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# Mortgage Financial Assistance

## Home Loans at Other Financial Institutions

Call **800.854.4501** to connect with a Kinecta Mortgage Loan Consultant.

## Home Loans with Kinecta

We offer four options for members who are currently experiencing hardship and require assistance:

1. **Loan Modification.** For members who desire to remain in their primary residence. Kinecta uses a combination of the following to achieve a reasonable modified loan payment: capitalizing any outstanding interest, extending the loan term, and lowering the interest rate. Please note that not all members will qualify.
2. **Short Sale.** For members who do not wish to remain in their homes and would like to sell the house for less than the total amount owed on the loan.
3. **Deed-in-Lieu.** For members who do not wish to remain in their homes and cannot sell the home due to mitigating circumstances. Prior approval from Kinecta is required.
4. **Foreclosure.** For members who cannot afford to live in their house and would like assistance.

To get started, simply follow the links, complete the forms, and submit the package to Kinecta.

- [Borrower Financial Statement Worksheet](#)
- [Loss Mitigation Alternative Program](#)

If you have questions regarding foreclosures or collections, please call us at **800.354.3545**.

- [Foreclosure Prevention Escalation Procedures](#)

The U.S. Department of Housing and Urban Development has a number of resources available to help homeowners. Contact HUD at **800.569.4287** or [www.hud.gov](http://www.hud.gov).