

Where Can You Turn For Help?

Nonprofit organizations in your community can provide advice, contact your lender and set up a plan of action designed just for you and your situation. Most services are free or low-cost.

Contact one of these nonprofit housing counseling organizations today:

DC:

Housing Counseling Services

202-667-7006 • www.housingetc.org

Latino Economic Development Corporation

202-588-5102 • www.ledcmetro.org

Central American Resource Center

202-328-9799 • www.carecencdc.org

University Legal Services (multiple locations)

202-547-4747 • www.uls-dc.org

Lydia's House

202-373-1050 • www.lydiashousendc.org

Marshall Heights Community Development Organization, Inc.

202-396-1200 • www.mhcdco.org

National Community Reinvestment Coalition

202-628-8866 • <http://ncrc.org>

MARYLAND:

Housing Initiative Partnership

301-699-3835 • www.hiphomes.org

Kairos Development Corporation

301-899-1180 • www.kairosgroups.org

HomeFree-USA (multiple locations)

1-866-696-2329 • www.homefreeusa.org

St. Ambrose Housing Aid Center, Inc.

410-366-8550 • www.stambros.org

Housing Options & Planning Enterprises, Inc.

301-567-3330 • www.hopefinancial.org

Roots of Mankind

1-866-490-6800 • www.romkind.org

VIRGINIA:

Affordable Homeownership Made Easier (AHOME)

703-527-3854 • www.ahomeinc.org

Northern Virginia Urban League

703-836-2858 • www.nvul.org

Serve Inc.

703-219-2160 • www.serveinc.org

First Home Alliance

703-580-8838 • www.firsthomealliance.org

Hispanic Committee of Virginia

703-671-5666 • www.hcva.org

Reston Interfaith

571-323-9555 • www.restoninterfaith.org

The Capital Area Foreclosure network is a partnership between the Metropolitan Washington Council of Governments, the Nonprofit Roundtable of Greater Washington and the Urban Institute. CAFN enjoys support from Fannie Mae and Freddie Mac.

MORTGAGE LATE? DON'T WAIT.



Tips to help you keep your home and avoid scams



brought to you by

**CAPITAL AREA
FORECLOSURE NETWORK**



PRINTING WAS MADE POSSIBLE BY THE
THE FEDERAL RESERVE BANK OF RICHMOND
RICHMOND • BALTIMORE • CHARLOTTE



Are You Worried About Paying Your Mortgage?

Protect Yourself From Scams

DON'T WAIT – CALL FOR HELP.

A nonprofit housing counselor can help you understand your options and avoid scams.

But the longer you wait, the less likely you can be helped. Seek help before you miss a payment, or as soon as possible after.

Free or low-cost help is available.



CALL A NONPROFIT HOUSING COUNSELOR (see list on back cover)

Laws and government programs to help homeowners are changing all the time. There may be help available for you.

FOR MORE INFORMATION, VISIT:

www.hud.gov

www.capitalareaforeclosurenetwork.org

Beware of for-profit foreclosure rescue companies looking to take advantage of homeowners behind on their mortgages.

DO:

DO check with a nonprofit housing counselor or lawyer before signing anything.

DO read all mail from your lenders and take their calls.

DO be honest with your lender and housing counselor – don't leave anything out.

DO keep a log of all contacts with your lender to bring to your counselor.

DO report possible fraud by calling the FTC at 1-877-382-4357 or report a scam at www.loanscamalert.org.

DON'T:

DON'T sign anything you don't understand.

DON'T sign anything about your deed without speaking to a housing counselor or lawyer.

DON'T pay a large upfront fee for foreclosure "rescue" or credit "repair" services.

DON'T accept unsolicited offers of help from callers that you didn't contact.

DON'T trust someone who guarantees you will keep your house.