

Do the following before meeting with a nonprofit housing counselor or legal advisors:

1. Complete the consumer information forms that you will find in DHCD's Consumer Information Kit at www.mdhope.org.
2. Make a copy of your most recent mortgage statement or payment coupon.
3. Make a copy of all mortgage documents given to you before and at the closing for your current loan.
4. Gather all mail you may have received from your lender about mortgage lateness, including any letters regarding potential foreclosure actions.

5. Write a hardship letter.

What is a hardship letter? A hardship letter is required by most lenders before they will consider offering relief to borrowers. The letter can be hand written. The letter must include this information:

- "I would like to stay in my house."
- "I fell behind on my mortgage payments as of _____ date."
- "The reason I fell behind is _____."
- "The situation has changed and I will be able to make my mortgage payment because _____."

6. Complete a Household Monthly Budget form that you will find in DHCD's Consumer Information Kit at www.mdhope.org.
7. Make a copy of pay stubs for all household earners for the two most recent pay periods, and also copy two months of bank statements.

Call the HOPE Hotline
1-877-462-7555
or Click on
www.mdhope.org



RAYMOND A. SKINNER
SECRETARY



THOMAS E. PEREZ
SECRETARY

DHCD-HOPE-7/30/08

MORTGAGE LATE?

DON'T WAIT!



WHAT YOU CAN DO TO AVOID FORECLOSURE



MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor

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DO THESE THINGS NOW!

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HOPE HOUSING COUNSELING AGENCIES

1. CONTACT YOUR LENDER OR SERVICER:

- Contact your lender as soon as you realize you have a problem.
- Open and respond to all mail from your lender; answer all telephone calls from your lender.

2. CALL A NONPROFIT COUNSELOR:

- Free foreclosure prevention assistance is available from DHCD's network of HOPE housing counselors.
- Help is also available, 24/7 via a national hotline at 1-888-995-HOPE, or www.hpfonline.org.

3. TRY TO REFINANCE TO A MORE AFFORDABLE MORTGAGE:

- The Maryland Department of Housing and Community Development (DHCD) has safe and affordable loan products.
- DHCD's network of nonprofit housing counselors can help you determine your eligibility for the following: LifeLine Refinance Program; the Homesaver Refinance Program; the Bridge to Hope emergency loan program.
- More information on these programs is available at www.mdhope.org or call DHCD's HOPE hotline at 1-877-462-7555.



4. AVOID FORECLOSURE "RESCUE" SCAMS:

- If you believe that you have been a victim of predatory lending or fraud, contact the Maryland Department of Labor, Licensing and Regulation (DLLR) at 1-888-784-0136.
- Never sign a legal document without reading and understanding all the terms. Get professional advice from an attorney or a HUD-approved nonprofit housing counselor.

5. PRIORITIZE YOUR SPENDING AND **SAVE** MONEY:

- Review your household budget and cut spending and discretionary expenses where you can.

6. IF FORECLOSURE IS UNAVOIDABLE:

- Find alternative housing. If you need to locate rental housing, see DHCD's housing locator service at www.mdhousingsearch.org or call 1-877-428-8844.
- Don't just walk away. Take steps to return the house to the lender and limit your liability for the expenses associated with the house.
- Information about other services in your area can be found by contacting the United Way's 211/First Call for Help, 1-800-492-0618.



AGENCY	PHONE NUMBER	JURISDICTION
Arundel Community Development Services, Inc.	410-222-7600	Anne Arundel
Housing Commission of Anne Arundel County	410-222-6200 x100	Anne Arundel
ACORN Housing Corporation	410-243-9790 301-699-0983	Baltimore Prince George's
Belair Edison Neighborhoods, Inc.	410-485-8422	Baltimore
Consumer Credit Counseling Service of Greater Washington/Money Management International	800-747-4222	Statewide
Druid Heights CDC	410-523-1350	Baltimore
Eastside Community Development Corporation	410-284-9861	Baltimore
Neighborhood Housing Services of Baltimore	410-327-1200 x33	Baltimore
Southeast Community Development Corporation*	410-342-3234	Baltimore
St. Ambrose Housing Aid Center	410-366-8550	Statewide
Tri-Churches Housing, Inc.	410-385-1463	Baltimore
We Are Family	410-922-9623	Baltimore
Delmarva CAC	410-901-2991	Eastern Shore
Maryland Rural Development Corporation	410-479-3566 x12	Eastern Shore
Salisbury Neighborhood Housing Services, Inc.	410-543-4626	Eastern Shore
Shore-Up	410-749-1142 x307	Eastern Shore
City of Frederick/Frederick CAA	301-600-1506	Frederick
Garrett County Community Action Agency	301-334-9431 x149	Allegany and Garrett
Home Partnership, Inc.	410-679-3200	Baltimore, Harford and Cecil
HomeFree-USA*	301-891-8400	Montgomery
Latino Economic Development Corporation*	240-777-4960	Montgomery
Greater Washington Urban League, Inc.	301-985-3519	Prince George's
Housing Initiative Partnership, Inc.*	301-699-3835	Prince George's
Housing Options & Planning Enterprises, Inc.	301-567-3330	Prince George's and Charles
Sowing Empowerment & Economic Development, Inc. (SEED)*	301-458-9808	Prince George's
Roots of Mankind Corporation	301-899-6800	Prince George's
Kairos Development Corporation	301-899-1180	Prince George's
Southern Maryland Tri-County Community Action Committee, Inc.	301-274-4474	Southern MD
Washington County Community Action Council, Inc.	301-797-4161	Washington

*bilingual capacity

Please note: The list of housing counseling agencies is subject to change. Please log on to www.mdhope.org for the most updated list of counselors.