



Dear Valued Customer:

Due to the unforeseen times caused by Covid-19, First Security Bank would like to give you a break from your Mortgage payments!

To take advantage of this opportunity, simply:

Sign the Mortgage Modification Agreement below. **All borrowers must sign. Mortgage must not be 30 days or more delinquent to qualify.**

It's that easy. Skip 3 monthly payments and then make your next regular monthly payment just as before. All other loan terms will remain the same. We'll add the payments you skipped to the end of your loan and extend your maturity date by 3 months. But act now! We must receive your Mortgage Modification Agreement **at least four days prior to your next loan payment due date.**

First Security Bank is Member FDIC. *Interest will continue to accrue through the extended period and will increase the amount of your final payment. **Loan must not be 30 days or more delinquent to exercise the Modification option. Customer must continue to make all insurance and tax payments as agreed.**

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Mortgage Modification Agreement
All Modifications must be approved by May 31, 2020

I/We wish to skip our mortgage loan payments and instruct First Security Bank to extend the payment to the end of the loan contract. I/We understand interest will accrue through the extended period and the loan maturity date will extend by 3 months. All other loan terms will remain the same.

****Important:** This Acceptance Certificate must be signed by all signers on the loan note.

Borrower Signature Date Borrower Signature Date

Please print name(s) _____

Loan Number _____

