



This simple tool
could save your
home...

Sometimes, the unexpected challenges of life can make the responsibility of homeownership a tough one. If you've lost your job, been through a divorce or suffered an illness, you may be having a hard time making your mortgage payments. If so, there is help available.

- › **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, repayment plan or loan modification.
- › **Contact A Non-Profit Housing Or Credit Counseling Agency.** Credit counselors can help you organize a budget to pay your mortgage and other monthly expenses—without your mortgage company's initial direct involvement. These agencies can also help you find and take advantage of local services or programs that provide financial, legal, medical or other support.
- › **If you cannot or do not want to keep your home, your mortgage company can work with you to avoid foreclosure.** This can help reduce the negative effect on your credit reputation. There are several different ways this might occur depending upon your financial circumstances: a short payoff, deed in lieu of foreclosure or mortgage assumption.



Find a HUD-approved housing counselor near you.
1-800-569-4287

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