

**Members having trouble making their  
DFCU mortgage payments can  
*Count on Us* .....**

Downey Federal Credit Union understands that our members may occasionally suffer financial hardships. DFCU prefers to see our members keep their homes, if mutually acceptable terms can be worked out. Unfortunately, not every situation has the same result.

The following are possible options, which we can discuss with you. Which ones might work for you will depend upon your particular circumstances. They may include the following types of options:

- Bringing the loan current
- Depending upon your particular circumstances, we may be able to consider a Loan Modification
- Selling your property for less than the total amount due
- Deed in Lieu of Foreclosure

**How do I obtain more information?**

In order to discuss one of the above options, please contact us at:

Downey Federal Credit Union  
Att: Special Services  
8237 Third St. – PO Box 4639  
Downey, CA 90241-1639  
(866) 336-9639 X241 or (562) 862-8141 X241

A Special Services Representative will then assist you, personally & professionally, in obtaining other information needed for your financial review. By providing this information, we can determine which alternative(s) may be available to you.

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## What Information will I need to provide?

To determine the best possible way to assist you, we must review your financial situation. In order to do this, we will need the following:

- A letter explaining your current situation and/or hardship
- Completed loan application Form 1003
- Your last pay stub or unemployment check stub (for all signed parties)
- Your last two account statements from checking, savings, 401(k) and any other accounts you maintain (for all signed parties)
- Copy of your signed federal tax returns (including all schedules) for the last two years (for all signed parties)
- Copy of your most recent mortgage loan statement(s) (DFCU loans excluded)
- Copy of any loan modifications/extensions/agreements approved by another mortgage lender
- The name and phone number of your real estate listing agent, if any

## Other Options

For further assistance please contact the U.S. Department of Housing and Urban Development (HUD) for a referral for low cost or no cost counseling at **(800) 569-4287** or [www.hud.gov/foreclosure/index.cfm](http://www.hud.gov/foreclosure/index.cfm).