.

**Q: What if I don't have flood insurance or don't provide proof of coverage?**

**A:** Per your signed mortgage and note, flood insurance is required if your property is in an area designated as a flood zone. Therefore, if proof of continuous coverage is not provided, a policy will be obtained - at your expense - to cover the structure only. It is important to note that this lender-placed insurance provides limited coverage, and typically at a higher cost, than a policy you obtain on your own.

**Q: What if I have changed or updated my insurance?**

**A:** Send us a copy of your new Declaration Page. We'll update your account and (if your loan is escrowed for insurance) recalculate your escrow payments. You can mail it to our Insurance Department:

PHH Mortgage Services  
Attn: ISAOA  
P.O. Box 5954  
Springfield, OH 45501-5954

**Q: Can PHH help me with my mortgage payments?**

**A:** Yes. We have several programs to assist customers affected by natural disasters. These may include the following:

**Forbearance Plan:** A temporary reduction or suspension of payments due to the effects of the disaster.

**Repayment Plan:** In addition to the regular monthly payment, additional funds are included each month to catch-up on past due payments.

**Loan Modification:** Loan terms are permanently changed which may include lower monthly payment, lower interest rate, or an extended maturity date.

To determine your eligibility for mortgage assistance, please contact us at (800) 936-8705 or download financial assistance package from our website at [www.mortgagequestions.com](http://www.mortgagequestions.com).

**Q: Where can I find additional assistance?**

**A:**

1) A HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

2) Disaster Assistance (<https://www.disasterassistance.gov/>): If your address qualifies, you can get immediate funds from FEMA wired to your bank account, and find help to local recovery resources and FEMA Disaster Recovery Centers (DRCs) near you.