



90-Day Mortgage Loan Relief

Q. What is the NYS 90-Day Mortgage Relief Program and how do I qualify?

A. Although some news reports termed this as a mortgage "waiver", it is actually a delay or forbearance of three months of mortgage payments. This means that your mortgage payments are delayed for three months and paid at the end of the forbearance.

Q. How can I qualify?

A. You can qualify if you are experiencing a documented financial distress due to COVID-19 and demonstrate that you are not able to make timely payments.

If you would like to speak to a member of our team about your situation, please contact us by phone at (877) CHBNY 15. We appreciate your patience as wait times may be longer than usual.