

There may be alternatives to losing your property.

If an unexpected event such as job loss, illness or a change in marital status is keeping you from making your payments, let us know as soon as possible. We can explore options that may help you keep your property.

Let's work together.

Please call one of the numbers listed below:

- For Mortgage Loans, call 1.800.846.2222
- For Home Equity Loans or Lines of Credit, call 1.800.451.6362
- For Auto Loans, call 1.800.386.4017



Bank of America
Loss Mitigation Department

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Is your property in jeopardy?
Working Together to
explore possible options
for retaining your property.*

(Property includes your auto, trailer, boat, or real estate)

Bank of America  **Higher Standards**



Unable to make payments?

Do not let embarrassment or pride cause you to lose your property. Call TODAY to learn more about potential options that you may qualify for to help you keep your property.

Repayment/Forbearance Plans

You may qualify for a temporary payment plan to bring your payments up to date.

Loan Modifications

If you are approved for a loan modification, your loan terms may be permanently changed to make your payment more affordable and/or to add any past due payments to the existing loan balance.

Loans

If you have an FHA Mortgage Loan or Private Mortgage Insurance, you may be eligible for a loan to bring your mortgage payments up to date.

Debt Management Counseling

If you need assistance in creating a budget or contacting other creditors for options to assist you, you can contact a counseling agency such as, CCCS at 1.800.493.2222 or an accredited counseling agency of your choice.

If you must sell your property:

Short payoff or Settlement

If you cannot afford to keep your property, selling the property to payoff your loan is an option. If you sell the property but still do not have enough to pay your loan in full, we may agree to accept a payoff that is less than the amount required to payoff the loan upon meeting certain requirements.

HELP US HELP YOU!

Please make the call TODAY to talk to one of our representatives. We understand how difficult making this call can be but the first step is to call in and have the opportunity to:

- Learn about options to retain your property
- Understand the qualification process
- Explain your circumstances to a trained professional

How to get started.

1. Gather your information

- Income
- Expenses
- Account number

2. Call Today

- Make a free call today to speak with a representative. It is imperative that you do not delay calling as it could result in more serious action being taken on your account, such as a foreclosure of your home or repossession of your vehicle.
 - » For Mortgage Loans, call 1.800.846.2222
 - » For Home Equity Loans or Lines of Credit, call 1.800.451.6362
 - » For Auto Loans, call 1.800.386.4017
- You may also visit (for mortgage only) www.bankofamerica.com/mymortgage. Log in as a user and select 'Payment Assistance'.

* Normal collections procedures, which could include a repossession or foreclosure, will continue on your loan until a workout option is approved. Call today to start exploring your options.