

Attention Homeowners: Trouble Paying Your Mortgage?

FREE LEGITIMATE HELP IS AVAILABLE

Current Michigan Law REQUIRES YOUR LENDER TO WORK WITH YOU TO AVOID FORECLOSURE. To take advantage of this law, you need to:

1. OPEN YOUR MAIL. You will receive a notice in the mail from your lender or their attorney stating your RIGHT to work with your lender and a certified housing counselor.
2. CALL A FREE CERTIFIED, NON-PROFIT HOUSING COUNSELOR AS SOON AS YOU RECEIVE THE NOTICE. You will have 14 days from the date the notice was mailed to contact a housing counselor and the lender:

Find Local Housing Counselors:

- State of Michigan Save the Dream: 866-946-7432
 - HUD Housing Counseling & Referral Line: 800-569-4287
 - United Way: 2-1-1
3. Once you've contacted a housing counselor, YOU WILL HAVE 90 DAYS TO WORK WITH YOUR LENDER TO COME TO AN AGREEMENT ON YOUR LOAN. If the Counselor determines you need legal advice, they will put you in touch with your local Legal Aid office. (Michigan Foreclosure Prevention Project – <http://miforeclosure.mplp.org>)
 4. BEWARE OF FORECLOSURE SCAM ARTISTS claiming they can save your home and asking for a fee up front. To protect yourself:
 - ALWAYS contact a HUD or State of Michigan certified housing counselor for highly qualified, FREE help.
 - ALWAYS contact your local legal aid office for FREE legal aid.
 - NEVER pay a fee in exchange for help working with your lender.
 - NEVER sign anything you haven't read or don't understand.

