



FORECLOSURE ASSISTANCE

At North Coast Credit Union we encourage borrowers who are experiencing financial difficulties to talk with us early so that we may mutually explore any and all options in order to minimize potential adverse impacts caused by a foreclosure.

If you are unable to afford your mortgage payments but want to avoid foreclosure, we can assist you with finding potential workable solutions.

Depending on the information provided, options that may be available include, but are not limited to, short term interest rate and payment reductions, skip payments, and maturity date extensions. Loan Modifications are also an option and will be appropriately underwritten on a risk adjusted basis for the benefit of the borrower and North Coast Credit Union. To better assess a borrowers ability to adhere to any modifications granted it is essential that an application is filled out completely and all documentation requested is provided.

[Loan Modification Requirements.pdf](#)

[Uniform Residential Loan Application.pdf](#)

To discuss options for avoiding foreclosure, please contact a North Coast Asset Recovery Specialist at 1-800-696-8830 ext.4045.

NOTE:

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance determining your rights and opportunities to keep your house, you may contact the following.

The statewide FREE foreclosure counselors recommended by the Washington State Housing Finance Commission: Toll-free: 1-877-894-4663.

United States Department of Housing and Urban Development:
Toll-free: 1-800-569-4287
Local counseling agencies in Washington:

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Toll-free: 1-800-606-4819.