

We at 20th Century Fox Federal Credit Union want to help you find solutions if you're having financial difficulties. Here are some of the ways we can help:

- **Repayment Plan**-we can distribute your delinquent payments over a period of time, usually no more than 12 months. The monthly amount is added to the usual mortgage payment. The benefit to this option is that it brings your account up to date within a specified time frame.
- **Loan Modification**-add any past-due interest to the unpaid principal balance, which is then re-amortized over a new term. This option will change the mortgage note itself, giving you a fresh start and brings your account up to date immediately.
- **Short Sale**-allows you to sell your home and use the proceeds to pay off the mortgage if you are unable to maintain payments, even if the home's market value is less than the total amount owed. This option avoids the lengthy legal process involved in foreclosure and is generally less damaging to your credit rating than a foreclosure.
- **Deed in Lieu of Foreclosure**- Allows you to transfer your property voluntarily to 20th Century Fox Federal Credit Union if you are unable to maintain payments and cannot sell the home at market value. This option avoids the lengthy legal process involved in foreclosure and may be less damaging to your credit rating than a foreclosure.

Your next steps you need to follow in order to explore these options:

- Call us toll free at **1-866-432-2384**
- Prepare a brief explanation of your hardship
- Provide to us a detailed list of all your expenses, proof of all household income (pay stub, tax return) and current bank statements

Housing and Urban Development (HUD) may be able to help:

HUD is a U.S. government agency that supports home buyers. HUD offers free or low cost counseling throughout the country. To find out where the nearest counseling agency is in your area, please call **1-800-569-4287**.