

Facing the threat of foreclosure on your home is a very stressful situation. However, it is important to know that there are resources available to help you maintain your financial footing.

I strongly encourage you to contact a U.S. Department of Housing and Urban Development (HUD) certified nonprofit housing counseling agency. Housing counseling agencies certified by HUD can provide you with free or low-cost financial advice and can work with with your lender on your behalf.

A national hotline has been established to help homeowners locate a HUD certified housing counseling agency. You may call **1-888-995-HOPE** to locate a counseling agency near you or, for a complete list of housing counselors throughout California and other resources, please refer to HUD's website at www.hud.gov .

In some situations, I may also be able to request that the Department of the Treasury contact your lending institution if you have experienced difficulties working with your lender to find a sensible solution to the situation. If you would like me to submit a letter to the Department of the Treasury on your behalf, please complete and sign a mortgage assistance [authorization form](#) and return it by mail or fax to my [office](#) .