

HOUSING FINANCIAL COUNSELING RESOURCES (non-profit):

Non-profit organizations dedicated to helping consumers avoid foreclosure can be invaluable.

- NeighborWorks® organizations work with the Homeownership Preservation Foundation to support a nationwide assistance number—888-995-HOPE. You can speak with a counselor, day or night, to help you get back on track financially. (English and Spanish). Reputable counseling agencies, such as NeighborWorks® organizations, can help you avoid foreclosure. Look up your nearest NeighborWorks® organization at www.nw.org.
- The U.S. Department of Housing and Urban Development (HUD) website has a list of HUD-approved counseling organizations, by state (www.hud.gov/counseling). We recommend that the list be used as a starting point to find good counselors. You also can call 800-569-4287 or TDD 800-877-8339.
- Watch out for questionable counseling companies who advertise that, for a minimal fee, they will assist homeowners by hiring a lawyer to defend the foreclosure in court or negotiate lender assistance on the borrowers' behalf. You should call a HUD-approved counseling organization, a local NeighborWorks® organization, or 888-995-HOPE before you pay or sign anything.

LOCAL FINANCIAL COUNSELING RESOURCES (non-profit):

- Love INC (In the Name of Christ), Raymond H. Klein, Jr., Executive Director, 198 Spotnap Road, Suite C-1, Charlottesville, VA 22911, (434) 293-6060, dirloveinc@embarqmail.com
- Piedmont Housing Alliance (PHA), 111 Monticello Ave, Cville, VA, 22902. ATTN: Shelley. Rosa Hudson (1st time homebuyers class) 817-2436 x 105, Annamarie Bonnano (credit counseling) x107. Donna Thacker x117 (loan officer). Kevin Wood x110. Default counselors available. Default is usually 3 pymts behind. What can be cut back: cable TV, cell phones, other luxury type sacrifices? Loss of income, can't be picky about what type of job you get.
- C.A.R.E.S. 434-295-3171 x4 for immediate mortgage payment assistance.

LOCAL FINANCIAL COUNSELING RESOURCES (for-profit):

- AFS, American Foreclosure Specialists, 866-544-0990, <http://www.afscanhelp.com/> or go to CynthiaHash.com & click on the Mortgage Info tab & click on the AFS logo.
- Steven Krohn, P 877-251-3281, credit counselor
- Clear Point Financial Solutions, 434-977-9596
- IN CHARGE DEBT SOLUTIONS, 800-347-4943

LOCAL HOUSING FINANCIAL COUNSELING ASSISTANCE (non-profit):

- Habitat for Humanity, 434-293-9066, \$600 DP once accepted into the program. Audrey Storm/Construction, there is land in the city of Cville that they own for this. Shelley

Cole/Family Selection & Support. Home Buyer's Club education, partner w/PHA. 2 year process: \$1250 must be save towards DP. \$600 of it must be cash they save + \$650 of it must be 300 hrs of sweat equity by only immediately family members age 14+. Money & work must be theirs, not from charity. Must attend classes learning budgeting & financial planning.

- Greene County Skyline Cap, Jack Naylor, Housing Counselor, Janet Frye, Asst Housing Counselor, 434-985-6066.
- Louisa County Home Buying Counselor, Estelle Rainsford, 540-967-3438, Her boss is: Howard Evergreen 540-967-3484.
- MACAA's AIM Program, Monticello Area Community Action Assoc, HUD counselors for people about to go into default on their mtg, 295-3171.
- Piedmont Housing Alliance (PHA), 111 Monticello Ave, Cville, VA, 22902. ATTN: Shelley. Rosa Hudson (1st time homebuyers class) 817-2436 x 105, Annamarie Bonnano (credit counseling) x107. Donna Thacker x117 (loan officer). Kevin Wood x110. Default counselors available. Default is usually 3 pymts behind. What can be cut back: cable TV, cell phones, other luxury type sacrifices? Loss of income, can't be picky about what type of job you get. *In foreclosure process or possibly headed that way? Stressful time? There are alternatives/options available (i.e. short sale, forbearance, pre-foreclosure sale, deed in lieu, assumption, foreclosure, FHA Secure, Hope Now, H4H) for selling homes that are or soon to be behind on their mortgage payments. HUD Certified Housing Counselor.*
- Salvation Army HIP Program, mtg loan default help, usually award funds one-time only & put lien on property. Ayuko White, 295-4058 x109, ayuko_white@uss.salvationarmy.org

If you or anyone you know is thinking about buying, selling, or investing in real estate, please let me know ... I value referrals and do them nationwide! Or if you know someone who'd like to pay off their mortgage in a fraction of the time, please let me know!

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THANK YOU!

Cynthia Hash, Realtor/SRES/GRI/CSSS/CRPS/GREEN, Keller Williams Realty

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Matthew 7:12 is NAR Golden Rule