

FORECLOSURE ASSISTANCE

For most families, a home is not only a significant financial investment but also a source of pride. The loss of a home, due to unexpected events such as unemployment, can be financially and personally devastating.

If you are behind on your payments, speak with your mortgage company. You can find the contact information on your monthly mortgage statement or coupon book.

Please see the CREDIT COUNSELING CENTERS section for HUD approved credit counseling agencies.

Department of Human Services

P.O. Box 30037
235 S. Grand Ave.
Lansing, Michigan 48909
Phone: (517) 373-2035
Fax: (517) 335-6236
TTY: (517) 373-8071
Web site: www.michigan.gov/dhs

Foreclosure programs and resources.

(See Department of Human Services Section for Locations)

Homeownership Preservation Foundation

8400 Normandale Lake Blvd., Suite 250
Minneapolis, MN 55437
Phone: (952) 857-8910
Toll Free: (888) 995-HOPE (4673)
Web site: www.995hope.org

The Homeownership Preservation Foundation is a 501(c) (3) nonprofit which creates partnerships with local governments, nonprofit organizations, borrowers and lenders to help families overcome obstacles that could result in the loss of their homes.

Michigan Foreclosure Prevention Program

Web site: www.miforeclosure.mplp.org

Michigan Foreclosure Prevention Project is a collaborative statewide project involving several legal services programs. The Project will be comprised of attorneys from 7 major legal services programs who will work as a statewide foreclosure prevention unit.

Michigan State Housing Development Authority (MSHDA)

Phone: (313) 456-3540 Detroit office
Phone: (517) 373-8370 Lansing office
Web site: www.michigan.gov/mshda

Foreclosure programs and resources; Down Payment Assistance; funds housing rehabilitation assistance programs; offers rental assistance programs

Mission of Peace

333 West Fort Street, Suite 1200
Detroit, MI 48226
Phone: (313) 967-0140
Email: mopc@aol.com
Web site: www.missionofpeace.com

Homeowners who are behind or in default, or imminent default, of their mortgage payment.

APPLICATION:

Call or walk in. Picture ID, second piece of identification, proof of income, most recent paperwork from Mortgage Company, and list of monthly bills required for service.

Wayne County Mortgage Foreclosure Prevention Program

640 Temple, Suite 745
Detroit, MI 48201-2599
Phone: (313) 833-2948
Toll Free: (877) 693-6199
Web site: www.fightmortgageforeclosure.com

The Wayne County Mortgage Foreclosure Prevention Program seeks to assist residents at risk of foreclosure.

National

Making Home Affordable

Web site: www.makinghomeaffordable.gov

If you can no longer afford to make your monthly loan payments, you may qualify for a loan modification to make your monthly mortgage payment more affordable. Millions of borrowers who are current, but having difficulty making their payments and borrowers who have already missed one or more payments may be eligible.

Am I eligible for a Home Affordable Modification?

www.makinghomeaffordable.gov/modification_eligibility.html

Beware of Foreclosure Rescue Scams - Help Is Free!

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

Assistance from a HUD-approved housing counselor is FREE.

U.S. Department of Housing and Urban Development

451 7th Street S.W.,
Washington, DC 20410
Phone: (202) 708-1112
TTY: (202) 708-1455

Web site: www.hud.gov/foreclosure/index.cfm