

## **Having Financial Difficulties?**

If you are having difficulty with your mortgage payments, or if you have missed payments, please contact Pacific Alliance Bank, Loan Service Department. Communication is critical when you are trying to resolve issues with your account. If you have difficulty reaching or working with Pacific Alliance Bank, call (888) 995-HOPE for free, personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline — open 24/7 — is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit <a href="https://www.hopenow.com">www.hopenow.com</a>.

**Servicemembers** on "active duty" or "active service", or a spouse or dependent of such a servicemember, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil relief Act (SCRA). If you should have questions about SCRA and/or feel you are eligible, please contact our Loan Service Department. You may also find additional information about SCRA and eligibility at <a href="https://www.militaryonesource.mil/legal">www.militaryonesource.mil/legal</a> or call (800) 342-9647.

Once again, if you are having difficulties paying your mortgage, please call us at (626) 773-8888.

