

## COUNSELING RESOURCES

Non-profit organizations dedicated to helping consumers avoid foreclosure can be invaluable.

- NeighborWorks® organizations work with the Homeownership Preservation Foundation to support a nationwide assistance number—888-995-HOPE. You can speak with a counselor, day or night, to help you get back on track financially. (English and Spanish)
- Reputable counseling agencies, such as NeighborWorks® organizations, can help you avoid foreclosure. Look up your nearest NeighborWorks® organization at [www.nw.org](http://www.nw.org).
- The U.S. Department of Housing and Urban Development (HUD) website has a list of HUD-approved counseling organizations, by state ([www.hud.gov/counseling](http://www.hud.gov/counseling)). We recommend that the list be used as a starting point to find good counselors. You also can call 800-569-4287 or TDD 800-877-8339.
- Watch out for questionable counseling companies who advertise that, for a minimal fee, they will assist homeowners by hiring a lawyer to defend the foreclosure in court or negotiate lender assistance on the borrowers' behalf. You should call a HUD-approved counseling organization, a local NeighborWorks® organization, or 888-995-HOPE before you pay or sign anything.