

## 1. Create Home Loan Payment Assistance Account

### Login

Username:

Password:

Forgot [username](#) or [password](#)?

Don't have an account? Register [here](#).

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## 2. Find your loan

### Find Your Loan

Please enter the information below so that we can find your loan.

Social Security #

Loan Number   
\* Please be sure to enter your entire loan number, including any leading zeros.

Zip Code

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## 3. Match your loan

### Find Your Loan

#### Is This Your Loan?

Please review the loan information below. If the loan listed is your loan, please click the "Yes, this is my loan!" button below. If the loan listed below is not your loan, please click the "No, this is not my loan." button below, and you will be taken back to the Search Loans screen to try your search again.

Servicer Name	Property Address	Original Loan Amount
Navy Army Community Credit Union	<input type="text" value="78414"/>	<input type="text"/>

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## 4. Create Log In Credentials

**Register**

Please enter the following information so we can confirm your registration and create your account.

**Personal Information**

First Name

Last Name

Email

Confirm Email

**Login Credentials**

Username

Password

Confirm Password

**Security Questions**

Question

Answer

Question

Answer

Question

Answer

By checking this box, I agree to the conditions set forth in the [LoanSolutionCenter Terms and Conditions](#).

By checking this box, I agree to the conditions set forth in the [Servicer Terms and Conditions](#).

## 5. Select “Click Here” for information on applying.

Account Home

If you are impacted by COVID-19 (novel coronavirus), please [click here](#) for additional information.

## 6. COVID-19 Response Information. Before Clicking on Assistance Center please note, **COVID-19 relief does NOT require documentation to be submitted.**

### COVID-19 Response

During these unprecedented times, first and foremost the health and safety of everyone is of the utmost importance. The situation is changing rapidly, and every day new policies and guidelines are being put into place. We want you to know that we are here to help alleviate as much of that as we can, so that you and your family deserve.

For the latest updates and guidance please visit the [CDC](#) or [World Health Organization](#) websites to stay informed.

#### **We are here to help!**

As the situation continues to change, we are aware of the emotional and financial toll that this is taking on everyone. We want you to know that we are here to help alleviate as much of that as we can, so that you and your family deserve. We will continue to watch the mortgage and financial markets to ensure that you will have access to all relief programs and resources typically provided by local and federal agencies in times like these. And we are working on modifying this.

#### **What can I do now?**

If you have a financial hardship related to the COVID-19 pandemic, please follow the steps for requesting assistance through our [Assistance Center](#).

Through this two-part process, you will be asked a series of questions related to your situation including your reason for hardship (why you are requesting assistance). Please select a “Reason for Hardship” to COVID-19).

The second part of the process will indicate documentation that you may need to upload for review. It is critical that you indicate, on at least one uploaded document that COVID-19 is the reason you are requesting assistance. Once that is completed, we will then begin to evaluate relief options for you that are now becoming available by local, federal and investor agencies. As mentioned above, we are working on modifying this.

#### **Continued Support**

As always, we will continue to provide support for you during this time. You can use the self-service portal 24/7 or you can call to speak to a representative during business hours. Please note that the call volume is high. The health and well-being of your family is our highest priority right now and we will continue to do everything in our control to assist you during this unparalleled time.

Updated: 3/23/2020

## 7. Select ALL reasons for your Hardship.

**COVID-19 relief does NOT require documentation to be submitted.**

### Assistance Center

#### Homeowner Assistance Options

Whether you're looking for a way to make your payments easier each month or you've already fallen

We will ask you a series of questions about your current situation and others who contribute to the h can then determine the best course of action for your situation.

You should be aware of the following in regards to your account:

No active requests for assistance were found. There are currently no active alerts or warnings.

If you are ready to begin, please click the Lets Get Started button to officially begin the process.

Lets Get Started!

## 8. Select ALL reasons for your Hardship. (For example: If you have been laid off, select "Unemployment" or if your hours have been cut or if you're on Furlough, select "Reduction in Income.")

### Assistance Center

Step 1: Reason(s) for Hardship
Step 2: Property Information
Step 3: Borrower Information
Step 4: Contributor Information
Step 5: Streamline Check
Summary and Finish

#### Step 1: Reason for Hardship

Hardship reason: (Select all reasons that apply)

- Unemployment
- Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control
- Increase in Housing Expenses: an increase in your housing expenses due to circumstances outside your control
- Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar lawful domestic partnership
- Death of a borrower or death of either the primary or secondary wage earner in the household
- Long-term or permanent disability; Serious illness of a borrower/co- borrower or dependent family member
- Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment
- Distant employment transfer / Relocation (For active duty service members)
- Distant employment transfer / Relocation (For employment transfers/new employment)
- Business Failure
- Other: a hardship that is not covered above

Save and Continue

## 9. Answer the property information questions.

Step 1: Reason(s) for Hardship
Step 2: Property Information
Step 3: Borrower Information
Step 4: Contributor Information
Step 5: Streamline Check
Summary and Finish

#### Step 2: Property Information

I/We

The property is currently

The property is currently

Is the property listed for sale?

Yes  No

Does the property have any HOA fees associated with it?

Yes  No

Are all property taxes currently paid as part of the monthly mortgage payment?

Yes  No

Are all forms of property insurance currently paid as a part of the monthly mortgage payment?

Yes  No

Is the property located in a flood zone?

Yes  No

Save and Continue

## 10. Verify the borrowers associated with the loan.

### Step 3: Borrower Information - Borrower Names

Please list out all borrowers that are associated with the property.

To add a borrower, please enter their first and last name in the boxes below and click the add button. You should see their name appear in the list below.

To remove a borrower you can click the 'trash can' icon next to their name. If a borrower does not have a 'trash can' icon next to their name, you must contact your servicer if you believe they should be removed.

Note: A borrower is someone who signed the initial mortgage loan and is financially responsible for the property. A borrower should only be added if the following conditions are met:

Borrower does not show on the screen and  
Borrower is present on the Mortgage Note

**Add Borrower**  
First Name:   
Last Name:

Current borrowers that are associated with the loan are as follows:

## 11. Select your Employment and Income Status. You will need to select status for all borrowers. Please note your Employment Status may be different from your Income Status. (Ex: Employed and receive Social Security Income)

Step 1: Reason(s) for Hardship
Step 2: Property Information
<b>Step 3: Borrower Information</b>
Borrower Names
<b>Employment and Income</b>
Step 4: Contributor Information
Step 5: Streamline Check
Summary and Finish

### Step 3: Borrower Information - Employment and Income

Is this borrower deceased?  
 Yes  No

Please select all types of employment that apply:

Employed  
 Self Employed  
 Unemployed  
 Other

Please select all forms of income that apply:

<input checked="" type="checkbox"/> Employment Income	<input type="checkbox"/> Disability
<input type="checkbox"/> Self-Employment Income	<input type="checkbox"/> Death Benefits
<input type="checkbox"/> Unemployment Income	<input type="checkbox"/> Housing Allowance
<input type="checkbox"/> Overtime	<input type="checkbox"/> Alimony/Separate Maintenance Income/Child Support*
<input type="checkbox"/> Tips/Commission/Bonuses	<input type="checkbox"/> Foster Care/Adoption Assistance
<input type="checkbox"/> Pension/Retirement Income	<input type="checkbox"/> Public Assistance (Food Stamps/Welfare)
<input type="checkbox"/> Social Security/SSDI	<input type="checkbox"/> VA Benefits
<input type="checkbox"/> Rental Income	<input type="checkbox"/> Other
<input type="checkbox"/> Boarder Income**	<input type="checkbox"/> None
<input type="checkbox"/> Investment/Trust/Annuity	

\* Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.  
\*\* A boarder is a non-Borrower who currently lives in the Borrower's Primary Residence - not in a rental unit - in exchange for regular, timely rent & Residence.

## 12. Update a contribution information.

(A contributor is a non-borrower who routinely and voluntarily contributes to the household.)

Step 1: Reason(s) for Hardship	<b>Step 4: Contributor Information - Contributor Names</b>  Please list out all contributors that are associated with the property.  To add a contributor, please enter their first and last name in the boxes below and click the add button.  To remove a contributor you can click the 'trash can' icon next to their name.  Note: A contributor is a non-borrower who routinely and voluntarily contributes to the household support the household or mortgage loan payment.  <b>Add Contributor</b> First Name: <input type="text"/> Last Name: <input type="text"/> <input type="button" value="Add Contributor"/>  Current contributors that are associated with the loan are as follows: You currently do not have any contributors associated with this loan.  <input type="button" value="Save and Continue"/>
Step 2: Property Information	
Step 3: Borrower Information	
<b>Step 4: Contributor Information</b>	
<b>Contributor Names</b>	
Employment and Income	
Step 5: Streamline Check	

Summary and Finish
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## 13. Streamline Check. Not applicable, select Save and Continue.

**Don't be alarmed. The streamline check is for very specific investor loans. This does not impact your eligibility for assistance.**

Step 1: Reason(s) for Hardship	<b>Step 5: Streamline Check</b>  <b>✗</b> Your account has been found ineligible for the Streamline Documentation option. <b>There may be other options available to assist you.</b>  Streamline documentation is offered by some investors and allows your servicer the ability to perform a preliminary evaluation of liquidation income/ expenses, hardship documentation). At minimum the following conditions must be met:  Package Type selected is liquidation The investor associated to your loan is Fannie Mae (FNMA), Freddie Mac (FHLMC), or FHA  We are sorry but your loan does not meet this criteria. Please click Save and Continue to proceed.  <input type="button" value="Save and Continue"/>
Step 2: Property Information	
Step 3: Borrower Information	
Step 4: Contributor Information	
<b>Step 5: Streamline Check</b>	
Summary and Finish	

## 14. Summarize and Finish.

### **Step 5: Summary and Finish**

Please review the answers to all of your questions below. If any of the answers are not correct, please press the edit button which will take you back to the question so you can answer it properly.

## 15. Congratulations! You have submitted your request for assistance.

### Submit Request for Assistance

#### ✔ You have submitted your Request for Assistance!

Thank you for submitting your request for assistance. This portion of the process has been completed, but you might still have some things that you need to do.

At this time you may be able to review your requirements list and begin to upload documents to be processed. If you would like to do so, please click the Go to Requirements List button below, otherwise you can choose from the menu above where you would like to proceed.

If you do not have any requirements in the list, your servicer may need to review your account before any requirements can be provided.

[Go to Requirements List](#)

## 16. Return to Account Home (top left corner) and update your notification preferences to add text messaging to receive New Messages and New Documents alerts. Don't wait by your phone, select opt-In for email and mobile phone notifications

#### ★ I want to...

- [Request assistance with my mortgage](#)
- [Upload a document to my servicer](#)
- [Change the email/phone number on my account](#)
- [Change my password](#)
- [Add another account to my profile](#)
- [Change my notification preferences](#)

You must verify your Email Address and Mobile Phone before you receive email and mobile phone notifications. If you don't Opt-In, you will not receive electronic notifications.

## 17. Return to Account Home and Change your notification preferences if you want to email and mobile phone notifications. Again, if you don't opt-In, you will not receive electronic notifications.

#### ★ I want to...

- [Request assistance with my mortgage](#)
- [Upload a document to my servicer](#)
- [Change the email/phone number on my account](#)
- [Change my password](#)
- [Add another account to my profile](#)
- [Change my notification preferences](#)

Message Received Your servicer has sent you a new message.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Missing Items Your request for assistance does not include all preliminary documentation and information required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Check-in Your servicer has received your initial request for assistance via mail or fax.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Check-in Under Review Your servicer is determining your eligibility to move forward with a request for assistance.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Documents Received Your servicer has generated a document available for download in the portal.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## 18. Done! Please revisit the Loan Solution Center for updates to respond to any notification you receive. If you have further questions regarding your COVID-19 relief, please call 800-622-3631, ext. 1003.