

ADDITIONAL INFORMATION

FEDERAL EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Service members on "active duty" or "active service", or a dependent of such a service member may be entitled to certain legal protections and debt relief pursuant to the Service members Civil Relief Act (50 USC App. 501-596)(SCRA). Please see the enclosed US Department of Housing and Urban Development SCRA Notice. If you are a service member or their dependent(s) and require further assistance please contact the toll-free military one-source number 1-800-342-9647 or visit www.militaryonesource.com

If you reside in one of the following states, the provisions and additional resources for that state may be applicable to you.

CALIFORNIA: <http://keepyourhomecalifornia.org/>

Keep Your Home California is a free service for homeowners who have suffered a financial hardship, to help them stay in their homes, maintain an affordable mortgage payment and avoid foreclosure. The list of the program that may be available for *eligible homeowners* under Keep Your Home California:

- Unemployment Mortgage Assistance
- Mortgage Reinstatement Assistance Program
- Principal Reduction Program
- Transition Assistance Program
- Reverse Mortgage Assistance Pilot Program

The California State Bar Association: 1-866-442-2529 or visit <http://members.calbar.ca.gov/fal/MemberSearch/FindLegalHelp>
California's Consumer Home Mortgage Information
www.yourhome.ca.gov (in English)
www.sucasa.ca.gov (en Español)

IDAHO:

Idaho Department of Finance:

<http://www.finance.idaho.gov/Mortgage/ForeclosureResources.aspx>

Idaho Housing and Finance Association:

<http://www.idahohousing.com/home-loans/account-info/how-to-save-your-home.aspx>

NEVADA:

The Nevada State Bar Association: 1-800-254-2797 or visit <https://www.nvbar.org/#for-public>

OREGON:

The Oregon State Bar Association: 1-800-452-8260 or visit <https://www.osbar.org/public/>

Oregon Homeowner Stabilization Initiative:

<http://www.oregonhomeownerhelp.org/>

Oregon Foreclosure Avoidance Program (Programa de Prevención de Ejecuciones Hipotecarias Oregon):

http://www.doj.state.or.us/consumer/pages/foreclosure_mediation.aspx

UTAH:

The Utah State Bar Association: 1-877-752-2611 or visit <http://www.utahbar.org/public-services/Foreclosure-Prevention-Workbook> – available in English or Español

<http://utahforeclosureprevention.com/pdf/>

Free Foreclosure Counselor Contact List:

<http://utahforeclosureprevention.com/pdf/Counselor%20List%20Eng.pdf>

Housing Education Coalition of Utah:

<http://utahforeclosureprevention.com/pdf/HECU%20Directory.pdf>

WASHINGTON: The Law Against Discrimination prohibits creditors from discrimination against credit applicants because of race, creed, color, national origin, sex, marital status, family with children status, age, the presence of any sensory, mental, or physical disability, the use of a trained dog guide or service animal by a person with a disability, honorably discharged veteran or military status, or sexual orientation/gender identity. The Washington State Human Rights Commission administers compliance with this law.

The Washington State Bar Association: 1-800-945-9722 or visit <http://www.wsba.org/the-public-Homeownership.WA.Gov-Assistance> from the State of Washington: 1-877-894-HOME or visit

<http://www.dfi.wa.gov/homeownership/foreclosure>

State of Washington Department of Commerce-Foreclosure Fairness Program:

<http://www.commerce.wa.gov/Programs/housing/Foreclosure/Pages/default.aspx>

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation. Help is free. Search for a counseling agency near you at: <http://www.consumerfinance.gov/find-a-housing-counselor/>

You may also call HUD's Housing Counseling Locator Service at (800) 569-4287.

Persons who may need a Telecommunication Device for the Deaf (TDD) may call the toll-free Federal Information Relay Service number of (800) 877-8339 to call the housing counseling line.

Comprehensive foreclosure assistance is available around the clock at (888) 995-4673.