



ALTERNATIVES TO FORECLOSURE

Attention Homeowners: Your home is your biggest investment.

If you are behind by even ONE mortgage payment, NOW is the time to act.

- ✓ *Call your mortgage company.* – Depending upon your situation, your mortgage company may be able to provide you with financial relief, such as a reinstatement, forbearance, and repayment plan or loan modification.
- ✓ *Contact a HUD-approved non-profit housing counseling agency.* Call 1-800-569-4287 to find an approved agency near you. Information is available in English and Spanish. For the Arlington area, call FCCCS of Greater Dallas/Arlington at 817-461-2227 between 8:30AM and 4:30PM.
 - ◆ Tarrant County Housing Partnership, Inc., a local non-profit agency offers both pre-purchase and post-purchase housing counseling, as well as foreclosure avoidance assistance. Group and individual counseling sessions are available through TCHP at 817-924-5091
 - ◆ HOPE for Homeowners at 1-888-995-HOPE offers debt counseling, budgeting, and assistance with alternatives to foreclosure.
- ✓ *Call the National Consumer Resource Center.* – They offer a wide variety of resources and referrals to households seeking financial advice. Call 888-209-0068 or:
www.nationalconsumerresourcecenter.com/

Attention Lenders: Freddie Mac has assistance for you also! Download their free *Avoiding Foreclosure* materials to help you help your customers.

Visit www.freddiemac.com/service/msp/avoid_foreclosurekit.html for more information.