

MORTGAGE QUESTIONS ABOUT COVID-19

MERIX has made a commitment to work with homeowners to manage through financial challenges due to COVID-19. **Please identify which customer you might be and see our suggested course of action.**

<p>Were you laid off in an industry directly impacted by COVID-19?</p> <p>Customers who have had their income directly impacted by COVID-19 and need immediate assistance because they are unable to make their mortgage payments should contact us. You will be offered up to 6 months payment relief.</p> <p>Please email us at cap@paradigmquest.com with your mortgage number, details, and request and we will get back to you at our first free opportunity. You may also call 1-877-637-7881.</p>	<p>Were you laid off in an industry NOT directly impacted by COVID-19 (i.e. banks)?</p> <p>We may request additional information and confirmation of the lay-off so have that information ready. We are prepared to work with you for a solution, including up to 6 months payment relief.</p> <p>Please email us at cap@paradigmquest.com with your mortgage number, details, and request and we will get back to you at our first free opportunity. You may also call 1-877-637-7881.</p>
<p>Are you still working but have other factors impacting your ability to make a mortgage payment?</p> <p>Customers who have been financially impacted by COVID-19 but are still able to work may still reach out to us if they are in immediate need and at risk of missing a mortgage payment. Solutions are being offered on a case-by-case basis and may include payment relief.</p> <p>Please email us at cap@paradigmquest.com with your mortgage number, details, and request and we will get back to you at our first free opportunity.</p>	<p>Do you have questions but aren't facing immediate financial hardship?</p> <p>Customers who have general questions are encouraged to reach out to their brokers and reserve our customer service lines for those in immediate need.</p> <p>Your questions and concerns are important to us and if your broker is unable to assist you, we encourage you to reach out to us on social media or check the comments in our recent posts.</p> <p>Together, we will get through this.</p>

Please note that we have increased our voice message capacity, brought in additional resources, and streamed-lined messages and information to offer faster solutions customers. We are doing our best to work through the emails and voicemails as quickly as possible. If you have called or emailed already, rest assured that the information has been received and we will support our customers in these difficult times. We are answering all emails in the order of which they were received and thank everyone for their patience. As a reminder, mortgage payment deferrals are not being offered to clients that are still actively employed and not experiencing financial hardships.