

# INFORMATION REGARDING ASSISTANCE FOR HOMEOWNERS IN DEFAULT

Dear Bank Customer,

## **Are you have difficulty making payments to Santa Lucia Bank on your Home Equity or Home Mortgage Loan?**

Please contact us at 1-888-466-7087 for assistance at your earliest possible convenience in order to maximize all options to help you from losing your home.

Before you call, please have the following items ready:

- Your loan number
- Your full name, SSN and other identifying information.
- A list of your regular monthly debt payments- who you owe money to and how much your payment is.
- A copy of your (and your co-borrower's if applicable) most recent pay stub or other evidence of your regular take home earnings.
- A list of other regular income you or your co-borrower received. Such as social security, disability, unemployment benefits, rental income, etc.
- A description of any other financial obligations you may have which are contributing to your payment difficulty.
- If your home is currently listed for sale, a copy of your listing agreement with your real estate broker.

For more information on how to avoid foreclosure, please look at the following websites:

<http://www.hud.gov/foreclosure/>

<http://hcd.ca.gov/>