

Behind on your mortgage payments?

Contact us to learn how to meet with one of our MSHDA-certified housing counselors. Our free and confidential appointment can help you!

A counselor can advise you about:

- The foreclosure timeline
- Your rights as a borrower / homeowner
- Alternatives to foreclosure
- Applying for modifications, repayment plans, forbearance, and other home retention programs



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To learn more, visit:
www.MIMoneyHealth.org

or
www.msueextension.org
or contact us at: 586-469-6430

MSUE - Verkuilen Building
21885 Dunham Road, Suite 12
Clinton Township, MI 48036

MSUE - Max Thompson Family Resource Center
11370 Hupp Avenue
Warren, MI 48089

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Foreclosure Prevention Counseling



Learn More:

(586) 469-6430



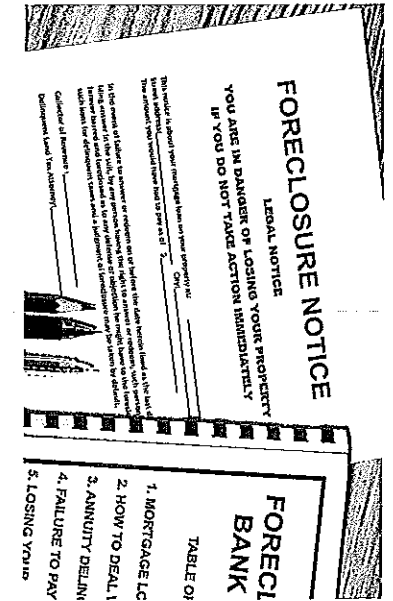
Mark A. Hackett
County Executive



Alternatives to Foreclosure

If you cannot save your home, a housing counselor can advise you on graceful exit strategies that are more beneficial than foreclosure, such as:

- Short Sale
- Deed-in-Lieu
- Relocation Assistance
- For more information on these strategies, visit MiMoneyHealth.org



Struggling to pay property taxes?

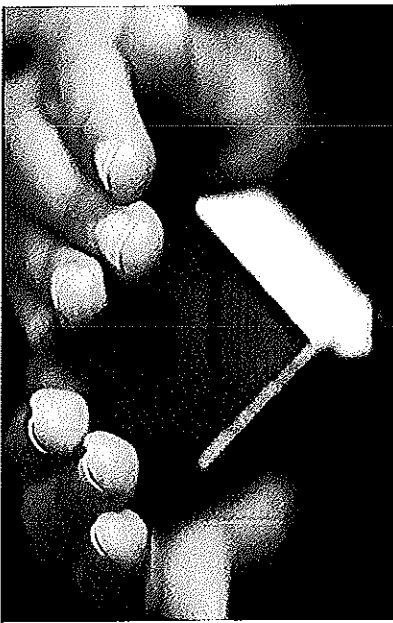
Contact us or visit our website to learn more about the foreclosure timeline and your rights for delinquent property taxes. You may qualify for Step Forward Michigan financial assistance.

Beware of Foreclosure Rescue Scams

If it sounds too good to be true, it probably is!

Warning Signs:

- Demands a fee in advance. Most non-profit housing agencies can provide those same services free of charge.
- Makes unsolicited offer or "lofty" advertisements, claiming they can save your home.
- Recommends you break off contact with the lender and any counselor that you may have been working with.
- Advises you to stop making your mortgage payments or to send your payment to anyone other than your loan servicer.
- Instructs you to transfer ownership of your property.
- Makes verbal promises that aren't put in writing.
- Asks you to sign a document that has blank lines or spaces.



Make an appointment with a housing counselor to find out if you are eligible for any of the following programs:

- Step Forward Michigan
- Repayment/Reinstatement Plans
- Forbearance
- Modification

What do you need for an appointment?

After you've talked to us and decided you want an appointment, you will receive an "intake packet" in the mail.

It will arrive in a green envelope - you can't miss it! Here are some documents you'll want to have ready:

- Mortgage statement (if applicable)
- Property tax documents (if applicable)
- Property tax assessment notice
- Proof of income
- Bank statements
- Federal income tax returns
- Monthly bills