

Foreclosure Prevention: *Let Us Help*

If you are experiencing financial distress and are potentially facing the prospect of foreclosure, let Community Credit Union help. We are committed to assisting our members in identifying options to help you stay in your home. Below are some suggestions:

- If you are receiving letters from your lender—don't ignore them! The further behind you become, the harder it will be to reinstate your loan.
- Contact your lender immediately if you are experiencing difficulties. Lenders do not want your house and can provide options to help borrowers through tough times. Studies find that borrowers are often embarrassed to admit they're having difficulties which lead to greater problems.
- Contact a HUD-approved Housing Counseling Agency-----Toll free (800) 569-4287, TTY (800) 877-8339 for advice.

If you have a mortgage with Community Credit Union and are having problems, contact us immediately as we have options and steps to help you out! To determine the best possible way to assist you, we must review your financial situation. When coming in to discuss your options with one of our friendly staff, these are some of the documents you will need to bring with you:

- Proof of income (paycheck stubs, tax returns)
- A list of all assets
- A copy of your family budget (if you have one, if not one of our staff can help you prepare one)

Here at Community Credit Union we want to help you avoid foreclosure! To speak with a representative call us at 1-877-923-2012.