



**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 NW Plus CU? If so and you are having problems making your payments, please contact us at 425.297.1000, ext. 2006 or toll free at 800.456.6481, ext. 2006. We want to do everything we can to help you keep your home.

**Making Home Affordable**

This government program was 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 the website. [www.Makinghomeaffordable.gov](http://www.Makinghomeaffordable.gov)

**Hope Now**

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

**If you need immediate assistance call 1-888-995-HOPE (4673) or go to [www.hopenow.com](http://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 things that you will want 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

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor), and enter your zip code.

You can also access HUD's housing counseling agency website via [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp).

For additional assistance with locating a housing counseling agency, call the CFPB at 855.411.CFPB (2372).