

## MORTGAGE FORECLOSURE ASSISTANCE

Are you struggling to pay your mortgage payment? If so, there is help for you. Most important, you must take immediate action to protect your home; don't ignore the problem. Call your mortgage company and keep communication open with them. Explain to them that you are having financial hardship and are looking to work out a payment arrangement (forbearance plan, loan modification, financial hardship assistance) that meets your current income.

You don't have to handle the situation alone. There are statewide, non-profit housing counselors in your area to assist with negotiations with your lender.

### *Counseling and other Advocacy Resources*

<b>Massachusetts Division of Banks Mortgage Hotline</b> .....	(800) 495-2265
<b>NeighborWorks Hotline (English &amp; Spanish)</b> .....	(888) 995-4673
<b>Attorney General's Pro Bono Foreclosure Assistance Hotline</b> .....	(800) 342-5297
<b>H.O.M.E. (Homeownership Options for Massachusetts Elders)</b> .....	(800) 583-5337
<b>U.S. Department of Housing &amp; Urban Development (HUD)</b> .....	(800) 569-4287
<b>MassHousing</b> ,.....	(800) 439-2370

### *Legal Referral Services*

Lawyer referral services can provide assistance in obtaining a lawyer, regardless of your income or the type of case involved.

<b>Foreclosure Relief Pro Bono Attorney Hotline</b> .....	(800) 569-4287
<b>Massachusetts Bar Association's Lawyer Referral Service</b> .....	(800) 392-6164