

California Foreclosure Relief Information

If you cannot afford the monthly payments on your home equity line of credit or loan secured by owner-occupied residential real estate and wish to avoid foreclosure, you may be eligible for a loan "workout" or modification of loan terms. California Community Bank determines 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 through other loan restructuring alternatives. If your mortgage loan is with another lender, you should contact them to determine what programs are offered.

If you are interested in exploring any of the options listed above, you will need to provide us with certain financial information, including the following:

- Your most recent paystub (if you are a salaried borrower)
- An updated financial statement that includes a list of your current monthly expenses
- Your last two years tax returns (including from your corporation or partnership)
- Your most recent bank/brokerage statements showing at least 90% of your funds
- A current valuation of your property, if available (such as an appraisal).

If you would like to discuss your options to avoiding foreclosure with us, please call our Administrative Office at California Community Bank, 1-877-252-9746.

You may also contact the Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency by calling 1-800-569-4287. Additional information can be found on HUD's website at <http://www.hud.gov>.