

For more information, click on this link:

<http://housing.mt.gov/FAR/foreclosureprevention.mcp>



The screenshot shows the Montana Department of Commerce website. At the top left is the 'mt.gov' logo with the tagline 'Montana's Official State Website'. To the right is a banner image featuring a state capitol building, a mountain range, and two people. Below the banner is a green navigation bar with the text 'DEPARTMENT OF COMMERCE' and a menu of links: Commerce Home, Business, Community, Housing, Tourism, Finance, Census, Calendar, and Search. The main content area is titled 'Foreclosure Prevention Information' and includes a large green button with the text 'Click here for information about a Foreclosure Counselor near you.' Below the button are three paragraphs of text explaining the importance of home ownership and the risks of foreclosure, along with advice on how to seek help.

**mt.gov**  
Montana's Official State Website

DEPARTMENT OF COMMERCE

Commerce Home | Business | Community | **Housing** | Tourism | Finance | Census | Calendar | Search

[Forms and Resources](#)

- Interest Rates
- MTHousingSearch.com
- Online application for Section 8 Housing Assistance
- Fair Housing Information
- Montana Housing Resource Directory
- Housing, Economic and Demographic Report and Statistics
- The White Paper
- Housing Technical Assistance
- Homebuyer Education
- Foreclosure Prevention**
- Mobile Home Inspectors
- SAFE Act Information
- Statewide Community Land Trust Information
- Housing Applications
- Housing News

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## Foreclosure Prevention Information

**Click here**  
for information about  
a Foreclosure Counselor  
near you.

For most families, a home is not only a significant financial investment but also a source of pride. The loss of a home, due to unexpected events such as unemployment or divorce, can be financially and personally devastating.

If you have been laid off or are facing unemployment or divorce, you can keep your home-----if you know the right steps to take. The most important thing is that you DO SOMETHING.

If your family is facing the loss of a job, a drastic cut in work hours or overtime, retirement, illness, injury, or death of a family member, or divorce and cannot pay your bills, now is the time to look closely at what you owe and what you earn, eliminating unnecessary spending and reaching out for help if you still can't meet your financial obligations. Taking action now can help you protect your family from the loss of your home.



Homebuyers,  
Homeowners, Renters  
Special Needs



Rental Developers,  
Owners, Managers,  
Landlords



Lenders, Servicers,  
Builders, Real Estate  
Agents



Local Government  
and Nonprofits



About Us:  
The Montana  
Housing Division

### Housing Division

**Location**  
301 S Park Ave Room 240  
Helena MT 59601

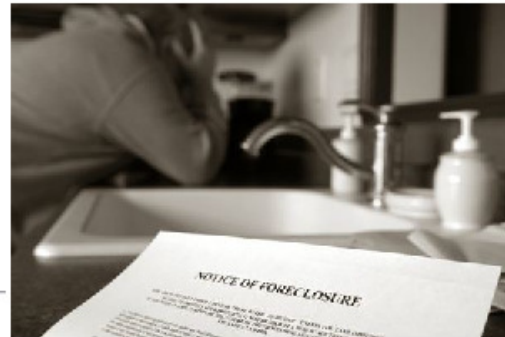
**Mailing Address**  
PO Box 200528  
Helena MT 59620-0528

**Phone/FAX**  
Phone: 406.841.2840  
Fax: 406.841.2841  
TDD: 406.841.2702  
Toll Free: 800.761.6264

[Email Housing Division](#)

### Contact a reputable Foreclosure Prevention Counselor

As soon as you realize that you may have a problem paying your mortgage, a reputable Foreclosure Prevention Counselor, Foreclosure Mitigation Counselor, or a qualified Housing Counselor. [Click here for additional resources and contact information.](#)



### Additional information, tips, and advice.

[Information about Foreclosure Intervention from NeighborWorks Montana.](#) This website also contains wonderful information about developing a successful budget, tips and resources for maintaining your home, and much, much more.

[Help for America's Homeowners.](#) Making Home Affordable is part of President Obama's comprehensive strategy to get the housing market back on track. Through the Making Home Affordable Program, up to 9 million American families may be eligible to refinance or modify their loans to a payment that is affordable now and into the future.

[Avoiding Foreclosure: Montana ~ great information on HUD's website.](#) This site includes information about Housing Counseling agencies, the Montana Consumer Protection Office and general Legal Aid information.

[Tips for Avoiding Foreclosure.](#) Another great HUD site for those who are in foreclosure now or worried about it in the future. Everything from basic definitions and explanation of terms to detailed assistance about scams, refinancing options and what to do if you can't keep your home.

[Information and Resources from the Division of Banking and Financial Institutions.](#) Another source of information if you have questions about where to turn for assistance or don't know who to call first. Go to their website or call (406) 841-2920 with questions about the financial institutions that it regulates, how to confirm whether a business is licensed, and how to file a complaint against a state-chartered or state-licensed financial institution.

[Help for Homeowners Facing the Loss of Their Home.](#) If you have been laid off or are facing unemployment, you can keep your home - - if you know the right steps to take. The Department of Housing and Urban Development/Federal Housing Administration, the Department of Veterans Affairs, the Department of Labor and the mortgage industry have worked together to produce important basic information - - and key links to local groups and organizations - - that can help you get through difficult times without losing your home.

[Servicing and Loss Mitigation ~ Frequently Asked Questions](#) Terms and definitions that will help make the process more easily understood.