

If you're having difficulty making your mortgage payments, you're not alone. M&T Bank helps customers experiencing hardship every day — with a range of options.

To apply for assistance, you'll need to:

- Complete a Mortgage Assistance Application
- Gather the required documents
- And submit them to M&T Bank

Mortgage Assistance Applications, a list of required documents and submission instructions can all be found at mtb.com/hardship

You'll then receive letters acknowledging we've received your application, and that it's complete. Your application will then be reviewed and you'll be advised, within 30 days, which assistance option is best for you. These include a repayment plan, forbearance plan and a loan modification.

A Repayment Plan spreads your past due payments and fees over a predefined period. They're divided equally and added to your regular monthly payment to bring your account current. With a repayment plan your payments will increase temporarily, but your interest rate won't be affected.

A Forbearance Plan allows you to *temporarily* pause or reduce your mortgage payments. However, the total past due amount will need to be repaid at the end of the forbearance period. If you can't, you may need to apply for a Repayment Plan or Loan Modification.

A Loan Modification is a permanent restructuring of your loan where the interest rate or term is changed to bring your account current at a payment level you can afford.

But keep in mind:

- A trial period may be required to ensure you can afford the new payments
- And, to be eligible, your home's title must be free of any other liens or judgements

Taking advantage of these opportunities requires you to start the process — so please, call us today. We're here to help.



Equal Housing Lender.

M&T Bank may be considered a debt collector. M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien. ©2023 M&T Bank. Member FDIC. NMLS# 381076