

QUALIFIED AND TRUSTWORTHY HELP

**IF YOU ARE FACING FORECLOSURE OR
BEHIND ON MORTGAGE PAYMENTS, USE THESE LINKS TO
CONTACT MSHDA AND HUD-APPROVED HOUSING COUNSELORS**

**IF YOU ARE BEHIND ON YOUR MORTGAGE PAYMENTS AND/OR FACING
FORECLOSURE, THE WORST THING YOU CAN DO IS BURY YOUR HEAD IN THE
SAND. DON'T RISK LOSING YOUR HOME—THERE ARE OPTIONS AVAILABLE.**

Both **MSHDA** and **HUD** provide consumers with lists of counselors in Michigan who specialize in foreclosure prevention and can assist homeowners. These counselors can educate consumers about their options and assist with contacting their mortgage company or servicer. Remember, the longer you wait to address the situation, the fewer options you will have.



For **MSHDA** assistance, consumers can either call MSHDA at 1-866-946-7432 or review a list of MSHDA-approved counselors, searchable by county, on MSHDA's website at:
http://www.mshda.info/counseling_search/



HUD can be contacted at 1-800-569-4287 and also provides a list of HUD-approved counselors, searchable by city, state, and zip code. The link is:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MI#searchArea>.