Investing in People.
Investing in Places.

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

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Save The Dream

For anyone experiencing more problems than solutions or more bills than money, the Michigan State Housing Development Authority (MSHDA) encourages homeowners to contact a local Homeownership Counseling Agency. Counseling services are customized to the needs of individuals to overcome obstacles and to retain homeownership.

COUNSELING SERVICES INCLUDE:

- **Foreclosure Prevention**
  Learn about loan modifications and refinance options and what your rights and responsibilities are in the foreclosure process.
- **Financial Management**
  Counselors can help with household budgeting, debt reduction, and financial independence.
- **Possible Refinance Options**
  Counselors, along with participating MSHDA lenders, can determine if you qualify for refinance programs.

Are you struggling to pay your mortgage payment?
Did you call your mortgage company, but couldn't get the help or answers you needed?

You are not alone.

MSHDA's Homeownership Counseling Agencies can provide assistance free of charge to Michigan homeowners. To locate a Homeownership Counseling Agency near you, or for other helpful information, visit the MSHDA Web site at michigan.gov/**mshda** and click on the Save the Dream icon, or call toll-free 866.946.7432.

BEFORE YOU MISS A PAYMENT, MAKE THE CALL.
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