Facing Foreclosure?

North Carolina has FREE resources to help you.

The N.C. Housing Finance Agency administers the Home Protection Program that may be able to provide a bridge loan if you have lost your job due to changes in the economy. Participating counseling agencies will help determine if you are eligible for assistance, help you apply, and may be able to secure a stay-of-foreclosure while your application is being reviewed.

The Agency also supports local counseling agencies that can help whatever the reason for foreclosure. They can work with your mortgage company at no cost on a possible repayment plan or loan modification.

The Office of the Commissioner of Banks reviews sub-prime loans that closed in 2005, 2006 and 2007. They connect homeowners facing foreclosure with local counselors that may be able to help you renegotiate the terms of your loan or get legal assistance.

Don’t delay – take the first step today

- Contact one of the participating counseling organizations listed on the back.
- Find details at www.ncforeclosurehelp.org.
- Contact the Office of the Commissioner of Banks consumer hotline at 888-384-3811.

You don’t have to lose your home.

A certified counseling agency can help you save your most important asset and get your finances back on track.

If you’re having trouble paying your mortgage:

Talk with your mortgage company. When homes go into foreclosure, mortgage companies lose money. They can sometimes offer ways to help you.

Contact a counseling agency. A counselor can explain the law and your options, and help you review your budget. A list of counseling organizations that can assist you at no cost is shown on the back of this flier.

Open all mail from your mortgage company. The notices may offer good information to help you avoid foreclosure, or may notify you of pending legal action.

Avoid companies that offer help for a fee. You don’t need to pay for help.

Beware of scams. If someone claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may be signing over the title to your property.

Contact the Office of the Commissioner of Banks if you believe you have been the victim of predatory lending.
North Carolina Counseling Agencies

The following counseling agencies provide assistance at no cost to North Carolina homeowners who are facing foreclosure.

**Eastern Region**

**Blue Spring-Hoke County Community Development Corp.**
Serves Hoke, Robeson & Scotland Counties
Phone: (910) 904-0312

**Choanoke Area Development Association**
Serves Bertie, Halifax, Hertford, Hyde, Northampton, Tyrrell & Washington Counties
Phone: (252) 539-4155

**Cumberland Community Action Programs, Inc., and Consumer Credit Counseling Services of Fayetteville**
Serves Beaufort, Bladen, Brunswick, Carteret, Chatham, Columbus, Craven, Cumberland, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Martin, Montgomery, Moore, New Hanover, Onslow, Pamlico, Pender, Pitt, Richmond, Robeson, Rockingham, Sampson, Scotland, Wayne & Wilson Counties
Phone: (910) 323-3192

**Kingdom Community Development Corporation**
Serves Bladen, Cumberland, Harnett, Hoke, Lee, Robeson & Sampson Counties
Phone: (910) 484-2722

**Northeastern Community Development Corporation**
Serves Camden, Chowan, Currituck, Dare, Gates, Pasquotank & Perquimans Counties
Phone: (252) 338-5466

**River City Community Development Corporation**
Serves Camden, Chowan, Gates, Pasquotank & Perquimans Counties
Phone: (252) 331-2925

**Rocky Mount-Edgecombe Community Development Corporation**
Serves Edgecombe & Nash Counties
Phone: (252) 442-5178

**Twin Rivers Opportunities, Inc.**
Serves Carteret, Craven, Jones & Pamlico Counties
Phone: (252) 637-3599

**Wilmington AME Zion Housing Development Corporation**
Serves Brunswick, Columbus, New Hanover & Pender Counties
Phone: (910) 815-3826

**Wilson Community Improvement Association**
Serves Wilson County
Phone: (252) 243-4855

**Central Region**

**Alliance Credit Counseling, Inc.**
Serves Anson, Cabarrus, Gaston, Mecklenburg & Union Counties
Phone: (704) 943-0391

**Consumer Credit Counseling Services of Durham**
Serves Durham County
Phone: (919) 688-3381

**Consumer Credit Counseling Services of Forsyth County**
Serves Alleghany, Ashe, Davie, Forsyth, Iredell, Stokes, Surry & Yadkin Counties
Phone: (336) 896-1191

**Consumer Credit Counseling Services of Gaston County**
Serves Cleveland, Gaston & Lincoln Counties
Phone: (704) 864-7704

**Consumer Credit Counseling Services of Greater Greensboro**
Serves Alamance, Caswell, Davidson, Guilford, Randolph, Rockingham & Rowan Counties
Phone: (336) 373-8882

**Davidson Community Action, Inc.**
Serves Ashe, Davidson, Forsyth, Rowan, & Yadkin Counties
Phone: (336) 249-0234

**Durham Affordable Housing Coalition**
Serves Durham County
Phone: (919) 683-1185

**Durham Regional Community Development Group**
Serves Durham, Granville & Orange Counties
Phone: (919) 688-3381

**Franklin-Vance-Warren Opportunity Inc.**
Serves Franklin, Granville, Person, Vance & Warren Counties
Phone: (252) 492-0161

**Housing Authority of the City of High Point**
Serves Guilford County
Phone: (336) 878-2300

**Monroe/Union County CDC**
Serves Union County
Phone: (704) 283-8804

**Prosperity Unlimited**
Serves Cabarrus, Iredell, Mecklenburg, Rowan & Stanly Counties
Phone: (704) 933-7405

**Salisbury Community Development Corporation**
Serves Davidson, Iredell & Rowan Counties
Phone: (704) 638-2154

**Sandhills Community Action Program, Inc.**
Serves Anson, Montgomery, Moore, Richmond & Scotland Counties
Phone: (910) 947-5675

**Triangle Family Services**
Serves Chatham, Durham, Johnston, Orange & Wake Counties
Phone: (919) 821-0790

**United Family Services**
Serves Cabarrus, Mecklenburg & Union Counties
Phone: (704) 332-9034

**Western Region**

**Cleveland County Community Development Center**
Serves Cleveland County
Phone: (704) 480-7701

**Consumer Credit Counseling Services of the Carolina Foothills**
Serves Polk & Rutherford Counties
Phone: (828) 286-7062

**Northwestern Regional Housing Authority**
Serves Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes & Yancey Counties
Phone: (828) 264-6683

**Olive Hill Community-Economic Development Corporation**
Serves Burke, Caldwell, Catawba & McDowell Counties
Phone: (828) 439-8893

**On Track Financial Education & Counseling Services**
Serves Ashe, Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Swain, Transylvania, Watauga & Yancey Counties
Phone: (828) 255-5166

**Western Piedmont Council of Governments**
Serves Alexander, Burke, Caldwell & Catawba Counties
Phone: (828) 322-9191

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