



"Together, we have something special!"

Kern Schools Federal Credit Union  
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1-800-221-3311 | www.ksfcu.org



# The state of California's free foreclosure prevention program

## *Find out if you qualify.*

Four unique federally funded programs. Up to **\$100,000** available per eligible household.



### Unemployment Mortgage Assistance

Provides temporary assistance to eligible homeowners who have suffered involuntary unemployment.



### Mortgage Reinstatement Assistance Program

Helps eligible homeowners reinstate their first mortgage loan if they have fallen behind due to short-term financial problems.



### Principal Reduction Program

Helps eligible homeowners who have suffered a financial hardship obtain sustainable mortgage payments by reducing principal loan balances.



### Transition Assistance Program

Provides one-time funds to help eligible homeowners transition to new housing after executing a short sale or deed-in-lieu of foreclosure.

## *Eligibility Requirements*

#### Homeowner:

- Own and occupy the home as their primary residence
- Meet program income limits
- Have a documented, eligible hardship

#### Property:

- Located in California
- Not abandoned, vacant, or condemned
- Single family, 1-4 unit home

#### Mortgage:

- Serviced by a participating Servicer
- First mortgage lien (HELOCs are not eligible)
- Delinquent or imminent default

FIND OUT MORE ABOUT **KEEP YOUR HOME CALIFORNIA**  
Call 888.954.KEEP(5337) | Visit [www.KeepYourHomeCalifornia.org](http://www.KeepYourHomeCalifornia.org)