



## Having trouble making your mortgage payment?

**Get Help Now – FREE!**

***Take ACTION today*** - contact a HUD or DCA approved housing counseling agency.

The counseling agency will assist you in understanding the options available to you regarding your mortgage and assist you in working with your lender to help prevent foreclosure.

For a list of HUD or DCA approved housing counseling agencies near you:

Log onto [www.dcaloans.com](http://www.dcaloans.com)

or contact HUD at [800-569-4287](tel:800-569-4287) or [www.hud.gov/foreclosure/index.cfm](http://www.hud.gov/foreclosure/index.cfm)

***Avoid Scams*** – not everyone has your best interest at heart.

Let a HUD or DCA housing counseling agency assist you through the process of working with your mortgage company. The counseling service is free!



## Five steps to minimize your risk of foreclosure:

1. ***Prioritize your expenses.*** Pay the bills that are most necessary for your family's well being.
2. ***Save money.*** Put away some money each month to build an emergency fund.
3. ***Reduce expenses.*** By cutting costs in several areas, you may be able to significantly reduce your expenses.
4. ***Protect your credit score.*** Use credit cards wisely. Making late payments or skipping them can seriously affect your credit score.
5. ***Talk with a housing counselor.*** HUD or DCA certified housing counselors are trained to help you restructure your bills so that you have an easier time paying them. The counseling service is free.

The Georgia Department of Community Affairs • 60 Executive Park South, NE Atlanta, GA 30329-2231  
800-359-4663 or TDD 800-736-1155 • [www.dca.state.ga.us](http://www.dca.state.ga.us)