



Dear Member,

The President's Homeowner Affordability & Stability Plan announced on February 18, 2009 was created to help millions of homeowners refinance or modify their mortgages.

Although many homeowners may be anxious to find out how the program will assist them, please keep in mind that many of the loans affected were originated in the subprime market.

Justice FCU has never engaged in subprime mortgage lending. Therefore, many of our mortgage loans may not be affected by the changes outlined by the Homeowner Affordability and Stability Plan.

If you have an existing mortgage loan with Justice FCU and you are experiencing financial difficulties, please contact our Mortgage Lending Department at 800.550.5328 and one of our advisors will be able to assist you.

Please use the self-assessment tools provided at <http://www.makinghomeaffordable.gov/> to see if you are among the 7 to 9 million homeowners who may be able to benefit from **Making Home Affordable**.

To view frequently asked questions, click here:
http://financialstability.gov/docs/borrower_ga.pdf

To determine if Fannie Mae is the investor of your mortgage loan, please visit: <http://www.fanniemae.com/loanlookup> and provide the complete information requested to obtain a result.

To determine if Freddie Mac is the investor of your mortgage loan, please visit: <https://www3.freddie.mac.com/corporate/> and provide the complete information requested to obtain a result.

If you are in distress and need further assistance, please refer to free counseling offered by the Homeowners' Hope Hotline at **1-888-995-HOPE**, or by any one of the HUD-approved housing counselors listed on www.HUD.gov.