

The road to recovery: Tips for homeowners

After a disaster, you want to begin rebuilding your life as quickly as possible. Whether your home was damaged or you need help with your payments as a result of the disaster, these tips can help you get started. And count on us to work with you every step of the way.

Was your home damaged? Do you need help with your insurance claim, payments, or anything else related to your mortgage?

Call our disaster assistance team:

- Wells Fargo Home Mortgage: 1-888-818-9147
- Wells Fargo Home Equity: 1-866-355-1540

Do you have other types of accounts with us?

Contact us at 1-800-219-9739.

If your property is damaged, here's what you need to know about your next steps.

- **Call your insurance company right away to start the repair process.** After a disaster, most insurance companies will have claims adjusters in your area who will determine the extent and cost of repairs. If it's safe to do so, you should make temporary repairs to protect your property from further damage, like boarding broken windows and removing water.
- **Then call us, and we'll discuss how we'll be involved in the process to restore the home.** If you receive a property insurance repair check, you'll notice that Wells Fargo is named on it. That's because as the mortgage provider, we work with you as the property is restored. Call our Property Loss team at 1-866-826-4902 as soon as you get the check. Or you can visit our Insurance Claim Check website at InsuranceClaimCheck.com/wellsfargo. You'll get the information and forms you need to begin repairs as quickly as possible.

Be sure to write your mortgage loan number on the check. Have all parties on the check sign it, or we'll return it to be signed. You'll need to provide the endorsed check and all required paperwork before we can begin the home recovery process with you. Mail it to the address that's included in your Home Recovery Kit. Or you can take it to your nearest branch or a Mobile Response Unit, if there's one in your area.

- **Next, find a reputable contractor to complete the repairs.** You can ask your insurance company for names of highly recommended contractors. Use contractors only if they're properly bonded, have valid licenses, and have liability coverage. You may also want to check references with local homebuilding associations. Request a written quote, and avoid paying in full for services until all work is complete. Taking extra precautionary steps like these can help protect your home and financial interests.



While you're recovering, consider using online banking, mobile banking, bill pay, and account alerts.

These tools can help you stay on top of due dates for your mortgage and other payments. They can help you avoid late charges and keep your accounts in good standing.

- **Continue to work with us as your home is in the repair process.** You'll receive the property insurance repair funds to pay the contractor in increments, and we'll order and pay for occasional inspections of the work. We do this to ensure that the contractor completes the work before getting the full payment.
- **If the contractor asks for more funds to start or continue repairs,** contact our Property Loss team at 1-866-826-4902. We'll review the request and determine whether we can release more funds.

Do you have questions about how to use your property insurance repair funds? Contact us.

- **We encourage you to use these funds to repair and restore your home.** If you're having a difficult time making your account payments, please contact us to talk about your specific financial needs. We can help explore your options.
- **You may choose to use these funds to pay off your account.** If you're interested in this option, you can contact Customer Service at 1-866-234-8271 to request a payoff quote. You'll need to send the endorsed property insurance repair check with the payoff request form to the address that's on the form. Or you can send the endorsed check with a letter that instructs us to use the funds to pay off the account to us at:

Wells Fargo Bank, N.A.
 Attn: Payoffs
 MAC F2302-045
 1 Home Campus
 Des Moines, IA 50328

If the amount of the check is less than the amount owed, you'll need to send certified funds for the difference, along with the endorsed check and payoff request form or letter.

You may be able to claim income tax deductions for lost or destroyed personal property.

You may be able to claim a deduction as a casualty loss for personal property that isn't covered by insurance or other sources. Make a list of damaged property and take pictures, if possible. Then review this documentation with an income tax advisor.



We're here to help

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Wells Fargo Home Equity 1-866-355-1540

You can also go to wellsfargo.com/recovery to learn more about disaster relief and to access helpful tools and resources.

Questions about your insurance claim?

1-866-826-4902



Do you own a business? Was it affected by the disaster?

The U.S. Small Business Administration (SBA) offers federal disaster assistance. Visit sba.gov or call 1-800-659-2955 to learn more.