



Mortgage assistance during COVID-19 outbreak

The Treasurer's Office has compiled the following resource guide to assist homeowners who have been impacted by COVID-19 with their mortgage payments.

You must reach out to your lender in order to receive any assistance.

Please reach out to your lender directly to discuss what options may be available to you, such as: working out a payment plan at the end of the 90-day forbearance period. Relief options will be specific to each borrower's individual circumstances, and may vary.

If your lender is not on this list, or if you're having difficulties contacting your lender, please email us at ask@nevadatreasurer.gov.

Institution	COVID Assistance	Phone	Website
Alderus Mortgage	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 255-5783	http://alderus.net/contact/
Ally Bank	Existing mortgage customers will be allowed to defer payment for up to 120 days (No late fees will be charged; interest will accrue).	(866) 401-4742	https://www.ally.com/coronavirus-response/?CP=EML400001705
Alterra Home Loans (Panorama Mortgage Group)	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(855) 766-4059	https://www.goalterra.com/contact-us/mortgage-servicing/
AmeriFirst Home Mortgage	Offering a variety of relief options for borrowers impacted by COVID-19 including: 90-day forbearance, loan modification, repayment plans, and natural disaster mortgage relief.	(844) 814-7780	https://www.amerifirst.com/paymentassistance
Amerihome	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 469-0810	https://www.amerihome.com/coronavirus-info/

Bank of America	Offering 30-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 466-0979	https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus
Bank of the West	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 545-8180	https://www.bankofthewest.com/HeretoHelp.html
Bayview	Offering a forbearance plan for customers impacted by COVID-19. The company will offer several options to assist mortgage payments once the Forbearance Plan has ended, including: a reinstatement payment, repayment plan, or a modification.	(800) 457-5105	https://bayviewloanservicingcares.com/impacted/
Boulder Dam Credit Union	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(702) 293-7777	https://www.boulderdamcu.org/Coronavirus
Caliber Home Loans	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 401-6587	https://caliberhomeloans.com/tools-resources/disaster-assistance/payment-relief-options
Carrington Mortgage	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 561-4567	https://www.carringtonmortgage.com/covid19
Cenlar	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 223-6527	https://www.cenlar.com/covid-19/
Chase Home Lending	Customers who are struggling financially as a result of COVID-19 are able to request 90-day payment forbearance, with no related late fees and no negative impact on their credit reports as a result of deferring payment.	(800) 848-9380	http://www.chase.com/mortgageassistance
Churchill County Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 423-7444	http://www.cfcu.biz/announcements/covid-19-statement
Citi Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(866) 272-4749	https://online.citi.com/US/JRS/pands/detail.do?ID=covid19
Clark County Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(702) 228-2228	https://www.cculv.org/Mortgage-Loans.aspx
CMG Financial	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 659-8989	https://www.cmgfi.com/about-us/contact
Credit Union 1	Encouraging customers who may be impacted or need assistance to fill out a request for COVID-19 mortgage assistance online.	(800) 252-6950	https://www.creditunion1.org/mortgage-loan-assistance/
El Dorado Savings Bank	Offering temporary loan forbearance, loan modifications, and payment restructuring for customers who contact them.	(800) 222-8999	https://www.eldoradosavingsbank.com/Announcement
Elko Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 738-4083	https://elkofcu.org/lending/home-loans/

Farm Bureau Bank, FSB	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 492-3276	https://www.farmbureaubank.com/Content/Documents/PDF/External/COVID%20Relief_Final.pdf
Financial Horizons Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 778-1623	https://www.fhcunv.org/media/1144/fhcu-covid-19.pdf
Freedom Mortgage	Offering 90 day forbearance, and will work with customers after the forbearance period to pursue loan modification or repayment options.	(855) 690-5900	https://www.freedommortgage.com/covid-19/!ut/p/z1/04_iUIDg4tKPAFJABpSA0fpReYllmemJJZn5eYk5-hH6kVfM8e6OzgaGRgZGAQaBgWYGgYY-BoaWwYbuzh4m-l76UfgVFGQHkglAo0LhJA!/
Freemont Bank	Offering 90-day forbearance, fee waivers, and flexible payment options for customers who contact the bank.	(866) 617-7293	https://www.fremontbank.com/about/blog/2020/march/a-note-from-fremont-bank-about-covid-19
Great Basin Federal Credit Union	Members are eligible skip for a mortgage payment due in March, April, May, or June 2020. Late fees will be waived on March and April payments.	(775) 789-3115	https://www.greatbasin.org/coronavirus/
Greater Nevada Credit Union	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(800) 421-6674	https://www.gncu.org/About-Us/News-Updates/COVID-19
Guaranteed Rate	Offering 90-day forbearance and loan modifications to borrowers who reach out to the company.	(800) 263-4159	https://www.rate.com/covid19-mortgage-payment
Guild Mortgage	Offering 90-day forbearance, with no late fees for customers who contact them requesting assistance. After the forbearance period, the company will work with borrowers on repayment options.	(800) 365-4441	https://www.guildmortgage.com/covid-19/
Home Point Financial	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 686-2404	https://www.homepointfinancial.com/covid19
Lakeview Loan Servicing	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(855) 294-8564	https://lakeviewloanservicing.com/coronavirus-statement/
Loan Depot	Offering short-term loan assistance for customers experiencing financial hardships.	(888) 983-3240	http://start.loandepot.com/assets/int-email/disaster/COVID19ServicingCommunicationv6.0.pdf
LoanCare	Offering 90 day forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(800) 509-0183	https://lakeviewloanservicing.myloancare.com/pub/index.html#/HomeRetentionRequest
M&T Bank	Offering mortgage and home equity repayment assistance to customers whose income has been reduced due to COVID-19.	(800) 724-1633	https://www.mtb.com/mortgages-loans/repayment-assistance-options/mortgage-repayment
Mann Mortgage	Offering 90 day forbearance, fee waivers, flexible payment options for members who contact the company.	(855) 692-0102	https://mannmortgage.com/contact/
Midland Mortgage	Offering 90 day forbearance, no late fees, and delayed payments won't be reported to credit agencies. If at the end of the forbearance period a borrower is able to make payments in lump sum, they'll work with him/her on traditional mortgage assistance options such as a loan modification or repayment plan.	(800) 552-3000	https://www.mymidlandmortgage.com/Coronavirus.aspx
Money Source	Offering 90 day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(866) 867-0330	https://themoneysource.com/happy-hub/coronavirus/

Mr. Cooper	Offering forbearance for at least 90 days, which can extend up to 12 months. During the forbearance period negative credit reporting and late fees are suspended. The company is working with customers on an individual basis to address a number of repayment options. Homeowners are encouraged to sign into the company's website to apply for the pandemic forbearance plan.	(888) 480-2432	https://www.mrcooper.com/blog/2020/03/20/coronavirus/?internal_ref=forbearance
NBKC	Offering temporary forbearance, fee waivers, loan modification, and other assistance to customers who contact the company.	(866) 397-5370	https://www.yourmortgageonline.com/Account/Covid19Hardship
Nevada State Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(888) 926-8250	www.nsbank.com/coronavirus
New American Funding	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(800) 893-5304	https://www.newamericanfunding.com/manage-my-loan/#covid19relief
NewRez Mortgage	Offering 90-day forbearance, fee waivers, and negative credit reporting for customers who contact the company.	(888) 673-5521	https://www.newrez.com/covid-19-payment-options/
Northpointe Bank	Offering loan forbearance, waiving late fees, and delayed payments won't be reported to credit agencies.	(866) 347-8103	https://www.northpointe.com/coronavirus-update/
On Q Financial	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(866) 667-3279	https://onqfinancial.com/
One Nevada Credit Union	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 382-4094	https://onenevada.org/mortgage/
Pahranagat Valley FCU	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(775) 725-3586	
PHH	Offering 90 day forbearance, fee waivers, flexible payment options for customers who contact the company.	(800) 936-8705	https://www.mortgagequestions.com/coronavirus
Plaza Home Mortgage	Offering mortgage repayment assistance, loan modifications, and other forbearance options to borrowers who contact the company.	(888) 807-2620	https://www.plazahomemortgage.com/customerservice/#covid
Plus Credit Union	Offering 90-day forbearance, fee waivers, flexible payment options for members who contact the credit union.	(702) 871-4746	https://www.pluscu.org/main.htm#loans
PNC Bank	Offering 90-day forbearance with no late fees for customers who contact the company.	(800) 523-8654	https://www.pnc.com/en/customer-service/coronavirus-update.html?Inksrc=homepage-alert
Provident Funding	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 696-8199	https://www.provident.com/ContactUs.aspx
Quicken Loans (Rocket Mortgage)	90-day forbearance to borrowers affected by COVID-19.	(800) 863-4332	https://www.rocketmortgage.com/learn/mortgage-assistance-covid19
Reno City Employees Federal Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(775) 334-2038	https://www.rcefcu.com/

Richmond American Mortgage	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	(888) 500-7060	https://www.richmondamerican.com/covid-19
Roundpoint Mortgage	Offering temporary forbearance for customers who contact the company.	(877) 426-8805	https://www.rpmservicing.com/coronavirus
Rushmore Loan Management Services	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 504-7300	https://www.rushmorelm.com/covid-19-update/
Sierra Pacific Credit Union	Members are eligible skip a mortgage payment if they are financially by COVID-19 shutdowns or illness. Interest will still accrue, and some loans may lose GAP coverage depending on the insurance provider's policy.	(775) 857-2424	https://www.sierrapacificcu.org/covid-19-updates-and-assistance/
Silver State Schools Credit Union	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the credit union.	(800) 357-9654	https://pages.silverstatecu.com/covid19/
SimpliFi Mortgage	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 847-7477	https://simplifimortgage.com/contact-us/
South Wind Financial, Inc.	Offering 90-day forbearance, fee waivers, and flexible payment options for members who contact the company.	(702) 876-3600	http://southwindfinancial.com/contact.asp
SPS (Select Portfolio Servicing, Inc.)	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(888) 818-6032	https://www.spservicing.com/StaticDetails/DisasterManagement
State Farm Bank	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(877) 734-2265	https://newsroom.statefarm.com/covid-19/
US Bank	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	888-287-7817	https://www.usbank.com/home-loans/mortgage/mortgage-help-and-repayment-options.html
USAA Federal Savings Bank	Offering mortgage payment assistance plans for members who are facing financial difficulty as a result of the COVID-19 pandemic. Members are encouraged to reach out to the bank as soon as possible to discuss their options.	(855) 531-8722	https://www.usaa.com/inet/wc/covid-19-financial-difficulty
Vanderbilt Mortgage	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 970-7250	https://www.vmf.com/
Village Capital	Encouraging customers who may be impacted or need assistance to reach out as soon as possible.	(800) 919-0068	https://villagecapital.com/borrower-assistance-help-for-homeowners/
Wells Fargo	Offering 90-day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	(800) 219-9739	https://www.wellsfargo.com/com/focus/coronavirus-updates/
WestStar Credit Union	Offering loan deferrals, skipped payments, fee reductions and waivers and other options for those who are in need.	(800) 729-9328	https://www.weststar.org/coronavirus