

## Let's Get Started On Your Home Repairs

We're sorry to hear about the damage to your home. We know this can be a difficult time, but we're here to help. Here's a step-by-step guide to getting your insurance claim funds to repair the damage to your home as quickly as possible.

### Step 1

#### File A Claim With Your Homeowners Insurance Provider

Your **insurance provider** will:

- Send a professional to your home to determine the extent and amount of damage.
- Provide you with a copy of a Loss Report. This can also be referred to as an Adjuster's Report or a Settlement Agreement.
- Provide you with a check for the claim amount.

### Step 2

#### Send Us Your Signed Check And All Pages Of The Loss Report

It's crucial that you sign the check and add your loan number on the front of the check before you send the check to us. Without your loan number, we may be unable to locate your account to process your claim.

We need all pages of the Loss Report to properly process your claim.

**Please mail the signed check and all pages of the Loss Report to:**

**Rocket Mortgage®**  
**Attn: Servicing Documents Property Repairs**  
**635 Woodward Ave.**  
**Detroit, MI 48226**

### Step 3

#### Send Us A Copy Of The Loss Report And Documents From Your Contractor

We need the following documents in order to process your claim as quickly as possible. Failure to send these documents will result in a delay in returning your claim funds to you:

- All pages of your insurance Loss Report. The Settlement Agreement would only be needed if legal action is taken against the insurance company.
- Contractor's licenses for work done in states that require licensing
- Lien waiver for work done in the states that require a lien waiver: Arkansas, Illinois, Missouri, Montana, New Hampshire, North Carolina, Oregon, Texas and Virginia

Return the documents in one of the following ways:

- Upload to Rocket Mortgage® (the easiest and fastest way)
- Email: FixMyHouse@RocketMortgage.com
- Fax: (877) 382-6522
- Mail (to the address listed in step 2)

**If your loan payment is 30 days or more past due or your home has been declared a total loss, please call us at (888) 980-8022 for special instructions that apply to your situation.**

#### Step 4 Receive The First Disbursement Of Your Claim Funds

Once we receive your signed check and Insurance Loss Report, we'll overnight you a check for up to \$50,000 so you can get started on your repairs as quickly as possible.

#### Step 5 Order A Free Progress Inspection And Receive Additional Funds

We'll send you monthly surveys to check on your repair progress. Let us know when you're ready for a progress inspection by responding to the survey or giving us a call at (866) 947-8425. We'll order a free progress inspection on your behalf.

Once the inspector verifies that progress has been made, **we'll need the contractor documents from Step 3 to release any subsequent disbursements made payable to you.**

#### Step 6 Order A Free Progress Inspection And Receive The Remainder Of Your Funds

Let us know when you're ready for another progress inspection by responding to the monthly survey or giving us a call at (866) 947-8425. We'll order another free progress inspection on your behalf.

Once the inspector verifies that progress has been made, we'll send a check for the rest of the claim amount made payable to you.

If your loan payment is 30 days or more past due or your home has been declared a total loss, please call us at (888) 980-8022 for special instructions that apply to your situation.

## Frequently Asked Questions

### Why is my insurance claim check also made payable to Rocket Mortgage®?

We have a security interest in the property and need to make sure the property is restored to its original or better condition or value.

### Can I use the money from my insurance claim check to pay my mortgage?

Insurance claim funds are intended to repair your home to its original condition and can't be applied to your loan balance.

### When can I expect to receive my funds from Rocket Mortgage®?

We'll mail disbursement of funds to you once all required documents are received.

### What if my contractor needs more funds than my insurance provider has issued?

Call your insurance provider to request that your claim be reviewed.

### What if my contractor needs more funds than I've been allotted by Rocket Mortgage®?

Call us at (866) 947-8425 to request that your claim be reviewed.

### What if my claim amount is greater than the principal balance on my loan?

If you want to use the funds to pay off your balance (including any unpaid fees and interest), please request a payoff quote by signing in to Rocket Mortgage® to see if the claim funds will cover the total outstanding amount.

### Can I have my claim information released and/or checks sent to someone not listed on my mortgage?

Yes. If you'd like to release information about your claim to someone not listed on your mortgage, you will need to request an Authorization to Release Information to a Third Party form.

### Why do you release funds for larger claim checks in separate payments?

We want to make sure that the repairs are being done according to schedule. Releasing the funds in separate payments also helps prevent contractor fraud.

## Tips To Help Prevent Contractor Fraud

While most contractors are reputable, contractor fraud and price gouging unfortunately do occur. For help with contractor fraud, contact your state's consumer helpline or attorney general's office.

Here are some important tips to help protect yourself:

- Be cautious of contractors making unsolicited repair offers. Many fraudulent proposals are made by contractors who offer services door-to-door.
- Get three written estimates from licensed and insured contractors.
- Get a detailed written contract before allowing any work to be done. Be sure it includes the total cost, the specific work to be completed, time/payment schedules and any other important details.
- Don't make the final payment until the job is finished and you have all the government approvals you need (if applicable).
- Don't feel pressured by a contractor or allow a contractor to interpret your homeowners insurance policy. Always feel free to contact your insurance company if you have any questions or concerns about your contractor.
- Never sign a contract with blanks or incomplete sections. Terms and conditions you didn't agree to could be added later.
- Check each contractor's credentials and references.
- Don't put too much money down and don't pay cash.
- Make sure the contractor obtains building permits.