# MORTGAGE LOAN ASSISTANCE

| NOTE: | If your mortgage loan is with another lender, you may find the information below helpful, but we recommend that you contact your lender for information on programs they offer. |
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The United States Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling services nationwide. The toll free number to find a certified housing counseling agency is (800) 569-4287 or you may visit their website at www.hud.gov.

If your loan is with Seacoast Commerce Bank and you have fallen behind on your payments or cannot afford to continue making the payments and wish to avoid foreclosure, you may be eligible for a loan workout or modification. We determine eligibility for loan workouts on a case by case basis. Among other things, we will consider the value of your property and your ability (based on your current income) to make monthly mortgage payments in accordance with the workout. You may also qualify to refinance your current loan with us.

If you are interested in exploring any of the options listed above, the following information must be made available upon request:

- Hardship Letter explaining your particular financial circumstances
- Copy of all borower's most recent pay stubs for one month
- Completed Seacoast Commerce Bank Personal Financial Statement
- Most recent tax return
- Three months of bank statements

If you would like to discuss your options to avoid foreclosure with us, please call us at (877) 531-5745 or (858) 432-7000 and we will schedule an appointment to speak with a representative either in person or by phone.