



FORECLOSURE PREVENTION COUNSELING

How Can A Foreclosure Prevention Counselor Help Me?

The Foreclosure Prevention Counselor and you will discuss the cause of your mortgage issues, review your finances, and decide on an action plan to help you meet your goals. If needed your counselor will also help connect you with other resources.

- A Housing Counselor can assist you in completing a Request for Mortgage Assistance Application.
- A Housing Counselor can review and submit the application to your lender with a proposal for the best "Loss Mitigation Option" based on the outcome from your One-on-One counseling session.
- A Housing Counselor can help you make sound decisions on housing matters.

If you are worried about making your next mortgage payment, already missed a mortgage payment, or are already in foreclosure, don't wait another day to contact NHSNB. The longer you wait, the fewer options you will have.

Why Choose NHS of New Britain?

- We are a HUD Approved Housing Counseling Agency providing Foreclosure Prevention Counseling services to homeowners in distress for over 40 years.
- Our Housing Counselors are certified through NeighborWorks America and National Industry Standards for Homeownership and Counseling with on-going education to ensure that we provide excellent service to all of the clients we serve.
- As a non-profit 501(c) 3 organization, our services are free. Our goal is to educate you on the options that may be available to you pertaining to Mortgage Payments.
- We will assist you with the request for "Mortgage Assistance" with your mortgage company from start to end.

Does My Loan Need To Be In Foreclosure In Order For Me To Get This Free Service?

No. If your mortgage payments are current but you anticipate the inability to continue making future monthly payments, contact us now. We will discuss your situation and determine the next step after the initial phone session.

What If My Loan Is Already In Foreclosure?

Contact us immediately. You may contact Rosa Rivera, Housing Counselor via phone (860) 224-2433 ext. 105 or email: rrivera@nhsnb.org. After assessing your situation, she will provide you with instructions on the next steps.



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What If I Already Submitted A “Request For Mortgage Assistance Application” To My Mortgage Company?

The “Review” period can be very stressful. Working with a Housing Counselor while you are waiting for your lender’s decision can:

- Ease your stress by letting us walk you through the procedure.
- Increase your knowledge on the options that may be available to you based on your financial status, loan type and loan history.
- You can get referrals to resources that can help you through your current and future situation.
- Review and explain the lender’s decision with you and re-apply if the decision your lender made is not favorable to you.

<https://www.hud.gov/topics/foreclosure-tips> for Avoiding Foreclosure