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Mortgage Servicing's Disaster Preparedness Quick Reference Guide

We want you to spend less time worrying about your mortgage—and more time focusing on what matters most. If a natural disaster has damaged your home or investment property, or has caused a financial hardship that's impacting your ability to make mortgage payments, our team is here to help.

We hope this quick reference guide will help you feel prepared and ready to take control.

Preparation

Where can I find information?

- Manage your mortgage on our website - [Mortgage home loan disaster assistance](#)
- Plan your recovery - [Disaster recovery: A resource for homeowners](#)
- Mortgage Servicing phone number - 800-295-5744

Recovery

If your home or investment property is damaged

1. Contact your insurance provider to file a claim
2. If your insurance company issues a loss claim check, contact Loss Claims by calling 888-882-1827 for next steps
3. For additional questions on insurance claim checks, visit [InsuranceClaimCheck.com](#)

If you need payment relief

You may be able to temporarily suspend your monthly mortgage payments with a forbearance. You won't be charged penalties or late fees, and your account won't be reported as delinquent to credit agencies during your forbearance. Towards the end of your forbearance plan, a home preservation team member will help develop a plan that works best for you.

Contact a member of our home preservation team with questions, or to apply, by calling 800-827-3722.

Manage your account

Manage your account, wherever you are

- On your mobile device with the [U by BB&T mobile banking app](#)
- On your computer at [BBT.com](#)
- By phone at 800-226-5228 or TDD 888-833-4228
- In person using our [branch locator](#)

Additional resources

- The [FEMA Disaster Assistance Improvement Program](#) provides disaster survivors with information, support, services, and a means to access and apply for disaster assistance. They can be reached at 800-621-3362 or, for Teletype service, 800-462-7585.
- The [American Red Cross](#) meets the immediate disaster-related caused needs of individuals, families, and communities. You can call them at 800-733-2726.
- The [IRS Disaster Assistance and Emergency Relief for Individuals and Businesses](#) offer special tax law provisions that may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area.