

Make a human connection at your mortgage company

If your property has been damaged and you've filed an insurance claim, when your insurance company sends you a check to pay for the repairs, it will probably be made out to you and your mortgage company. You'll need to negotiate with the mortgage company to get them to quickly release the money and pay you interest on the amount they withhold.

Your goals should be to:

1. Understand your rights and the law by reading [UP's new tips on lender relations](#).
2. Find a human being in your lender's "Loss Department" who will cooperate and help you.

Current economic conditions make goal #2 more challenging than ever, but the higher the amount of the insurance check, the more important it is that you get educated and assert your rights.

To read past Tips of the Month, [click here](#).