



Options to Avoid Foreclosure

We understand that life can present unexpected challenges that can make it difficult for you to meet your mortgage obligation. If you are struggling to make your mortgage payment, we will work with you to design a repayment solution that you can manage. A NCB representative will assess your current financial status to determine which of the following options may be right for you.

Below are repayment options NCB has available to assist you in avoiding foreclosure:

- ▶ Repayment Plans
- ▶ Loan Modification
- ▶ Pre-foreclosure Sale

For Ohio customers, please call (800) 322-1251 ext 2218 and **elsewhere in the U.S.**, please call (800) 955-9622 ext 8118 to discuss the available options with a NCB representative. Business hours are Monday– Friday 8:30- 5:30 PM Eastern Standard Time.

In order for a NCB representative to assess your financial condition and determine the best option that will work for you, the following information **must be available** upon request:

- ▶ A hardship letter explaining your financial circumstances
- ▶ A completed NCB monthly income and expense worksheet
- ▶ A completed NCB financial statement form
- ▶ A copy of the borrowers' pay stub for the last two months
- ▶ If junior liens currently exist on the property
- ▶ Provide a copy of the current loan statement from your lender(s)
- ▶ Provide a written release authorizing NCB to discuss other lien(s) that may exist on the property with your other lender(s) or lien holder(s) and to obtain information regarding your other lien(s) on the property

For additional assistance you can also contact the **Department of Housing and Urban Development** (HUD) at (800) 569-4287 to find a HUD certified housing counseling agency. For more information, please go to the HUD website at www.hud.gov.