1-866-869-6673

Important Information for Customers with Mortgage Loans

If you cannot afford your monthly mortgage payments and wish to avoid foreclosure, you may be eligible for a loan "workout" or modification. We determine eligibility for loan "workouts" on a case-by-case basis. Among other things, we will consider the value of your property and your ability (based on your current income) to make monthly mortgage payments in accordance with the "workout." You may also qualify to refinance your current loan with us.

If you are interested in exploring any of the options listed above, you will need to provide us with certain financial information, including the following: Your most recent pay stub, list of currently monthly expenses, your most recent tax return, bank statements, a current valuation of your property, if available (such as an appraisal).

If you would like to discuss your options to avoiding foreclosure with us, please call the Special Assets Department of North Valley Bank at 800-399-8090, and choose option 6.

You may also contact the Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency by calling 800-569-4287. Additional information is made available by HUD on its website at **http://www.hud.gov**.

Beware of Foreclosure Rescue Scams. Help is free!

There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.

- For a HUD-approved counselor, visit: **http://www.hud.gov/offices/hsg/sfh/hcc/fc/**
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.