



If you, or someone you know, are having trouble making your mortgage payment – and wish to try to avoid foreclosure, here are some resources for you to explore:

**Contact Prevail Credit Union**

If your home loan is with Prevail Credit Union, and you're having trouble making your payments, please contact us at:

Phone: (800) 248-6928 or (206) 382-1888

Email: [memberservice@prevailcu.com](mailto:memberservice@prevailcu.com)

**U.S. Government Program**

The federal government has created a program to help homeowners. The program is called, ***Making Home Affordable***, and provides help for homeowners with either refinancing their current loan or making a modification of an existing Fannie Mae or Freddie Mac home loan. To see if you are eligible for this program, visit the following web site at:

[www.Makinghomeaffordable.gov](http://www.Makinghomeaffordable.gov)

**Foreclosure Prevention Assistance**

The HOPE NOW Alliance includes a number of counseling organizations, which consists of all HUD intermediaries that have offices across the United States. The organizations play a key role in the success of HOPE NOW, providing borrowers with in-depth debt management, credit counseling and overall foreclosure counseling.

**Visit their web site or call:**

[www.hopenow.com](http://www.hopenow.com)

Phone: 1-888-995-HOPE (4673)

**Other Agencies & Contact Information**

Department of Financial Institutions – Homeownership Counseling	877-894-4663
Civil Legal Aid (King County) .....	877-211-9724
Civil Legal Aid (Outside King County) .....	888-201-1014
Military OneSource (For those in the military, and/or their dependence)	800-342-9647

**What You Need to Prepare**

For obtaining assistance with your mortgage loan, below are some things that you will want to collect to enable you to provide adequate information. (More information may be necessary.)

1. Current income verification
2. Current mortgage information (i.e. current balance, rate, term, monthly payment, etc...)
3. Current financial obligations (i.e. a list of how much you debt you have and payments)