

Finding it very difficult to make your monthly SJPECU mortgage payment, we may be able to help.

Contact a credit union staff member during regular business hours at 1 (800) 637-5993. The earlier you contact us regarding your difficult financial situation the better.

To better assist you we ask that you have the following documents available when requesting help with your mortgage payments:

- New Loan Application (ask a credit union staff member to provide this to you).
- Proof of Income (recent paycheck stub, two years tax returns, retirement benefit statements if applicable, etc.).
- Letter stating the nature of your financial situation.
- Copy of your homeowner's insurance policy.

Additional documentation may be required to complete the application process.

Upon review of your request you may be eligible for one or more of the following:

- Extended payment deferral
- Term extension
- Rate Reduction

The Department of Housing and Urban Development offers counseling for homeowners whose mortgage loans have become delinquent and want to avoid foreclosure. The Department of Housing and Urban Development can be reached at 1 (800) 569-4287 or TTY 1 (800) 877-8339.