

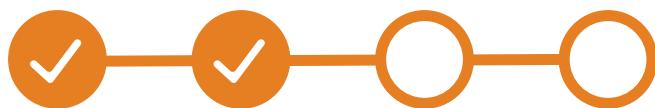
# Facing Foreclosure?



**Don't wait. Contact a housing attorney immediately.**

**Being in foreclosure does not mean you are out of options**, but the earlier you get help in the process, the more options you will have.

## Steps You Can Take Now To Help Keep Your Home



### Communicate Proactively with Your Lender

Ask your lender what will happen when forbearance ends and what options are available for you.

### Document Everything

Take notes to keep things straight for yourself and as proof of who said what. Ask for anything promised to you in writing.

### Ask for a Loss Mitigation Application

Loss mitigation applications cover things like loan modifications, forbearances, disaster payment deferrals, partial claims, and other options.

### Reach Out to an Attorney

An attorney can figure out exactly where you are in the process and what can still be done to help, even in foreclosure.

### Beware of Foreclosure Rescue Scams

Scammers will ask that you give them your mortgage payment while they negotiate with your mortgage company for you but end up just taking your money. Always work with a trusted legal or housing professional.



Pisgah Legal Services is here to help.  
We offer free legal services for qualifying individuals.

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