



## FREQUENTLY ASKED QUESTIONS

### What happens after I submit my financial package?

Once the package or your request has been certified as complete, your application moves to the review process, where we determine your eligibility. It can take approximately 30 days for us to complete our review which will determine the next steps.

If you applied for assistance on your primary residence and your loan is a first lien, we will first look to qualify you for the federal government's Home Affordable Modification Program (HAMP). If we determine that you do not qualify for the HAMP modification, we will automatically attempt to qualify you for other mortgage assistance options. If you qualify for mortgage assistance, we will send you an offer letter with additional details of the program for which you qualify. In order to accept the offer received on your loan, you must follow ALL given instructions on or before the date mentioned in the letter.

If you do not qualify for mortgage assistance, you will be sent a Non-Approval Notice. The application evaluation for assistance and the foreclosure process may proceed at the same time. This means that you may receive foreclosure/eviction notices - delivered by mail or in person - or you may see steps taken to proceed with a foreclosure sale of your home. While you will not lose your home to foreclosure during the evaluation process, to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your HAMP request, please contact us at 800-919-0068. If you do not understand the legal consequences of the foreclosure, you are also encouraged to contact a lawyer or housing counselor for assistance.

### How can I get an update on the application process? Will it help to speak with a representative?

If you submit a complete financial package, you may not receive any notification until your eligibility is determined which can take up to 30 days. It is not necessary to call us to obtain an update as your request will be processed in the order in which it is received. The most important thing you can do is ensure your financial package is complete with all the documents needed when submitting your request.

### FOR ADDITIONAL ASSISTANCE

When you are experiencing a financial hardship, housing counseling may be a way to help you manage your finances. We urge you to contact HUD-approved agencies to obtain assistance in keeping your home. This assistance is available at no charge. For specific guidance on this notice or information related to the Home Affordable Modification Program, ask your counselor for MHA (Making Home Affordable Program) HELP.

<b>HUD Approved Housing Counseling</b>	1-800-569-4287	<a href="http://www.HUD.gov">www.HUD.gov</a>
<b>Homeowner's HOPE Hotline Number</b>	1-888-995-4673	<a href="http://www.hopenow.com">www.hopenow.com</a>
<b>Making Home Affordable Program</b>		<a href="http://www.makinghomeaffordable.gov">www.makinghomeaffordable.gov</a>
<b>Fannie Mae Assistance Program</b>		<a href="http://www.knowyouroptions.com">www.knowyouroptions.com</a>

### Questions

If you have any further questions regarding this letter, your account or options that we may have available, please contact your Single Point of Contact (SPOC) at 1-800-919-0068 confirm telephone number. Your SPOC will be available to assist you during the hours of 8:00 AM to 5:00 PM PST, Monday through Friday. If you would like to email us with questions, the SPOC's email address is: [www.villagecapital.com](http://www.villagecapital.com) and a team member will either call you or answer via email.

If you would like to submit a qualified written request, a notice of error, or a request for information you must use the following address:

Village Capital & Investment / Borrower Assistance  
P.O. Box 531667  
Henderson, NV 89053