

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. (910) 904-0312

Serves Hoke, Robeson & Scotland Counties

Choanoke Area Development Association (252) 539-4155

Serves Bertie, Halifax, Hertford, Hyde, Northampton, Tyrell & Washington Counties

Cumberland Community Action Programs, Inc., and Consumer Credit Counseling Services of Fayetteville (910) 323-3192

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

Kingdom Community Development Corporation (910) 484-2722

Serves Bladen, Cumberland, Harnett, Hoke, Lee, Robeson & Sampson Counties

Northeastern Community Development Corporation (252) 338-5466

Serves Camden, Chowan, Currituck, Dare, Gates, Pasquotank & Perquimans Counties

River City Community Development Corporation (252) 331-2925

Serves Camden, Chowan, Gates, Pasquotank & Perquimans Counties

Rocky Mount-Edgecombe Community Development Corporation (252) 442-5178

Serves Edgecombe & Nash Counties

Twin Rivers Opportunities, Inc. (252) 637-3599

Serves Carteret, Craven, Jones & Pamlico Counties

Wilmington AME Zion Housing Development Corporation (910) 815-3826

Serves Brunswick, Columbus, New Hanover & Pender Counties

Wilson Community Improvement Association (252) 243-4855

Serves Wilson County

Central Region

Alliance Credit Counseling, Inc. (704) 943-0391

Serves Anson, Cabarrus, Gaston, Mecklenburg & Union Counties

Consumer Credit Counseling Services of Durham (919) 688-3381

Serves Durham County

Consumer Credit Counseling Services of Forsyth County (336) 896-1191

Serves Alleghany, Ashe, Davie, Forsyth, Iredell, Stokes, Surry & Yadkin Counties

Consumer Credit Counseling Services of Gaston County (704) 864-7704

Serves Cleveland, Gaston & Lincoln Counties

Consumer Credit Counseling Services of Greater Greensboro (336) 373-8882

Serves Alamance, Caswell, Davidson, Guilford, Randolph, Rockingham & Rowan Counties

Davidson Community Action, Inc. (336) 249-0234

Serves Ashe, Davidson, Forsyth, Rowan, & Yadkin Counties

Durham Affordable Housing Coalition (919) 683-1185

Serves Durham County

Durham Regional Community Development Group (919) 688-3381

Serves Durham, Granville & Orange Counties

Franklin-Vance-Warren Opportunity Inc. (252) 492-0161

Serves Franklin, Granville, Person, Vance & Warren Counties

Housing Authority of the City of High Point (336) 878-2300

Serves Guilford County

Monroe/Union County CDC (704) 283-8804

Serves Union County

Prosperity Unlimited (704) 933-7405

Serves Cabarrus, Iredell, Mecklenburg, Rowan & Stanly Counties

Salisbury Community Development Corporation (704) 638-2154

Serves Davidson, Iredell & Rowan Counties

Sandhills Community Action Program, Inc. (910) 947-5675

Serves Anson, Montgomery, Moore, Richmond & Scotland Counties

Triangle Family Services (919) 821-0790

Serves Chatham, Durham, Johnston, Orange & Wake Counties

United Family Services (704) 332-9034

Serves Cabarrus, Mecklenburg & Union Counties

Western Region

Cleveland County Community Development Center (704) 480-7701

Serves Cleveland County

Consumer Credit Counseling Services of the Carolina Foothills (828) 286-7062

Serves Polk & Rutherford Counties

Northwestern Regional Housing Authority (828) 264-6683

Serves Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes & Yancey Counties

Olive Hill Community-Economic Development Corporation (828) 439-8893

Serves Burke, Caldwell, Catawba & McDowell Counties

On Track Financial Education & Counseling Services (828) 255-5166

(800) 737-5485

Serves Ashe, Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Swain, Transylvania, Watauga & Yancey Counties

Western Piedmont Council of Governments (828) 322-9191

Serves Alexander, Burke, Caldwell & Catawba Counties

