

## Having Financial Difficulty and Facing Foreclosure?

Inland Northwest Bank has options available to help you avoid foreclosure. The options available depend on your circumstances but may include:

- Refinancing your loan;
- Modifying your existing loan terms;
- Assisting you with a pre-foreclosure sale of your house;
- Assisting you with a deed in lieu of foreclosure.

You may not qualify for some or all of the options and not all options will result in you keeping your home. For example a pre-foreclosure sale will require you to sell your home and we may assist you with a second loan if you have an equity deficiency. A deed in lieu of foreclosure would result in you voluntarily relinquishing ownership of your home in order to avoid the foreclosure process.

In order to determine what options you may have we need the following information:

- A completed loan application which you will need to request and complete;
- Copies of your two most recent signed tax returns;
- Documentation supporting income such as recent pay stubs, government benefit statements or rental income support;
- A letter describing the reason for your financial duress;
- Additional documentation as requested at a later time.

If you would like to explore one of these options then call us at 1 (888) 509-7922 and request our Special Assets department. We are available Monday through Friday 8:00 a.m. to 5:00 p.m. (PST).

If you would like access to a U.S. Department of Housing and Urban Development (HUD) approved counseling agencies then either call 1 (800) 569-4287 or [Click Here](#).