

## Mortgage Homeowners Assistance

If you are an existing Royal Business Bank loan customer who cannot afford your monthly mortgage payments and wish to avoid foreclosure, we may have options available to help you avoid foreclosure. You may be eligible for a loan modification, or you may qualify to refinance your current loan with us. We determine eligibility for loan modification and refinance on a case-by-case basis.

If you are interested in discussing your options with Royal Business Bank, please call us 1-888-616-8188.

To help exploring your options, Federal government agencies provide contact information for housing counselors, which you can access. These counseling agencies are experienced in providing homeownership credit counseling and will provide information, advice, and assistance to help you become current in your loan payments.

These agencies are approved by the Consumer Financial Protection Bureau (CFPB) and the U.S. Department of Housing and Urban Development (HUD). You can find approved counseling agencies at either agencies website at:

CFPB (<http://www.consumerfinance.gov/mortgagehelp>) or  
HUD (<https://www.hudexchange.info/programs/housing-counseling/>)

You may also contact these agencies by calling 1-855-411-2372 for CFPB or 1-800-569-4287 for HUD. Your state housing finance authority may also be able to help. Please visit their website at <http://www.ncsha.org/housing-help>.