



# Mortgage Default and Foreclosure 2012 Counseling Program



The Homeownership Resource Center  
a division of Family Services, Inc.



**More than 50% of South Carolina residents in foreclosure will lose their homes unnecessarily. Don't let it be your family. Free help is available.**

If you're behind, or at risk of becoming behind, on the mortgage payments for your primary home, time is not on your side. Be proactive and contact The Homeownership Resource Center, *a division of Family Services, Inc.* to learn more about our free foreclosure prevention services. Our programs/services include:

**Foreclosure Prevention Clinics:** Licensed Housing and Urban Development (HUD) counselors facilitate the clinics and provide you with education and information on options to foreclosure that may save your home. Routine\* Foreclosure Prevention Clinics are held:

**Every Monday Morning (excludes holidays)**  
Clinic Time: 9:00 AM - 11:00 AM  
Clinic Location: Family Services, Inc.  
4925 Lacross Road, Suite 215  
North Charleston, SC 29406

**1<sup>st</sup> Tuesday of Every Month (excludes holidays)**  
Clinic Time: 6:00 PM - 8:00 PM  
Clinic Location: Family Services, Inc.  
4925 Lacross Road, Suite 215  
North Charleston, SC 29406

*\*Additional Foreclosure Prevention Clinics may be scheduled throughout the year. For clinic location, dates, and times of please visit [www.fsisc.org](http://www.fsisc.org) or call 843.735.5522.*

The **Critical Response Team** is a specialized counseling unit dedicated to mitigating extremely urgent cases, where without intervention, foreclosure is imminent. At a minimum the Critical Response Team is usually able to postpone the sale date of the property and gain valuable time to continue to work to reach a positive outcome and avoid foreclosure.

**Live Online Chat:** Receive quick response to your questions and concerns from one of our licensed HUD housing counselors. Live online chat is available at [www.fsisc.org](http://www.fsisc.org) Monday-Friday from 8:30 am - 4:30 pm.

**Foreclosure Prevention Hotline 1-843.735.5522:** Speak directly with one of our licensed HUD housing counselors Monday - Friday from 8:30 am - 4:30 pm.



The Homeownership Resource Center  
*a division of Family Services, Inc.*  
A HUD-Approved Counseling Agency

4925 Lacross Road, Suite 215  
North Charleston, SC 29406  
Phone: 843.735.7862  
Online: [www.fsisc.org](http://www.fsisc.org)

For more information visit us at [www.fsisc.org](http://www.fsisc.org) or call us at 843.735.7862 or 843.735.5522

