

You may be able to save your home. If you are interested in discussing your options, please contact Kym at the Port Hadlock branch between the hours of 9 a.m. and 5 p.m., 360-385-3663 x222.

1. The following may be available to borrowers who are unable to afford their mortgage payments yet wish to avoid foreclosure:
  - a) Refinance at a lower interest rate
  - b) Modification of current loan
  
2. If you would like to discuss options for avoiding foreclosure, please collect and be prepared to present the following documents for review:
  - a) Proof of income – last two (2) paystubs or last two (2) years tax returns
  - b) Proof of Homeowners Insurance
  - c) Proof of County taxes paid and current
  
3. You may also wish to contact one of the following for assistance:
  - a) Department of Financial Institutions:
    - Referral number to the Washington State Foreclosure hotline (877) 894-4663
  
  - b) HUD (Housing & Urban Development):
    - Approved housing counselors (800) 569-4287
  
  - c) Northwest Justice Project:
    - For legal assistance that services low income persons and persons 60 and older (800) 997-8944 weekdays between 2 and 4:30 p.m.