

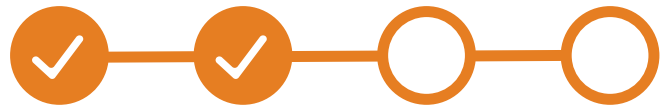
## Facing Foreclosure?



**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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