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Foreclosure Help:

If you are experiencing financial distress and potentially facing foreclosure, you have the right to request a meeting with your lender to discuss your ability to repay your mortgage, and options that are available to avoid foreclosure. In the State of Washington, if a meeting is requested, it will be scheduled within fourteen days of the request, and may be conducted by telephone. Oregon has no such law governing the time frame of the requested meeting, nor the way in which it is conducted. However, a conference will be scheduled as soon as reasonably possible, in a manner that is acceptable to both parties. In order to answer your questions more effectively and evaluate your possible alternatives to foreclosure, you will need to send the following documentation prior to the meeting:

- Financial hardship letter regarding your situation.
- Completed personal financial statement
- Two years most recent tax returns, (including any schedules/K1's); W2's for each applicant.
- Current year to date paystubs.
- Other income documentation such as social security/disability/retirement.
- Listing information (if home is currently for sale)

Several options are available to avoid foreclosure. If you are able to bring your loan current, please do so. If you cannot cure the delinquent payments, please contact your lender as soon as possible to discuss other options. Riverview Community Bank may be able to modify your existing loan to make your payments more affordable. This may be an increase in the repayment period, a reduction of the interest rate, or an extension of the maturity date.

If your home is valued less than you currently owe, and you do not want to remain in the property, you may also discuss other alternatives with your lender. This would be a review for a short-sale, where the property is sold for less than the remaining balance, or a deed in lieu of foreclosure, where the property is surrendered back to your lender, in exchange for a release of your obligations under the loan.

Please be aware these are only suggestions for you and your lender to discuss to try and reach a mutually agreeable resolution. Any of these options noted above, would need to be reviewed and discussed with your lender and are subject to final credit approval. Please act promptly!

If you live in Washington State and would like to contact a certified housing counseling agency housing counseling agency with the U.S. Department of Housing and Urban Development, their number is 1-800-569-4287 or you may reach them via their website:

<http://www.hud.gov/foreclosure> You may also contact the Department of Financial Institutions, the Washington State Bar Association, or the statewide civil legal aid hotline for possible assistance or referrals. Listed below are their phone numbers and websites:

Washington State Department of Financial Institutions

http://www.dfi.wa.gov/consumers/education/foreclosure/prevent_foreclosure.htm

1-877-894-4663

1-877-746-4334

Northwest Justice Project

<http://www.nwjustice.org/>

1-888-201-1014 (If in King County 1-800-621-4636)

For borrowers age 60 or over: 1-800-997-8944

Washington State Bar Association

<http://www.wsba.org/public>

1-800-945-9722

If you reside in the state of Oregon and would like to speak with a housing counseling agency certified by the U.S. Department of Housing and Urban Development, please call their toll-free number at 1-800-569-4287 or go to: <http://www.hud.gov/foreclosure>. You may also contact the numbers below:

Oregon State Bar Association

www.osbar.org

1-800-452-7636

Legal Aid Programs

<http://www.oregonlawhelp.org/>

Riverview Community Bank is committed to providing you with the best possible resolution for your mortgage issue. To minimize foreclosure costs, legal fees, etc., it is important that your lender evaluate your circumstances and explore any available options as soon as possible.