

Facing Financial Issues?

Important Information for Community Bank of San Joaquin Home Loan customers regarding Foreclosure Relief

If you are behind on your Community Bank of San Joaquin loan **secured by your home**, or if you are concerned that you may fall behind, please contact us. It's important to work closely with the Bank during this difficult time.

If you cannot afford your **monthly Mortgage payments or your Home Equity Line of Credit** 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:

1. your most recent pay stub
2. list of current monthly expenses
3. your most recent tax return
4. bank statements
5. a current valuation of your property, if available (such as an appraisal)
6. your current financial statement

If you would like to discuss your options to avoiding foreclosure, please call us. You can find the location and phone number of the nearest Community Bank of San Joaquin branch by clicking the "Branch Locations" link on the Bank's website (www.cbsjbank.com).

You may also call us toll-free at **1-800-779-2138** during business hours to reach a Community Bank of San Joaquin loan officer.

You may also contact the Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency by calling the HUD Housing Counseling department toll-free at 1-800-569-4287. Information is also available on the HUD website www.hud.gov.



(209) 956-7000
www.cbsjbank.com