

FORECLOSURE PREVENTION INFORMATION

If you, or someone you know, are having trouble making your mortgage payment – and wish to try to avoid foreclosure, here are some resources for you to explore:

Contact Waterfront Federal Credit Union

If your home loan is with Waterfront Federal Credit Union, and you're having trouble making your payments, please contact us at:

Phone: (206) 622-8415 or 1-800-423-1071

Email: www.memberservice@waterfrontfcu.com

U.S. Government Program

The federal government has created a program to help homeowners. The program is called, *Making Home Affordable*, and provides help for homeowners with either refinancing their current loan or making a modification of an existing Fannie Mae or Freddie Mac home loan. To see if you are eligible for this program, visit the following web site at:

www.Makinghomeaffordable.gov

Foreclosure Prevention Assistance

The HOPE NOW Alliance includes a number of counseling organizations, which consists of all HUD intermediaries that have offices across the United States. The organizations play a key role in the success of HOPE NOW, providing borrowers with in-depth debt management, credit counseling and overall foreclosure counseling.

Visit their web site or call:

www.hopenow.com

Phone: 1-888-995-HOPE (4673)

Other Agencies & Contact Information

Department of Financial Institutions – Homeownership Counseling 877-894-4663

Civil Legal Aid (King County) 877-211-9724

Civil Legal Aid (Outside King County) 888-201-1014

Military OneSource (For those in the military, and/or their dependence) 800-342-9647

What You Need to Prepare

For obtaining assistance with your mortgage loan, below are some things that you will want to collect to enable you to provide adequate information. (More information may be necessary.)

1. Current income verification
2. Current mortgage information (i.e. current balance, rate, term, monthly payment, etc...)
3. Current financial obligations (i.e. a list of how much you debt you have and payments)