



**EASTERN SAVINGS BANK®**

Established 1905

Corporate Headquarters | Executive Plaza II  
11350 McCormick Road | Suite 200  
Hunt Valley, MD 21031  
410.785.2200 | 800.787.BANK  
easternsavingsbank.com

## Application for Mortgage Payment Assistance

Date: \_\_\_\_\_

By signing below, I/We hereby certify to Eastern Savings Bank, fsb, the following:

- One of the undersigned borrowers is a federal government employee working no less than 20 hours per week (at the time of the recent federal government shutdown).
- I/we am/are experiencing a financial hardship due to the shutdown.
- Not currently receiving a federal government paycheck has hampered my/our ability to make my/our mortgage payment to Eastern Savings Bank on my/our loan that is secured by my/our primary residence.
- I/We meet all of the program criteria listed below.

I/We hereby request the temporary deferral of our October / November (**circle one**) mortgage payment. I/We understand that only one mortgage payment can be deferred under this program.

I/We acknowledge that if we have a simple interest loan with Eastern Savings Bank, then the deferred amount will include only the interest and escrow that is due – not any principal.

I/We further acknowledge that any deferred amount **must be repaid** to the Bank no later than **March 31, 2026**, but such amount can be repaid sooner. The failure to repay the deferred amount by that date could be deemed an event of default.

I/We have attached a recent pay stub (dated within 30 days of this letter) confirming I/we work as a government employee working no less than 20 hours per week.

Print Name: \_\_\_\_\_

Signature(s): \_\_\_\_\_

**Criteria:** Must be U.S. government employee working no less than 20 hours/week;  
Must certify that I/we are experiencing a financial hardship;  
My/Our loan must be secured by our primary residence;  
Must be 45 days or less past due on my/our mortgage;  
Must not currently be in an active bankruptcy case; and  
Must have a current miscellaneous balance (from previously deferred payments) of no more than \$20,000.00.