

**COVID-19 Message:**

**Homeownership and Mortgage Loan Servicing**

All of SC Housing's programs and services are fully operational, however, you may experience some delays. Staff is working diligently to ensure daily operations are uninterrupted and will continue to answer emails and calls from customers and business partners.

**Homeownership**

Staff will continue to lock, review, purchase, and fund loans and support the lending community by answering your email questions or phone inquiries as quickly as we can.

**Mortgage Loan Servicing**

We are here to help our homeowners:

1. If you wish to speak with someone by phone, customer service representatives are available Monday through Friday, 8:30 AM to 5:00 PM by calling 803.896.9521, or 1.800.476.0412.
2. Making mortgage payments:
  - Free online payments can be made at [www.myloan.schousing.com](http://www.myloan.schousing.com); you may access your account 24/7 and if you are not enrolled, now is a great time to get set up
  - Pay by phone – we are temporarily waiving the \$7.50 fee
  - US Mail – use your monthly coupon and mail your payments
  - Dropbox – there is a drop box in our parking lot outside the building
  - MoneyGram – companies that provide this service charge a nominal fee - SC Housing's code is 3561
3. SC Housing is committed to helping our homeowners during this crisis. Late charges will be suppressed for payments made in the month of April.
4. In the event you are financially impacted due to the COVID-19 situation, we will work with you, using repayment plans and available loss mitigation options. It is important that you stay in touch with us. It is important that we understand your situation and have accurate telephone numbers and email addresses.
5. The US Department of Housing and Urban Development (HUD) announced on March 18, that all foreclosures and evictions have been suspended for 60 days. It is

important that you stay in contact with us during this time to identify the best options available to help you.

6. Staff will continue to process mail and mortgage payments.

SC Housing is committed to being a responsible community partner and we thank you for choosing us for your mortgage and your business. Please know that we are continuously monitoring this changing situation and we are taking every measure to limit the impact of COVID-19 on our operations, while safeguarding our homeowners, business partners and employees.