

Mortgage troubles? We're here to help.

As your credit union, we're here to help in the good times and to ease the stress of financial challenges. If you're worried about making your mortgage or home equity loan payment, or have already fallen behind, talk to us. We may be able to provide options that can help you avoid foreclosure including:

- Payment extensions
- Loan restructuring

The most important thing to do is to take action by contacting us.

The process is simple

1. Get ready to talk to us

Gather your financial information so that we can get right to the heart of the matter. You'll also need to provide the following:

1. Hardship Letter
2. Fully completed loan application and signed authorization to release
3. Two most recent paystubs with year to date earning covering 30 days
4. Last two years full Tax Returns and all W-2's and 1099's
5. Most recent statements for two utility bills
6. Last three months bank statements
7. Current Homeowner Insurance Declaration page

Contact us

Call our toll-free number **(866-403-2683)** and ask for the UDCU Real Estate Department or you can call direct to **(510) 287 0466**. You'll be connected to one of our mortgage specialists who can discuss your particular situation and provide practical solutions to avoid foreclosure.

If you prefer, you can also mail or fax in your personal budget worksheet to:

Utility District Credit Union
Real Estate Department
375 11th St. Suite 203
Oakland, CA 94607

Fax: **(510) 287 0528**

Other Resources

The U.S. Department of Housing and Urban Development (HUD) also sponsors housing counseling agencies that provide low- or no-cost assistance. Click here to find a nearby [HUD-approved housing counseling agency](#). You can also call toll-free **(800) 569-4287** weekdays between 9:00 a.m. and 5:00 p.m. Eastern Standard Time (6:00 a.m. to 2:00 p.m. Pacific Time). When you call the number, you can also receive an automated referral to the three housing counseling agencies located closest to you.