

Count on DFCU to Help You Through the Tough Times

If you are recently unemployed or facing financial hardship, you may be having difficulty keeping up with your mortgage or home equity loan payments. DFCU can help you find potential solutions so you can keep your home.

Here are two important actions to take if you cannot make your mortgage payments:

- 1) Keep in touch with your mortgage lender
 - Help your lender understand your difficulty and explain the situation
 - Respond to letters or phone calls from your lender
 - Have your loan account number ready when you call
 - Gather your recent income and expense documents for reference
 - Pay stubs or benefit statements from Social Security, disability, unemployment, retirement or public assistance
 - Tax returns or year-to-date profit and loss statement, if self-employed
 - A list of household expenses
- 2) Contact the U.S. Department of Housing and Urban Development (HUD) at **(800) 569-4287** or www.hud.gov/foreclosure/index.cfm.
 - HUD provides free or low-cost home counseling programs nationwide
 - You can get automated referrals to Certified Housing Counseling Agencies located near you
 - HUD mortgage counselors can help you understand the law, organize your finances and represent you in negotiations with your lender if you need this assistance

Do not delay in reporting your situation to your lender or getting the help you need. The faster you communicate your difficulty in making payments, the faster you can get the help needed to keep your home.