








# ARE YOU FACING FORECLOSURE ?

-  Are you behind on your mortgage?
-  Has your Adjustable Rate Mortgage gone up so much that you can no longer afford the payments?
-  Have you been trying to sell your home and there simply are no buyers in your area at your asking price?
-  Do you owe the bank more than the house is currently worth?
-  Is your lender unwilling to work with you?
-  Is your lender refusing to accept your payments?
-  Do you need help FAST?

## Lender "workout" programs give owners options

- *Reinstatement*, which requires you to pay the lender the entire past-due amount plus all late fees and penalties by an agreed-upon date.
- *Repayment plan*, which allows you to add an additional amount of money to your regular monthly payment until you make up the past-due amount you owe.
- *Forbearance*, which is a formal agreement that temporarily reduces or delays payments.
- *Loan modification*, which involves changing one or more of the terms of the mortgage to make payments more manageable.

***We know that lender programs can offer real and effective solutions for avoiding foreclosure!***

CALL US FOR HELP!



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