

Tips to Avoid Foreclosure

Are you experiencing difficulties making your payments on your mortgage loan with Yolo Federal Credit Union? Let us show you options available to avoid a negative credit report and foreclosure of your home.

1st Step:

Here is a list of documents you will need before you meet with a Yolo FCU representative:

- A recent pay stub and W-2. If you are self employed, your most recent tax return will be necessary.
- Your most recent mortgage statement or statements for your home.
- Provide a list of your current monthly obligations, including child support and alimony.

2nd Step:

Contact Yolo Federal Credit Union toll free at 877-965-6328 or 530-668-2700 and schedule an appointment with a member service representative.

3rd Step:

We will discuss options that may be available to your unique situation.

Options may include:

- Refinancing your loan.
- Modification of the terms of your existing loan.
- Consolidation of debts to reduce monthly payments.
- HUD approved counseling or a consumer credit counseling agency.
- Short Sale consideration or selling your home for less than the loan amount.

If you would like to speak to an approved HUD counseling service representative, please call (800) 569-4287 or visit the HUD website <http://www.hud.gov/foreclosure/index.cfm>* for additional information.

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With the Federal Fair Housing
Law and the Equal Credit
Opportunity Act