

Foreclosure Prevention & Assistance

If you are a mortgage customer and are having difficulty making your mortgage payment, one of the most important things you can do is be proactive. The following are some important steps you should take.

Talk to Your Lender

If you are having problems making your current mortgage payment, please contact us as soon as possible. We may be able to explore assistance options with you depending on your current financial situation. Please contact us at 1-800-242-2036, Monday-Friday 8:00 a.m.-4:30 p.m. PST

Contact U.S. Department of Housing and Urban Development (HUD)

HUD offers resources for homeowners who are behind in their mortgage payments. HUD is a government agency that increases home ownership, supports community development and increases access to affordable housing through local community partnerships. HUD offers free or low-cost counseling throughout the country. To find the nearest HUD counseling agency near you, please call 1-800-569-4287.

Financial Information and Documents You Should Have Available

The following is information and documents you may want to have on hand when meeting with your lender or when speaking with a housing counselor.

- Your loan or account number
- Current Personal Financial Documents
- Most recent pay stubs
- Signed copy of your most recent IRS tax return
- Benefit statements from Social Security, disability, unemployment, retirement or public assistance
- List of your household expenses
- Listing information (if your home is listed for sale)

Links to Helpful Resources

The following websites offer helpful resources for those who are having trouble making their mortgage payments or are facing foreclosure.

U.S. Department of Housing and Urban Development (HUD)

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

HUD Housing Counseling Washington State

<http://www.hud.gov/local/wa/homeownership/hsgcounseling.cfm>

Washington State Department of Financial Institutions

<http://www.dfi.wa.gov/>

http://www.dfi.wa.gov/consumers/education/foreclosure/prevent_foreclosure.htm

http://www.dfi.wa.gov/consumers/homeownership/foreclosure_help.htm?sqkl=leaving

****When you click any of the foreclosure, home ownership, or HUD counseling information links provided on this page you may be leaving Security State Bank's website and going to a third party (nonaffiliate of Security State Bank) website. Security State Bank hereby disclaims liability for any other company's website content, products, privacy policies, or security. In the event you choose to use the services available at a linked site, you agree to read and adhere to the policies and terms of use applicable to that site.**