



ESTABLISHED. STRATEGIC. STRONG.

Homeowner's Bill of Rights

1. As a borrower you have options available to you if you are unable to afford your mortgage payments and wish to avoid foreclosure. To do so, you must contact American Pacific mortgage by toll free phone at **877-795-3637** or in person or by first class mail to:
 - American Pacific Mortgage
 - 3000 Lava Ridge Court, Suite 200
 - Roseville, CA 95661
 - Attn: Loan Servicing

2. Please be prepared with the following documents:
 - a. Hardship Letter – describing how your circumstances have changed since your loan was approved.
 - b. Copies of each borrower's paycheck stubs for the past two months
 - c. Copies of all bank statements for the past two months
 - d. A monthly budget outlining all monthly bills and expenses and any quarterly or annual bills and expenses
 - e. Upon review additional documentation or credit reports may be required

3. You may want to contact HUD to find a HUD-certified housing counseling agency. You can contact HUD at: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or 800-CALL-FHA (800-225-5342)
 - a. For California property owners:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=CA>
Toll Free number: 866-784-2227
Email: cccscoc@cccscoc.org
Website: www.cccscoc.org