



**Orange County
BUSINESS BANK**

CALIFORNIA FORECLOSURE RELIEF NOTICE

If you cannot afford your monthly mortgage payments and wish to avoid foreclosure, you may be eligible for a loan “workout” or modification. We determine eligibility for loan “workouts” on a case-by-case basis. Among other things, we will consider the value of your property and your ability (based on your current income) to make monthly mortgage payments in accordance with the “workout.”

If you are interested in exploring a workout, you will need to provide us with certain financial information, including the following: your most recent paystub, list of current monthly expenses, your most recent tax return, a current valuation of your property.

If you would like to discuss your options to avoid foreclosure with us, please call Glenn Cheshire or Greg Savino at (888) 377-4204.

You may also contact the Department of Housing and Urban Development (HUD) to find a HUD certified housing counseling agency by calling (800)-225-5432. Additional information is made available by HUD on its website at <http://www.hud.gov>.