

**For Primary Residences Only**  
**Residential Mortgage and Home Equity**  
**COVID-19 Temporary Payment Relief**

My income has been adversely affected by COVID-19 related issues. As a result I/we am/are unable to meet the contractual payment obligations for the loan(s) listed below, and I/we am/are requesting temporary relief.

Borrower Name	Co-Borrower Name
E-Mail Address	E-Mail Address
Home Phone #	Home Phone #
Mobile Phone #	Mobile Phone #
Property Address	

**BORROWER:**  
**EMPLOYEE:**

- 1) I am temporarily unemployed    Yes  No     Effective Date of Termination: \_\_\_\_\_
- 2) I have applied for unemployment    Yes  No     Date of Filing \_\_\_\_\_  
Date Benefits First Received \_\_\_\_\_  
Claim # \_\_\_\_\_
- 3) My working hours have been reduced from \_\_\_\_\_ to \_\_\_\_\_ hours per week
- 4) I am still being paid by my employer    Yes  No     If Yes, % of regular pay: \_\_\_\_\_%

**SELF-EMPLOYED:**

- 1) My business is an essential service    Yes  No
- 2) Type of business \_\_\_\_\_
- 3) My business is open    Yes  No
- 4) My business has reduced hours    Yes  No     If Yes, % of revenue loss: \_\_\_\_\_%
- 5) Estimated re-opening date if closed \_\_\_\_\_
- 6) I have applied for unemployment    Yes  No     Date of Filing \_\_\_\_\_  
Date Benefits First Received \_\_\_\_\_  
Claim # \_\_\_\_\_
- 7) I was approved for an SBA Payment Protection Program loan    Yes  No

Please supply proof of your financial situation, e.g., unemployment application, notice of business closure, reduced hours, mandatory furloughs, etc. Also required is a copy of your most recent paystub as well as a paystub from February 2020. **Your request will not be reviewed until all requested documentation is received.**



You belong here.

**CO-BORROWER:**

**EMPLOYEE:**

- 1) I am temporarily unemployed Yes  No  Effective Date of Termination: \_\_\_\_\_
- 2) I have applied for unemployment Yes  No  Date of Filing \_\_\_\_\_  
Date Benefits First Received \_\_\_\_\_  
Claim # \_\_\_\_\_
- 3) My working hours have been reduced from \_\_\_\_\_ to \_\_\_\_\_ hours per week
- 4) I am still being paid by my employer Yes  No  If Yes, % of regular pay: \_\_\_\_\_%

**SELF-EMPLOYED:**

- 1) My business is an essential service Yes  No
- 2) Type of business \_\_\_\_\_
- 3) My business is open Yes  No
- 4) My business has reduced hours Yes  No  If Yes, % of revenue loss: \_\_\_\_\_%
- 5) Estimated re-opening date if closed \_\_\_\_\_
- 6) I have applied for unemployment Yes  No  Date of Filing \_\_\_\_\_  
Date Benefits First Received \_\_\_\_\_  
Claim # \_\_\_\_\_
- 7) I was approved for an SBA Payment Protection Program loan Yes  No

Please supply proof of your financial situation, e.g., unemployment application, notice of business closure, reduced hours, mandatory furloughs, etc. Also required is a copy of your most recent paystub as well as a paystub from February 2020. **Your request will not be reviewed until all requested documentation is received.**

- Request is to defer **principal & interest payments** for up to **3** consecutive months. If less than three months, enter # of months here: \_\_\_\_\_
- Request is to repay the deferred **principal & interest payments** for up to **6** consecutive months. If less than six months, enter # of months here: \_\_\_\_\_

**NOTE: Borrower acknowledges that if this request is approved, the forbearance and repayment terms could result in paying additional interest over the life of the loan and a larger final payment.**

**NOTE: NVE Bank will not require the continued collection of escrows until repayment resumes. Because of this deferment of escrows, it is possible for the escrow account to experience a shortage/deficiency upon the next annual escrow review. Under standard escrow practices, the monthly escrow payment in the following year will be adjusted to make up the shortage, resulting in an increase in the total mortgage payment. To avoid or minimize the amount of any increase to the mortgage payment, Borrower may voluntarily choose to pay the shortage in full after the annual escrow analysis.**

**Borrower Certification and Agreement**

- 1. I/We certify and acknowledge that all of the information in this relief request is related to COVID-19 and is truthful, and the hardship I/we identified contributed to my/our need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
- 2. I/We agree to provide my/our lender with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all lender communications.
- 3. I/We acknowledge and agree that my/our lender is not obligated to offer me/us assistance based solely on the representations in this document or other documentation submitted in connection with my/our request.
- 4. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender.
- 5. I/We certify that the property address listed above is my/our primary residence.

**BORROWER(S):**

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_