

**Coronavirus/COVID-19  
Real Estate/Home Equity  
Deferment Request Form**

If you are affected financially by the Coronavirus/COVID-19 pandemic and have already taken advantage of the automatic 90-day deferral, additional 30-day loan deferments are available for those whose total gross income has been reduced by 20% or greater due to the pandemic. Please complete the request below and submit it with the applicable documents.

**Complete the following:**

Account Number: \_\_\_\_\_ Member Name: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

Which loan do you want considered for a 30 day payment deferral? Complete one Request Form per loan. This form is for the listed real estate loan types only, visit [sdccu.com/COVID19](http://sdccu.com/COVID19) for information on other loan types.

- Mortgage loan serviced by SDCCU (If your mortgage loan is serviced by Midwest Loan Services (MLS), please contact MLS directly at [lossmit@midwestloanservices.com](mailto:lossmit@midwestloanservices.com) or (800) 262-6574.)
- Equity Loan
- Home Equity Line of Credit (HELOC)

You are required to provide verification showing your gross income has been impacted by at least 20% or greater. Please note, receiving unemployment income, including federal and state benefits (for example stimulus funds), will be considered in calculating your income. Verification of income includes the following:

- Transaction history showing direct deposit of pay decreasing by at least 20%
- Recent paystubs showing a loss of pay of at least 20%

Additionally, please provide if applicable:

- Application for unemployment
- Unemployment award letter
- Furlough letter signed by your employer

Employment details:

- Job loss:  Reduction in pay or hours or  Furloughed
- Date job loss began (month, day and year) \_\_\_\_\_
- Job title and company name \_\_\_\_\_

Please Note:

- Interest will continue to accrue during deferment period and accrued interest will be repaid first once payments resume
- Deferred payments may be added to the end of the loan; if so, maturity may be extended and could be extended for more than the number of payments deferred
- Loans will be reviewed for deferment eligibility and include loans up to 35 days past due
- Members are eligible for a maximum of up to six payment deferments over the life of the loan

All borrowers on the loan must sign. **This is a request form and not a guarantee of deferment.**

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Under penalty of perjury, I certify that all of the information in this Request Form, any verification submitted and the event identified are truthful. I understand and acknowledge that SDCCU may investigate the accuracy of my information, may require me to provide supporting documentation and that knowingly submitting false information may violate applicable laws. If we do not receive acceptable verification of your loss in pay within 14 days of receiving this form, your request will be canceled.

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Submit this completed Request Form and verification showing your pay has been impacted through:

Email: [clpayoffs@sdccu.com](mailto:clpayoffs@sdccu.com) (do not email any documents with your Social Security Number)  
Fax: (858) 249-7985  
Mail: San Diego County Credit Union  
Attn: Loan Deferment Request  
P.O. Box 261209  
San Diego, CA 92196-9801

A SDCCU representative will contact you within ten business days to confirm receipt of your request, review your eligibility and discuss next steps.