



Unable to afford your mortgage payments, but want to avoid foreclosure? There are many options that may be available to you.

- You may be able to refinance your loan, extending the repayment period and/or reducing the interest, thereby lowering the payments.
- Harborstone may be able to modify your loan, to make your payments more affordable. You may be able to surrender the deed to your house voluntarily, to avoid the foreclosure process.
- Harborstone may be able to provide you with special forbearance, in light of your current circumstances.
- You may be able to sell your home and repay your mortgage in its entirety. If your home's value is less than your outstanding loan balance, Harborstone may be willing to accept less money than you owe as full payment (a short sale).

To explore any (or all) of these options, contact Harborstone at 800-523-3641. This is a toll free call.

In order for us to evaluate your eligibility for these options we must review some documents. Please prepare the following documents for our conversation:

- Recent pay stubs (or other proof of income, such as SSI payments or retirement income)
- Recent statements from all bank or credit union accounts
- Tax return and all supporting documentation
- Property tax statement
- Hardship letter explaining why you are unable to make your payments
- List of monthly expenses
- You may be required to provide additional documentation of your expenses

To contact Harborstone regarding your mortgage loan, call: 800-523-3641.

Washington's Department of Financial Institutions will help you find a certified housing counseling agency. You can reach them at 877-894-4663 (that's 877-894-HOME).

The office of Housing and Urban Development will also help you find a certified housing counseling agency. That office can be reached at 800-569-4287.

As a Harborstone member, you also have access to BALANCE Financial Fitness, absolutely free. To contact BALANCE for financial counseling, call 888-456-2227.

No One Takes Better Care of *you*