California Civil Code Section 2923.5

1. Provided your California home mortgage is serviced by Zions Agricultural Finance, there may be options available to you if you are unable to afford your mortgage payments and wish to avoid foreclosure.

2. Borrowers can contact Zions Agricultural Finance to review foreclosure prevention options by calling 1-800-641-9619.

3. When contacting Zions a borrower should have a current financial statement, 3 years of the most recent Federal Income Tax returns and a schedule of their cash flow for review.

4. Borrowers should also consider contacting a HUD-certified housing counseling agency. You can find such a counselor for your area by calling HUD at: 1-800-569-4287.