

Worried About Your Finances?

The Washington Department of Financial Institution Web site has resources for those seeking help in tough times.

- Local Debt Counseling & Managing Credit
- What To Do If You Miss Your Mortgage Payment
- Tips On Cutting Expenses
- Retirement & Health Care Coverage
- Handling Taxes While Unemployed

<http://dfi.wa.gov/financial-education/job-loss-resources.htm>





IN NEED OF MORTGAGE ADVICE BREAK GLASS

1-877-894-HOME

WASHINGTON STATE HOUSING FINANCE COMMISSION

Washington State Department of Financial Institutions

HomeOwnership.wa.gov

Get help **NOW** if you are facing Foreclosure

Do **NOT** ignore letters or calls from your lender when you fall behind on your payments.
Don't wait until it's too late! Waiting could make it impossible to save your home.

Free Foreclosure Counseling Is Available

Contact the Washington State Homeownership Information Hotline at **1.877.894.HOME**
View a list of participating counselors in Washington State at **www.homeownership.wa.gov**

Contact Your Lender

Contact your lender and explain the situation to them.

Before you contact your lender, go to **www.homeownership.wa.gov**, print and complete the checklist (PDF) of information you will need to have available when talking to your lender.

Write down who you spoke to, the date, and what was said.

Free Foreclosure Brochure

A free pamphlet is available from the Washington Department of Financial Institutions explaining how you can avoid foreclosure and what to do if you are facing foreclosure. Get your copy by calling DFI at **1.877.RING DFI** or download the PDF file at **www.homeownership.wa.gov**.

Beware of Foreclosure Rescue Scams and take Precautions To Avoid Being Scammed

- Don't sign any papers you don't fully understand.
- Make sure you get all the "promises" in writing.
- Signing over the deed to someone else doesn't necessarily relieve you of your loan obligation.
- If your name is still included on the documents, you're still liable for repaying the loan.
- Check with your lawyer or your mortgage company before entering into any deal involving your home.
- Check to see if there are any complaints against the prospective buyer if you're selling your house. In addition to contacting DFI, you can contact the Washington State's Attorney General's Office or the Real Estate Commission for this type of information.

You May Be Eligible For Alternatives To Foreclosure **IF YOU TAKE IMMEDIATE ACTION**

You could be eligible for alternatives to foreclosure, such as: Special Forbearance; Repayment Plan; Mortgage Modification; Partial Claim; Pre-Foreclosure Sale; or Deed-in-lieu of foreclosure.

Get Information You Can Trust! Take Action TODAY!
1.877.894.HOME or **www.homeownership.wa.gov**