

Everyone falls on hard times. Don't panic! There is **FREE HELP** out there.

Work with a not for profit HUD approved Housing Counseling Agency, who can help with advice and negotiations with your mortgage company.

Call your mortgage company; there may be workout options you qualify for.

Reach out to free legal services for assistance and representation.

Be aware of **SCAMS** and those who promise a guarantee of stopping a foreclosure. They often charge for services that could be provided for **FREE** from a local trustworthy resource.

FREE LOCAL RESOURCES

BELMONT HOUSING RESOURCES FOR WNY

716-884-7791 Ext. 330

BUFFALO URBAN LEAGUE

716-250-2400

WESTERN NEW YORK LAW CENTER

716-855-0203 Ext. 118

More information is available at:

Stayinyourhomewny.com



Supported by:
Erie County Clerk
Michael P. Kearns,
and Members of the Erie
County Zombies Task Force

Behind on Your Loan...



Stay in Your Home

Free help is
available!

Working with your Mortgage Company:

If you're experiencing a hardship due to COVID-19 or other issue, there may be options available to you through your mortgage servicer. Below is a list of common workout options:

- **Forbearance:**
 - Allows a borrower to suspend or reduce payments for a specific amount of time.
 - Must be applied for through your mortgage servicer.
 - Must be repaid at the end of the forbearance. Options for repayment differ depending on your loan.

- **Loan Modification:**
 - Adds back payments to the balance of the loan.
 - Can include lowering of the interest rate or adding years to the term of the loan to make the new payment more affordable.
- **Repayment Plan:**
 - Adds an additional amount to the normal monthly payment for a specific amount of time until the past due payments are current.



More information is available at:
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We understand that things may feel overwhelming right now. If you have fallen behind on your mortgage payments, there are **free** services to help you through this difficult process. Even if you've tried to work with your mortgage servicer in the past and have been denied, free legal services and housing counseling is available to review your denial and advise you on next steps. New York State has protections in place that allow you to remain in your home throughout the foreclosure process.

Please DO NOT leave your home until you have reached out to a free legal services and/or housing counseling agency about your rights.