

**Attention Homeowners:
Having Trouble Paying Your Mortgage?**

FREE HELP IS AVAILABLE

Beginning July 5, 2009, Michigan Law REQUIRES ALL LENDERS TO WORK WITH YOU TO AVOID FORECLOSURE.

1. **OPEN ALL MAIL FROM YOUR LENDER.** You will receive a notice in the mail stating your **RIGHT** to work with your lender and a housing counselor.
2. **CALL A CERTIFIED, NON-PROFIT HOUSING COUNSELOR OR YOUR LOCAL LEGAL AID OFFICE AS SOON AS YOU RECEIVE THE NOTICE.** You will have 14 days from the date the notice was mailed to contact a housing counselor or your local legal aid office:
 - State of Michigan Save the Dream: 866-946-7432
 - HOPE Hotline: 888-995-HOPE (4673)
 - United Way: 2-1-1
 - Michigan Foreclosure Prevention Project:
<http://miforeclosure.mplp.org>
3. Once you've contacted a housing counselor, **YOU WILL HAVE 90 DAYS TO WORK WITH YOUR LENDER TO WORK OUT AN AGREEMENT ON YOUR LOAN.**

BEWARE OF FORECLOSURE SCAMS

- **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.

