



INDIANA FORECLOSURE PREVENTION NETWORK

Call 1-877-GET-HOPE or visit 877gethope.org

GET HELP. GET HOPE.

"DON'T LET THE WALLS FORECLOSE IN ON YOU."

1-877-GET-HOPE
877gethope.org

- Available to any Hoosier homeowner having trouble paying a mortgage or facing foreclosure
- Free foreclosure prevention counseling by trained housing counselors
- Absolutely confidential
- Services include budgeting help, a written financial plan, assistance contacting your lender and assistance preparing for a settlement conference

In November of 2007, Indiana began addressing the problem of foreclosure with the launch of a major statewide initiative to assist Hoosiers who are in danger of losing their homes. The Indiana Foreclosure Prevention Initiative was developed by a coalition of community service and housing-related organizations, government agencies, lenders, realtors, and trade associations known as the Indiana Foreclosure Prevention Network (IFPN). Through this unique partnership of the public, private and nonprofit sectors, a toll-free helpline, 1-877-GET-HOPE and website www.877gethope.org were established to provide free, confidential foreclosure prevention counseling.





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TAKE STEPS NOW TO PREVENT HOME FORECLOSURE.

A stack of unpaid bills on your desk. A ringing phone that you're afraid to answer. A gnawing feeling that you're sliding closer and closer to losing the home you've worked so hard to keep. These are warning signs that foreclosure could be in your future – unless you take action immediately.

If you missed a house payment – or think you might – you may be embarrassed and confused about where to turn next. Many people simply hope the problem will “go away” and then fall farther behind, increasing the chance of foreclosure.

DON'T LET THINGS SPIRAL OUT OF CONTROL.

Get help today by calling 1-877-GET-HOPE. This nonprofit helpline was created for folks in situations like yours. It's your chance to talk confidentially to an experienced foreclosure prevention counselor. The information you receive is free and unbiased.

If you're worried that foreclosure could be in your future, don't delay. Call 1-877-GET-HOPE. Don't wait until it's too late. Call today.

BEWARE OF SCAMS

Unfortunately, many Hoosiers have been victimized by mortgage foreclosure scams. Beware of persons offering to “save your home,” especially when they are asking for payment before any services are performed. If you believe that you have been a victim of a foreclosure rescue scam, you should contact the Office of the Attorney General's Consumer Protection Division by calling 1-800-382-5516.

IF YOU ARE IN FORECLOSURE, SEEK ASSISTANCE IMMEDIATELY.

If your mortgage lender has filed to foreclose on your home, you may be entitled to a court-ordered settlement conference with your lender to negotiate an agreement that could allow you to avoid foreclosure. Look for the notice of your right to a settlement conference in your foreclosure papers. To take advantage of this right, you must notify the court that you desire a settlement conference within 30 days after receiving your notice.

At the settlement conference, you have the right to be represented by an attorney or assisted by a mortgage foreclosure counselor, either in person or by telephone. Call **1-877-GET-HOPE** or visit www.877GetHope.org to receive assistance. In order to have sufficient time to prepare, try to call at least two weeks before your scheduled settlement conference.

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