

Having Financial Difficulties?

If financial hardships are making your mortgage payments difficult to afford, please contact us as soon as possible. Do not wait until after you've missed a payment! The sooner we talk, the sooner we can help you, and more options may be available to avoid foreclosure.

If you are interested in exploring the option above, please prepare the following documents:

- Most recent paystub
- Most recent tax return
- Current monthly expenses
- Bank Statement
- Current valuation of the property, if available (e.g., an appraisal report)

If you would like to discuss your options to avoid foreclosure with us, please call the Consumer Lending Center of Hanmi Bank at 1-866-654-2664.

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 its website <http://www.hud.gov>.

Once again, if you are having difficulties paying your mortgages, please call us at 1-866-654-2664.