



Supporting your financial well-being during a disaster

Explore Raymond James Bank's disaster and crisis relief resources that are here to help you stay on track.

A variety of natural and human-made disasters can pose a serious risk to your family, your property and your business – sometimes with little or no warning. The impacts of hurricanes, floods, wildfires, blizzards or tornados can suddenly disrupt your daily life, which makes proactive planning and knowing where to seek help essential in an emergency.

PREPARATION AHEAD OF TIME

It's important to think about the possibilities of emergency situations before they happen. Having a plan in place, and knowing your critical documents – namely IDs, insurance policies, medical directives and financial information – are safe and organized helps provide comfort during highly stressful or time-sensitive situations.

In the event of a disaster, having easy access to your important documents can allow you to file insurance claims quickly, access funds easily and focus on recovery efforts to keep your life and financial plan as stable as possible.

What to include in your preparation:

- Digital and physical copies of important documents
- A secure, fire and/or waterproof safe and encrypted cloud storage
- An emergency contact list and an out-of-area contact

THERE'S HELP ON HAND

We understand that sometimes no amount of planning can fully shield you from the effects of a catastrophic event. Even when you've done your best to prepare, the professionals at Raymond James Bank are here to offer support and guidance through the challenges that follow.

DEFERRING MORTGAGE PAYMENTS

If you need more time to make payments on your Raymond James Bank mortgage

We follow the appropriate disaster relief and insurance loss guidelines directed by federal and state law as well as by the various agencies and Private Mortgage Insurance companies.

If you've been affected by disaster, we can apply a 90-day stop on negative credit reporting, default notices and late charge assessment from the moment you inform us about your situation. Initially, no documentation is needed. If you need to defer mortgage payments beyond 90 days, documentation may be required to extend relief or implement a permanent solution.

Please note that while on a Disaster Forbearance Plan, negative credit reporting is suppressed, but we recommend you continue to view forbearance as increased credit risk.

If you're unable to make mortgage payments following a catastrophic event, you can:

- Reach out to our mortgage servicing call center to discuss available options at 877.330.4069



Where to mail your check:

If your mortgage is with Raymond James Bank:

Raymond James Bank
Attn: Loan Operations
710 Carillon Parkway
St. Petersburg, FL 33716



Email: rjbank-lors@raymondjames.com

Phone: +1 800.718.2265 (Option 3, then Option 2)

If your mortgage is FNMA-backed:

Loss Draft Department MS1180
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Email: lossdraft@yourmortgageonline.com

Phone: +1 877.592.0192

- Manage your financial hardship requests directly through the Loan Solution Center, available on the Your Mortgage Online (YMO) website via Client Access in the mortgage portal.

ACCESSING AND USING INSURANCE FUNDS

If you need funds for relief or repairs

Following a catastrophic event your insurance company will send a physical check to you. Your check will be made out to both you and Raymond James Bank. The bank must endorse (sign off on) the check before you can use the funds for relief or property repairs.

It's important not to deposit the check yourself. Send it to Raymond James Bank along with the insurance adjuster's report – which details the damage incurred.

In circumstances where Raymond James Bank endorses and returns the check, you can use the funds right away. If Raymond James Bank holds the funds in an escrow, you'll be required to submit invoices for the repairs and then the bank will release the funds to pay for or reimburse the cost of the repairs.

If you have any questions, reach out to the Residential Mortgage Servicing team at 877.330.4069.

LEVERAGING AN SBL FOR LIQUIDITY

If you need funds to cover expenses

Our Securities Based Line of Credit (SBL) is a way to borrow money using your investment portfolio as collateral, without having to sell your investments.

After a disaster, major and unexpected expenses can arise quickly and an established SBL can offer same-day liquidity. There's no fee to set up an SBL, and no cost to maintain it or keep it open. An SBL also offers flexibility, meaning if you want to use it you only have to pay interest expense on what's borrowed. If you never use it, you'll never pay any expense of any type.

In the event your home is damaged, making an insurance claim can take months, potentially even longer. Time is of the essence when your home or property has incurred severe damage. That, and some insurance carriers require homeowners to use a "preferred vendor" to make repairs. If those vendors have accepted numerous claims after a disaster, you might be forced to wait months before a repair happens.

Establishing an SBL proactively provides ready cash for damages without the need to liquidate assets – maintaining your long-term investment strategy. This can help you avoid selling under pressure while helping ensure property repairs are addressed more promptly.

If you're interested in setting up an SBL, we recommend talking to your financial advisor. Our banking consultants are here to help you and your advisor navigate the options available.

Key resources:

FEMA

+1 800.621.3362

[fema.gov](https://www.fema.gov)

The American Red Cross

+1 800.733.2767

[redcross.org](https://www.redcross.org)

FIND OPEN SHELTERS

FURTHER SUPPORT IS AVAILABLE:

- Emergency loans
- Fee waivers
- Financial counseling

Your safety and security matters deeply to us.

Whether you're planning in advance or you're in need of support during a disaster, our capable team and our diversified products and services are here to support you.

Visit [raymondjamesbank.com](https://www.raymondjamesbank.com) for more information.

Important numbers:

Toll-free Client Service

800.718.2265

Residential Mortgage Servicing

877.330.4069

If calling from outside the US or Canada

+1 727.567.8000

© 2025 Raymond James Bank, Member FDIC, NMLS ID #405712

Products, terms, and conditions subject to change. Subject to standard credit criteria.

The line of credit can be suspended, reduced or terminated in the event of fraud, failure to repay, adverse collateral conditions or other reasons as outlined in the credit agreement. Please refer to the credit agreement for all terms.

Raymond James & Associates, Inc., and your Raymond James Financial Advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be referred to a qualified Raymond James Bank employee for your residential mortgage lending needs.

The proceeds from a Raymond James Bank Mortgage or Home Equity Line of Credit (HELOC) cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account; (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate or Raymond James.

A line of credit backed by securities, such as a securities based line of credit or a tailored line of credit, may not be suitable for all clients. Borrowing on securities based lending products and using securities as collateral may involve a high degree of risk including unintended tax consequences and the possible need to sell your holdings, which may lead to a significant impact on long-term investment goals. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to quickly deposit additional securities and/or cash in the account(s) or pay down the loan to avoid liquidation. The securities in the Pledged Account(s) may be sold to meet the Collateral Call, and the firm may sell the client's securities without contacting them. A client may not be entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a Collateral Call. In many cases, the firm may increase its maintenance requirements at any time and is not required to provide a client advance written notice. A client may not be entitled to an extension of time on a Collateral Call. Increased market interest rates could also affect the applicable rate index that applies to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged are determined by the line of credit amount as outlined in the Loan Agreement. Lines of credit are provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, Member FDIC.

The proceeds from a line of credit backed by securities cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account (with the exception of advances made into the pledged account solely for the purpose of sending out or effecting an international wire within 1 business day of receiving funds from the bank); (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities issued by affiliates of Raymond James Financial as pledged securities towards a line of credit.

RAYMOND JAMES®

RAYMOND JAMES BANK

710 CARILLON PARKWAY // ST. PETERSBURG, FL 33716

800.248.8863 // 727.567.8000, EXT. 72265 // RAYMONDJAMESBANK.COM