



# Late with your mortgage payments?



**Worried about losing your home?**

**You don't have to go through this alone.**

**GO Northwest can help!**

**Job loss**, illness in the family and other unexpected events can put your home at risk. **Garwyn Oaks Northwest Housing Resource Center (Go Northwest)** offers foreclosure prevention counseling to get you through tough times that threaten your home.

**Don't wait until it is too late to help.** Schedule an appointment today with our HUD Certified Housing Counseling Program at 410-947-0084 x101 (ask for Kira—she's glad to help!) and start the road back to peace of mind. **And yes,**

**THE SERVICE IS FREE**

**Let Go Northwest help you keep your home!**



## Foreclosure Prevention: Get the Help You Need Now

Here's a reminder how to keep your home and find peace of mind.

**In this uneasy time of COVID-19**, many homeowners are concerned about making their mortgage payments. Currently, many homeowners are in a forbearance under the CARES Act which covers only federally backed mortgages. Millions of homeowners who have mortgages that are not federally backed have been left to figure out their own solutions to pay their mortgage during the economic hardships caused by COVID-19.

**Many of Maryland's banks**, credit unions, mortgage lenders and servicers are providing additional flexibility for eligible borrowers not covered by the federal CARES Act, including payment deferrals, waiving late fees, and refraining from reporting certain negative information to credit bureaus—but some of those protections will be expiring. What can you do if you, or someone you know, are behind or uncertain about their mortgage payments going forward?



**The first thing a person who is behind**, or is uncertain about their situation, should do is contact their mortgage company. Explain what is happening and ask for help. The name of your mortgage company and their phone number will be listed on your mortgage statement you receive each month. Your lender might be receiving many calls at this time, so reserve at least one hour to make this call. Be prepared with your account number, a pen and paper when you call. Write down anything the mortgage company tells you to do.

**If you do not understand what they are asking you to do**, or feel unsure about how to proceed, please get in touch with a HUD-certified housing counselor ASAP. A HUD-certified housing counselor can help you fill out applications for assistance and assemble documents that the mortgage company will need to assess your situation.

**Many people feel nervous** about reaching out to their mortgage company about not being able to make payments, but a housing counselor will be willing to assist a homeowner with making this kind of phone call. If you plan to reach out to a housing counselor, please have the following documents available:

- Last month's pay stubs
- Last three months of bank statements (checking and savings): ALL ACCOUNTS/ALL PAGES
- W-2 Forms for last 2 years
- Tax return for last year (if you are self-employed)
- Proof of any additional income (SSI, disability, rent, child support, etc.)
- Mortgage statement
- Any information from your mortgage company



**FINALLY,**

- DON'T procrastinate**
- DON'T ignore your situation**
- DON'T leave your home**
- DON'T pay anyone for assistance**

**GO Northwest has a HUD-certified housing counselor** ready to help you! Reach out to Kira Marshall-Gardner at 410-947-0084 x101 or [kgardnermarshall@go-northwesthrc.org](mailto:kgardnermarshall@go-northwesthrc.org) and she will help you get the assistance you need!

### Resources

- Maryland Dept of Labor (DLLR): <https://www.dllr.state.md.us/finance/consumers/mortforeinfo.shtml>
- Project Hope: <https://dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx>

### Legal Assistance

- MD Legal Aid: <https://www.mdlab.org/>
- Civil Justice Inc.: <http://www.civiljusticenetwork.org/>
- Public Justice Center: [http://www.publicjustice.org/en/legal\\_help/housing](http://www.publicjustice.org/en/legal_help/housing)
- Maryland Volunteer Lawyers: <https://mvslaw.org>