

## Where Can You Turn For Help?

Nonprofit organizations in your community can provide advice and suggest a plan of action designed just for you and your situation. Most services are free or low cost.

**Contact one of these HUD- or state-certified nonprofit housing counseling organizations today:**

### **BALTIMORE CITY:**

**Belair-Edison Neighborhoods, Inc.**  
3412 Belair Road  
[www.belair-edison.org](http://www.belair-edison.org) • 410-485-8422

**Comprehensive Housing Assistance, Inc.**  
5809 Park Heights Avenue  
[www.chaibaltimore.org](http://www.chaibaltimore.org) • 410-466-1990

**Druid Heights Community Development Corp.**  
2140 McCulloh Street  
[www.druidheights.com](http://www.druidheights.com) • 410-523-1350

**Garwyn Oaks Northwest Housing Resource Center**  
2300 Garrison Boulevard, Suite 211  
[www.go-northwesthrc.org](http://www.go-northwesthrc.org) • 410-947-0084

**NHS of Baltimore, Inc.**  
819 Park Avenue  
[www.nhsbaltimore.org](http://www.nhsbaltimore.org) • 410-327-1200

**St. Ambrose Housing Aid Center, Inc.**  
321 E. 25th Street  
[www.stambros.org](http://www.stambros.org) • 410-366-8550 x201

**Southeast Community Development Corp.**  
3700 Eastern Avenue  
[www.southeastcdc.org](http://www.southeastcdc.org)  
410-342-3234 (Spanish and English)

### **BALTIMORE COUNTY:**

**Eastside Community Development Corporation, Inc.**  
7835 Eastern Avenue  
Eastpoint Mall, Suite 302  
[www.eastsidecdc.org](http://www.eastsidecdc.org) • 410-284-9861

**We Are Family Community Development Corporation**  
8611 Church Lane - Randallstown  
[www.wearefamilycdc.org](http://www.wearefamilycdc.org) • 410-922-9623  
(Spanish and English)

# Be Forewarned Not Foreclosed

## TIPS TO HELP YOU KEEP YOUR HOME AND AVOID SCAMS



*brought to you by*

**BALTIMORE  
HOMEOWNERSHIP  
PRESERVATION  
COALITION**

## Are You Worried About Paying Your Mortgage?

## Protect Yourself From Scams

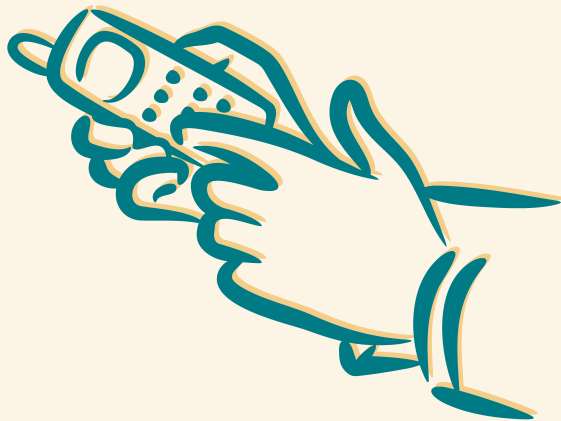


### **DON'T WAIT –** Call for help immediately.

Chances are, your lender will want to work with you and help you find a way to keep your home.

But the longer you wait, the less likely you can be helped. Seek help before you miss a payment, or as soon as possible after.

Free or low-cost help is available.



Call the Maryland HOPE hotline at 1-877-462-7555 or a HUD- or state-certified nonprofit housing counselor (see list on back cover).

Read all mail from your lenders, take their calls, and submit requested forms.

You may have the opportunity to meet with your lender to ensure that alternatives to foreclosure are considered.

Contact a HUD- or state-certified nonprofit housing counselor – he or she can help you understand your options and avoid scams.

**BEWARE** of foreclosure “rescue” companies charging upfront fees that take advantage of homeowners behind on their mortgages.

### **DO:**

Check with a HUD- or state-certified nonprofit housing counselor or lawyer before signing anything. Call the Maryland HOPE hotline at 1-877-462-7555 for a referral.

Be honest with your lender and housing counselor – don’t leave anything out.

Keep a log of all contacts with your lender.

Report possible fraud by calling the Maryland Office of the Commissioner of Financial Regulation at 1-888-784-0136.

### **DON'T:**

Sign anything you don’t understand.

Sign anything about your deed without speaking to a housing counselor or lawyer.

Pay a large upfront fee for foreclosure “rescue” or credit “repair” services. It is illegal in Maryland to ask for large fees up front before helping a homeowner.

Accept unsolicited offers of help from callers that you didn’t contact.

Trust someone who guarantees you will keep your house.

**FOR MORE INFORMATION, VISIT:**  
[www.mdhope.org](http://www.mdhope.org)  
[www.preservehomeownership.org](http://www.preservehomeownership.org)