

## Preparation Before Meeting With A Housing Counselor

Do the following before meeting with a nonprofit housing counselor:

- Make a copy of your most recent mortgage statement or payment coupon.
- Make a copy of all mortgage documents given to you before and at the closing for your current loan.
- Gather all mail you may have received from your lender about mortgage late-ness, including any letters regarding potential foreclosure actions.
- Write a hardship letter. What is a hardship letter? A hardship letter is required by most lenders before they will consider offering relief to borrowers. The letter can be handwritten. The letter must include this information:

“I would like to stay in my house.”

“I fell behind on my mortgage as of \_\_\_\_\_ date.”

“The reason I fell behind is \_\_\_\_\_.”

“My situation has changed, and I will be able to make my mortgage payments because \_\_\_\_\_.”

- Prepare a household monthly budget.
- Make a copy of pay stubs for all household earners for the last two months, and a copy of your last two months of bank statements.

[www.utahforeclosureprevention.com](http://www.utahforeclosureprevention.com)

Help is just a  
phone call away!



*Get Connected. Get Answers.*

- Foreclosure Assistance
- Legal Services
- Physical and Mental Health Services
- Programs for Children, Youth and Families
- Support for Seniors
- Support for Persons with Disabilities

### Utah Office of the Attorney General

800-244-4636



### Utah Division of Consumer Protection

State agency on consumer protection.  
800-721-SAFE

**Utah Division of Real Estate** protects the public by education, licensure and regulation of real estate, mortgage and appraisal professionals.  
801-530-6747



**Utah Legal Services** is a statewide nonprofit law office which provides legal help in non-criminal cases, free of charge, to those who qualify.

800-662-4245

<http://www.andjusticeforall.org/uls/>

### Better Business Bureau of Utah

An ethical marketplace where buyers and sellers trust each other.

800-456-3907

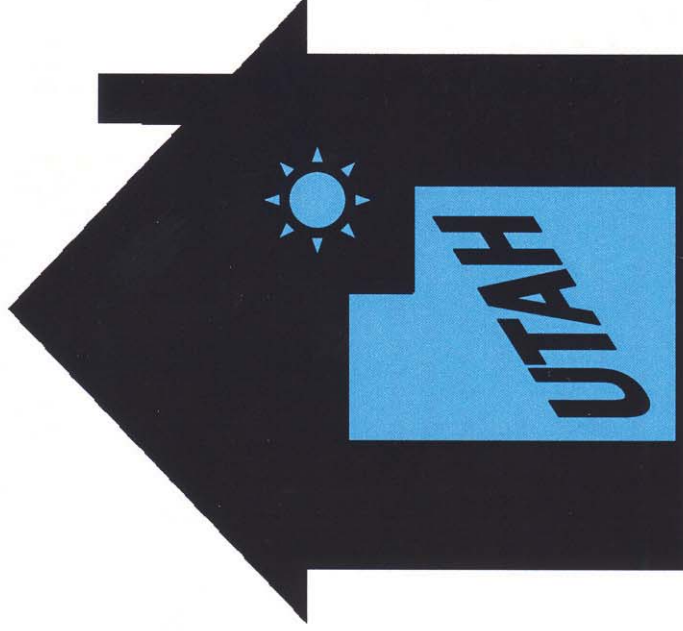
[www.utah.bbb.org](http://www.utah.bbb.org)



**Don't Borrow Trouble®** is a national anti-predatory lending and foreclosure avoidance campaign that combines education and empowerment — teaching consumers how to protect their home and finances.

866-217-1718

Mortgage Late?  
Don't Lose Your Home!



WHAT YOU CAN DO TO  
PREVENT FORECLOSURE

SPONSORED BY THE



## If Your Mortgage is Late or Will Be Soon, Don't Wait.

### Warning Signs

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them? Are you unable to make your mortgage payment?

### Tips for Helping You and Your Family Avoid Foreclosure:

**Don't ignore the problem.** The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

**Contact your lender as soon as you realize that you have a problem.** Lenders do not want your house. They have options to help borrowers through difficult financial times.

**Open and Respond to all mail from your lender.** The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.



**Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about Utah's foreclosure laws and time frames in your state by contacting the Utah Housing Division.

### Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found at [www.fha.gov/foreclosure/index.cfm](http://www.fha.gov/foreclosure/index.cfm).

**Contact a HUD-approved housing counseling agency.** HUD provides free or low-cost housing counselors who can help you understand the law and your options.

**Prioritize your spending.** Review your finances and see where you can cut spending in order to make your mortgage payment.

**Use your assets.** Do you have assets such as a second car, jewelry or a whole life insurance policy that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.



**Avoid foreclosure prevention companies.** You don't need to pay fees for foreclosure prevention help (use that money to pay on your mortgage). Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses many charge fees.

**Don't lose your house to foreclosure recovery scams.** If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign any document without reading and understanding all the terms and receiving professional advice.

## HUD-Approved Housing Counseling Agencies

Agency	Phone	County
Cedar City Housing Authority	435-586-8462	Iron, Washington
Neighborhood Nonprofit Housing Corporation	435-753-1112	Only Current Clients
Utah State University	435-797-7224	Box Elder, Cache, Rich
Your Community Connection	801-394-9456	Weber, Davis, Morgan
Community Action Services	801-373-8200 X241	Utah, Wasatch, Summit
Rural Housing Development Corporation	801-375-2205 X102	Only Current Clients
Community Development Corporation of Utah	801-994-7222 X102	Salt Lake, Tooele
Salt Lake Community Action Program	801-359-2444	Salt Lake, Tooele
Salt Lake Neighborhood Housing Services Inc.	801-539-1590	Salt Lake, Tooele
Consumer Credit Counseling Service of Southern Nevada DBA CCCS of Utah	435-986-9223	Washington
Neighborhood Housing Services of Provo	801-375-5820	Utah, Wasatch, Summit

\* For more resources please contact 2-1-1