

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

FREE HELP IS AVAILABLE

Federal Law REQUIRES MOST LENDERS TO WORK WITH YOU TO AVOID FORECLOSURE.

1. Beginning January 10, the Michigan law will change. You will no longer have 90 days (under Michigan law) to work with your lender to work out an agreement. **BUT under Federal Law, YOUR LENDER MUST FIRST WORK WITH YOU TO AVOID FORECLOSURE.**
2. **OPEN ALL MAIL FROM YOUR LENDER.** You will receive a notice in the mail giving you an opportunity to work with your lender and a housing counselor.
3. **CALL A CERTIFIED, NON-PROFIT HOUSING COUNSELOR OR YOUR LOCAL LEGAL AID OFFICE AS SOON AS YOU RECEIVE THE NOTICE.** For some lenders, under Michigan law, you will have 30 days from the date the notice was mailed to contact the lender and a housing counselor.
 - MSHDA Foreclosure Prevention Call Center: 866-946-7432
 - HUD Housing Counseling & Referral Line: 800-569-4287
 - United Way: 2-1-1
 - Michigan Foreclosure Prevention Project:
<http://miforeclosure.mplp.org>

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.

