

# FORECLOSURE PREVENTION ASSISTANCE

If you are experiencing difficulty making your monthly mortgage payments, we may be able to help you. There are a number of resources we can recommend for your specific circumstances. Please call us at (800) 836-8172 option 3 to discuss your situation.

## FORECLOSURE ALTERNATIVES

The right option for you depends on your individual circumstances and is based on the information you provide. We can help determine if you qualify for temporary or long term relief that may allow you to stay in your home, such as the solutions listed below:

Forbearance – make reduced or no mortgage payments for a specific period of time.

Modification – receive modified mortgage terms to make it more affordable or manageable.

Refinance – receive a new loan with lower interest rate or other favorable terms.

## ADDITIONAL RESOURCES

We want you to keep your home. Again, please call CU Home Mortgage Solutions at (800) 836-8172 Option 3 if you have any concerns about your mortgage payments. In addition to the help we can offer, you can find more information and guidance here:

### SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

- The statewide foreclosure hotline recommended by the Housing Finance Commission:

**Toll-free: 1-877-894-HOME (1-877-894-4663)**

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

- United States Department of Housing and Urban Development:

**Toll-free: 1-800-569-4287**

**Local counseling agencies in Washington:**

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:

**Toll-free: 1-800-606-4819**

<http://nwjustice.org/what-clear>



## FINANCIAL SOLUTION RESOURCES

CU Home Mortgage Solutions has listed some resources that may be able to assist you with your financial situation.

- **Counseling numbers:**

<b>DFI Home Ownership Counseling:</b>	<b>877-894-4663</b>
<b>HUD Counseling:</b>	<b>800-569-4287</b>
<b>Civil Legal Aid:</b>	<b>888-201-1014 (outside King County)</b>
	<b>877-211-9724 (King County)</b>

You may contact the Department of Financial Institutions, the Washington State Bar Association, or the statewide civil legal aid hotline for possible assistance or referrals.

- [www.Self-Help.org](http://www.Self-Help.org)

### SELF HELP

This internet site is a community development lender and real estate developer that works with qualified individuals, organizations and communities traditionally underserved by conventional markets.

- [www.Hopenow.com](http://www.Hopenow.com)

### HOPE NOW Project Lifeline

This internet site helps homeowners by creating an alliance between large banks, counselors and services and other critical industry supporting organizations with the sole purpose of trying to keep you in your home and to mediate any foreclosure threats. The Department the Treasury and HUD supports this alliance to encourage responsible business practices and to help avoid further downturns in the housing market.

- [www.Neighborhoodassistance.com](http://www.Neighborhoodassistance.com) **NEIGHBORHOOD ASSISTANCE**

Fixed Rate Reduction Programs for Qualified Borrowers

- **Hope Hotline 1-888-995-HOPE (4673)**

Foreclosure prevention workshops  
Outreach efforts  
Community-based nonprofit organizations for at risk borrowers

- **Washington State Dept of Financial Institutions...Foreclosure Help and Information**

1-877-894-4663 or [www.homeownership.wa.gov](http://www.homeownership.wa.gov) for a list of counselors in your area.

## CASE ESCALATION

If your mortgage loan has been reviewed for one of the options listed above and you have any concerns about the process; or you want your case to be reviewed again, please call Pat Pepe our Compliance Officer at 206-361-5385. You will receive written acknowledgement of your inquiry within five (5) business days. Escalated cases will be resolved within 15 calendar days of receipt.

