

Precautions

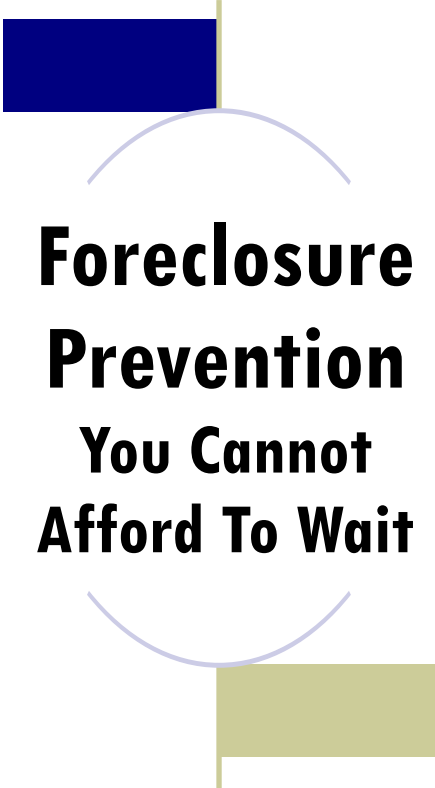
- Do not sign any papers you do not fully understand
- Make sure you get all “promises” in writing
- Check with an attorney or your mortgage company before you agree to any deal involving your home
- Be sure you are formally released from any liability when selling or transferring ownership of your home
- Check with the South Carolina Department of Consumer Affairs for any complaints involving a prospective buyer or lender



Greenville County
Human Relations is a **HUD–
Approved Housing Counseling
Agency**. Go to our website for
more details and other services
we provide to the community.
Some of those services are:

- **Homebuyer Education**
- **Landlord/Tenant Mediation**
- **Affordable Rental Housing
Database**
- **Reverse Mortgage Counseling**

[http://www.greenvillecounty.org/
Human_Relations/](http://www.greenvillecounty.org/Human_Relations/)



Foreclosure Prevention You Cannot Afford To Wait

Greenville County
Human Relations
Commission

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Be Prepared

As soon as you know that there is an issue that could affect the current or future payment of your mortgage, *seek a counselor immediately*. Human Relations have several counselors that are trained in this area. They can evaluate your situation and offer you all available alternatives to losing your home. With your permission they can work directly with your lender on a solution. The quicker you seek help the more alternatives and time you may have to address your situation.

Do Not Delay

If you are already behind on your payments and/or have received a letter of notice from your lender, *seek help immediately*. Keep in mind that loss mitigation is another term sometimes used in the foreclosure process. *Do not ignore any communication from your lender*. In most circumstances, lenders will want you to stay in your home. *Do not move out of your home* or you may not qualify for assistance. By keeping silent or not being honest about your situation, you only lose credibility with your lender and your counselor.

Major Points

- Stay in your home
- Do not lose your home and damage your credit rating and history
- Never delay contact with your lender or a counselor
- Always be honest about your situation
- Seek assistance quickly and fully cooperate with your lender and the counselor
- Explore all alternatives
- Beware of scams
- Do not sign papers without a full informed explanation