

# Foreclosures Affect Everyone... ...How to Prevent Foreclosure

Do you know someone that is having problems paying their Mortgage?

**Go to [www.UnnecessaryForeclosure.com](http://www.UnnecessaryForeclosure.com)**

*If you are behind on mortgage payments for any reason, or expect to have problems in the future, you should work with experts and your lender to find a solution now.*

## HOW REALTORS® CAN HELP?

REALTORS® are in the business of helping people become homeowners and want to do everything they can to make sure you can afford to stay in your home.

- The best and least expensive option will often be working with the current lender (or the “loan servicer” hired by the lender to oversee your loan).
- If your current lender isn’t willing or able to help, you may be able to refinance your current mortgage with another lender. REALTORS® can help you find responsible lenders that make fair and affordable loans.
- Sometimes the only option is selling the home. Of course, no one is better at helping a seller than a REALTOR®. It is better to sell than go through foreclosure because it will be easier to qualify for credit in the future and buy another home.
- Be wary of advertisements like “Cash for Houses/Any Situation” or “We Buy Houses for Cash.” Consumer groups have learned that many of these are scams that bait homeowners with the promise of rescuing them from imminent foreclosure. Unfortunately, the “rescue” often involves the borrower signing over the house and the family being evicted from their home.

**For More Helpful Information, Web-Links and Much More, Visit**

**[www.UnnecessaryForeclosure.com](http://www.UnnecessaryForeclosure.com)**



I am a proud member of the National Association of Realtors® and Greater Rome Board of REALTORS®.