

If you are facing a possibility of foreclosure

1. Do not ignore letters or telephone calls from your lender.
 2. Contact your lender immediately.
 3. Contact a HUD-approved Housing Counseling Agency toll free at (800) 569-4287 or TTY at (800) 877-8339.
 4. If your loan is with Universal City Studios Credit Union, call us at (818) 777-1295 option 7 or toll free at (877) 311-7606
 5. Consider the following possibilities if you are delinquent or otherwise in breach of your real estate loan.
 - A. Pay the amounts past due on your account.
 - B. If you are able to make your current monthly payments and some of the past due payments, we may be able to enter into a workout arrangement with you.
 - C. Consider selling your property. It is possible that we may accept a short sale payoff. Again, it will depend upon a number of factors and your particular circumstances..
 - D. Consider surrendering the property through a Deed in Lieu of Foreclosure. Again, whether this is an option will depend upon a number of factors.
 - E. Even if you are unable to make your full payments, please contact us so that we can explore with you any possible accommodations we can make. What, if anything, we can do for you depend upon a number of factors.
 6. Whether you are eligible for any of the above options will depend on your particular circumstances. Please pull together the following documents and information and submit them to us, so that we can discuss which of the options, if any, are available given your particular circumstance. You can fax a copy of the documents you want us to consider to (818) 733-2529 or mail them to

Universal City Studios Credit Union
90 Universal City Plaza
Universal City, Ca 91608
Attn: Credit Manager