

## Where Can You Turn For Help?

Nonprofit organizations in your community can provide advice, contact your lender and set up a plan of action designed just for you and your situation. Most services are free or low-cost.

**Contact one of these nonprofit housing counseling organizations today:**

### **BALTIMORE CITY:**

**Belair-Edison Neighborhoods, Inc.**  
3412 Belair Rd.  
[www.belair-edison.org](http://www.belair-edison.org)  
410-485-8422

**Druid Heights Community Development Corp.**  
2140 McCulloh St.  
[www.druidheights.com](http://www.druidheights.com)  
410-523-1350

**NHS of Baltimore, Inc.**  
819 Park Avenue  
[www.nhsbaltimore.org](http://www.nhsbaltimore.org)  
410-327-1200

**St. Ambrose Housing Aid Center, Inc.**  
321 E. 25th St.  
[www.stambros.org](http://www.stambros.org)  
410-366-8550 x201

**Southeast Community Development Corp.**  
3700 Eastern Ave.  
[www.southeastcdc.org](http://www.southeastcdc.org)  
410-342-3234 (Spanish and English)

### **BALTIMORE COUNTY:**

**Eastside Community Development Corporation, Inc.**  
7835 Eastern Avenue  
Eastpoint Mall, Suite 302  
410-284-9861  
[www.eastsidecdc.org](http://www.eastsidecdc.org)

**We Are Family Community Development Corporation**  
8611 Church Lane - Randallstown  
410-922-9623  
[www.wearefamilycdc.org](http://www.wearefamilycdc.org)



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# MORTGAGE LATE? DON'T WAIT.



## Tips to help you keep your home and avoid scams

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**BALTIMORE  
HOMEOWNERSHIP  
PRESERVATION  
COALITION**



# Are You Worried About Paying Your Mortgage?

# Protect Yourself From Scams

## **DON'T WAIT –** Call for help immediately.

Chances are, your lender will want to work with you and help you find a way to keep your home.

But the longer you wait, the less likely you can be helped. Seek help before you miss a payment, or as soon as possible after.

Free or low-cost help is available.

Beware of for-profit foreclosure rescue companies looking to take advantage of homeowners behind on their mortgages.

## **DO:**

Check with a nonprofit housing counselor or lawyer before signing anything. Call the Maryland HOPE hotline at 1-877-462-7555 for a referral.

Be honest with your lender and housing counselor – don't leave anything out.

Keep a log of all contacts with your lender.

Report possible fraud by calling the Maryland Office of the Commissioner of Financial Regulation at 1-888-784-0136.

## **DON'T:**

Sign anything you don't understand.

Sign anything about your deed without speaking to a housing counselor or lawyer.

Pay a large upfront fee for foreclosure "rescue" or credit "repair" services. It is illegal in Maryland to ask for large fees up front before helping a homeowner.

Accept unsolicited offers of help from callers that you didn't contact.

Trust someone who guarantees you will keep your house.



**Call the Maryland HOPE hotline at 1-877-462-7555 or a nonprofit housing counselor (see list on back cover).**

Read all mail from your lenders and take their calls.

Laws and government programs to help homeowners are changing all the time. There may be help available for you.

A nonprofit housing counselor can help you understand your options and avoid scams.

**FOR MORE INFORMATION, VISIT:**  
[www.mdhope.org](http://www.mdhope.org)  
[www.preservehomeownership.org](http://www.preservehomeownership.org)  
[www.richmondfed.org](http://www.richmondfed.org)