



**Having trouble making your mortgage payment?
Worried about losing your home? Here are some options for you.**

Contact the credit union

Is your home loan with MountainCrest Credit Union? If so and you are having problems making your payments, please contact us at 360-435-5400 or toll free at 877-601-0000. We want to do everything we can to help you keep your home.

Making Home Affordable

This is the government program created to help homeowners with either a refinance or a modification of an existing Fannie Mae or Freddie Mac home loan. Check your eligibility by going to:

www.makinghomeaffordable.gov

Hope Now

HOPE NOW is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provide free foreclosure prevention assistance.

If you need immediate assistance call 1-888-995-HOPE (4673) or go to www.hopenow.com.

Other Agencies & Contact Numbers

Department of Financial Institutions – Homeownership Counseling	877-894-4663
Civil Legal Aid (Outside King County)	888-201-1014
Civil Legal Aid (King County)	877-211-9724
Military OneSource (For those in the military, or their dependents)	800-342-9647

Gather Your Documentation

When contacting someone in regards to assistance with your mortgage, here are some items you will need to collect to be able to provide adequate information. (There may be other items requested.)

1. Current income verification
2. Current mortgage information, including balance, rate & terms
3. Current financial obligations