

# MORTGAGE FORECLOSURE COUNSELING



**Are you having problems making your  
Mortgage Payments?  
Has your mortgage increased due to an  
Adjustable Rate Mortgage (ARM)?  
Are you paying higher taxes?  
Do your utilities cost more?**



**If so, you may be at risk of losing your home!**

## **What should you Do**

- 1 DO NOT IGNORE LETTERS FROM YOUR LENDER. IF YOU ARE HAVING PROBLEMS MAKING YOUR PAYMENTS, CALL OR WRITE TO YOUR LENDER'S LOSS MITIGATION DEPARTMENT WITHOUT DELAY. EXPLAIN YOUR SITUATION. BE PREPARED TO PROVIDE THEM WITH FINANCIAL INFORMATION, SUCH AS YOUR MONTHLY INCOME AND EXPENSES. WITHOUT THIS INFORMATION THEY MAY NOT BE ABLE TO HELP.
- 2 STAY IN YOUR HOME FOR NOW. YOU MAY NOT QUALIFY FOR ASSISTANCE IF YOU ABANDON YOUR PROPERTY.
- 3 CONTACT A HUD-APPROVED HOUSING COUNSELING AGENCY. THESE AGENCIES HAVE INFORMATION ON SERVICES AND PROGRAMS OFFERED BY THE FEDERAL AND STATE GOVERNMENT AS WELL AS PRIVATE AND COMMUNITY ORGANIZATIONS.

***To receive free counseling and assistance please contact:***

**Neighborhood Housing Services  
Of the South Shore**

**Contact Janice Tucker at  
617-770-2227 x 22**

**Quincy Community Action Programs**

**Contact Susan Keenan at  
617-479-8181 x 113**



**Sponsored by the Mayor's Fair Housing Committee, Quincy Office of Constituent Services,  
Department of Planning and Community Development, and the Quincy Housing Authority**

