

FORECLOSURE IS NOT AN OPTION



We Can HELP YOU!

ENE/NFL Housing Counseling Agency is offering Foreclosure Prevention counseling for Homeowners having difficulty refinancing/or maintaining their monthly mortgage payment due to:

- Property Value Decline/ Can't Refinance
- Increased Mortgage Payment
- Loss of income/job
- Foreclosure
- Situation beyond your control
- Adjustable Rate Mortgage
- Bankruptcy

CALL US, WE HELP DISCOVER SOLUTIONS!



CONTACT

ENE/NFL Housing Counseling Agency
SHIRLEY NEAL, SR. COUNSELOR

(817) 346-9990 Toll Free (866) 279-4200
Fax (817) 423-4207

FORECLOSURE PREVENTION CLASSES

Time: Every Thursday, 6pm-10pm Central Time
Place: 2401 Scott Ave. #120., Fort Worth, TX 76103
Website: myhomecounselor.com

Helpful Steps:

Find out what kind of loan you have by calling
1-800-7FANNIE OR
1-800-FREDDIE

ALTERNATIVES TO FORECLOSURE

Special Forbearance

Long term repayment plan that may involve temporary payment reduction or suspension while a borrower recovers from the cause of default.

Loan Modification

Permanent change to mortgage terms that reinstates a loan and reduces monthly payments through capitalized or re-amortized payment or through a lower interest rate

Partial Claim Advance of insurance funds as a HUD interest-free second mortgage loan due when the mortgagor either pays off the first mortgage or no longer owns the property (only applicable to FHA loans).

Pre-Foreclosure Sale

Mortgagor sells the property at a price less than the outstanding balance.

Deed-in-Lieu of Foreclosure

Voluntary transfer of property title to the mortgagee or to HUD.