



Disaster Relief - General Information

Natural disasters are having a damaging effect in many areas. If your home is in one of the impacted areas you are likely to have many questions, Mechanics Bank is here to help. Please review this information and contact us at the numbers below with any questions or concerns.

- 1. Your first step is to contact your insurance company and file a claim if you have property damage. You may contact us if you need your insurance information.**
- 2. Call Mechanics Bank Loan Servicing Customer Service Department toll free at 1-800-237-3194.** Our hours of operation are Monday through Friday, 8:00am to 5:00pm Pacific Time. If you are not able to reach us during these hours, you can also email us at loanservice@mechanicsbank.com and advise us of the best method and time to arrange a call.
- 3. If you have suffered property damage, please notify Mechanics Bank of the name of the company handling the claim (if not the insurance carrier), the name and number of the claims adjuster and the claim or case number.** We will work with the adjuster and you to explain the next steps and monitor the repairs to your home if required. During such repairs, Mechanics Bank may have the right under the loan documents to hold and control disbursement of the insurance proceeds to ensure the home is repaired and the Bank's security interest is protected. If you have suffered property damage to a structure located in a flood zone, please note that standard homeowner's insurance doesn't cover flooding damage. Flood insurance is a separate policy and costs an additional premium. If you have any questions regarding the type and level of your insurance coverage, please check with your insurance broker so you're prepared to discuss it with your Loan Counselor (discussed below).
- 4. Notify us as soon as you receive your insurance check, and we will work with you on the next steps to move forward with the repairs.** Please note, insurance checks should be payable to both the borrower and lender "Mechanics Bank".
- 5. If you have concerns about making your loan payments as a result of this disaster, contact one of our dedicated Loan Counselors at 1-844-544-9071.** If you are having financial difficulties, we will look for ways in which we can help, from flexible loan payment options, or other aid. We are required to follow your loan investors' guidelines, but with a simple phone call can generally provide you with important information about possible loan payment options.
- 6. Mechanics Bank offers online access to your loan through Check My Loan, to access your loan from Mechanicsbank.com click Log in > Manage my Mortgage, to access your loan from HomeStreet.com click Login > Loan.** Check My Loan offers you the ability to securely contact Loan Servicing, view monthly billing statements, escrow analysis and year-end statements. You can also set up automatic payments, make a one-time payment and view important details of your loan.



Mechanics Bank recommends you visit the following websites for information specific to your area: Federal Emergency Management Agency at <http://www.fema.gov> or United States federal government's disaster assistance website at <http://www.disasterassistance.gov>.