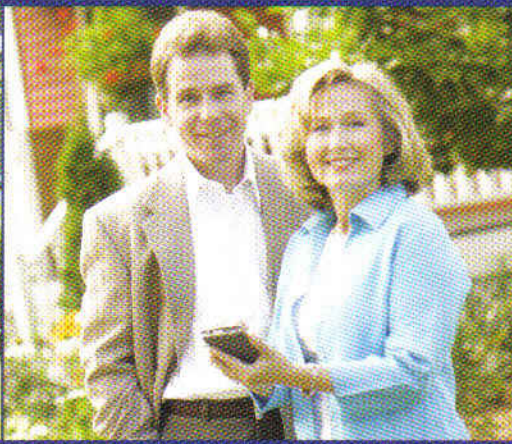


Facing Foreclosure?

North Carolina has FREE resources to help you.



The N.C. Housing Finance Agency administers the **Home Protection Program** that may be able to provide a bridge loan if you have lost your job due to changes in the economy. Participating counseling agencies will help determine if you are eligible for assistance, help you apply, and may be able to secure a stay-of-foreclosure while your application is being reviewed.

The Agency also supports local counseling agencies that can help whatever the reason for foreclosure. They can work with your mortgage company at no cost on a possible repayment plan or loan modification.

The Office of the Commissioner of Banks reviews sub-prime loans that closed in 2005, 2006 and 2007. They connect homeowners facing foreclosure with local counselors that may be able to help you renegotiate the terms of your loan or get legal assistance.

Don't delay – take the first step today

- Contact one of the participating counseling organizations listed on the back.
- Find details at www.ncforeclosurehelp.org.
- Contact the Office of the Commissioner of Banks consumer hotline at **888-384-3811**.



You don't have to lose your home.

A certified counseling agency can help you save your most important asset and get your finances back on track.

If you're having trouble paying your mortgage:

Talk with your mortgage company.

When homes go into foreclosure, mortgage companies lose money. They can sometimes offer ways to help you.

Contact a counseling agency. A counselor can explain the law and your options, and help you review your budget. A list of counseling organizations that can assist you at no cost is shown on the back of this flier.

Open all mail from your mortgage company.

The notices may offer good information to help you avoid foreclosure, or may notify you of pending legal action.

Avoid companies that offer help for a fee.

You don't need to pay for help.

Beware of scams. If someone claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may be signing over the title to your property.

Contact the Office of the Commissioner of Banks if you believe you have been the victim of predatory lending.

