ATTENTION HOMEOWNERS

If you cannot afford your monthly mortgage payments and wish to avoid foreclosure, you may be eligible for a loan "workout" modification. We determine eligibility for loan "workouts" on a case-by-case basis. Among other things, we will consider the value of your property and your ability (based on your current income) to make monthly mortgage payments in accordance with the "workout". You may also qualify to refinance your current loan with us.

If you are interested in exploring any of the options listed above, you will need to provide us with certain financial information, including the following: your most recent paystub, list of current monthly expenses, your most recent tax returns, bank statements, a current valuation of your property, if available (such as an appraisal) and a First California Bank Personal Financial Statement.

If you would like to discuss your options to avoiding foreclosure with us, please call First California Bank at (800) 856-7905.

You may also contact the Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency by calling (866) 784-2227. Additional information is made available by HUD on its website at http://www.hud.gov.

In addition, the following HUD offices may be available to assist you.

Fresno Field Office	855 M Street, Suite 970 Fresno, CA 93721	(559) 487-5033
Los Angeles Field Office	AT&T Building 611 W. Sixth Street, Suite 801 Los Angeles, CA 90017	(213) 894-8000
San Diego Field Office	Symphony Towers 750 'B" Street, Suite 1600 San Diego, CA 92101-8131	(619) 557-5305
Santa Ana Field Office	Santa Ana Federal Building 34 Civic Center Plaza, Room 7015 Santa Ana, CA 92701-4003	(714) 796-5577