

FINANCIAL DIFFICULTY, GVCU IS HERE TO HELP

If You Are Having Financial Difficulty, GVCU Is Here To Help

At GVCU, we understand that these are challenging economic times. If you are experiencing difficulty in making your real estate loan payments, we want to help. Our experienced staff will listen to you and provide some options that may help you avoid foreclosure. The sooner you contact your lender, whether it is GVCU or another institution, the better.

You may reach us at:

Toll-Free: (800) 605-GVCU (4828)

Telephone: (559) 233-0867

Fax Number: (559) 233-0240

Hours: 9am to 5pm, Monday through Friday

There are a few documents you will need to gather in order for us to assist you with your financial situation.

Proof of income (paycheck stubs, tax returns)

An itemized list of household expenses

Other monthly obligations

Copy of homeowner's insurance policy

If you have fallen behind on your payments, here are some options that may be available to you depending on your lender and your individual situation.

Repayment Plan – *a payment schedule is created to help you repay the past-due amount and bring current.*

Forbearance – *the lender may reduce or suspend your mortgage payments for a period of time.*

Loan Modification – *the loan is modified to help make the payments more affordable.*

Selling Your Home – *the proceeds from sale of your home may pay off your current mortgage debt.*

Other helpful resources:

You may obtain free or low-cost counseling through the **Department of Housing and Urban Development (HUD)**.

The Phone number is **1-800-569-4287**