



OSGOOD STATE BANK

COVID-19 Mortgage Deferral Form

Borrower Name:

SSN:

Full Address:

Email:

Co-Borrower Name:

SSN:

Full Address:

Email:

Loan Number:

Collateral Address (if different than above):

I/we request Osgood State Bank to defer the monthly principal and interest payments on the mortgage for the collateral address above for 3-months due to the following COVID-19 related scenarios:

- Borrower or co-borrower is no longer employed and has filed for unemployment compensation.
- Borrower or co-borrower's employer reduced scheduled hours.
- Borrower or co-borrower is self-employed and has reduced earnings.

Other: _____.

It is understood that this is an intent form only and another document will be provided stating the period of deferred payments and the repayment obligation.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

Please submit the following documents in order for your lender to process the request:

- **Proof of unemployment claim.**
 - If you don't have an unemployment claim, then please submit a letter from your employer showing reduced hours or that you are no longer working.
- One pay stub from prior to COVID-19 showing normal hours.
- If you're self-employed, you'll be asked to submit your 2019 tax returns or income statement along with a year-to-date 2020 income statement.
- Last month's bank statements for accounts not at Osgood Bank.

