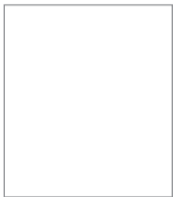


READ THIS BROCHURE!

The foreclosure process can happen quickly, and it can also be very confusing for homeowners. HomeHelpNH is a statewide foreclosure counseling initiative that helps at-risk homeowners find and work with free experienced homeownership counselors to explore their options. This brochure introduces you to the most common choices at-risk homeowners have when faced with foreclosure. It also provides you valuable information about how to get started and where you can find help.



HomeHelpNH.org
COUNSELING FOR AT-RISK HOMEOWNERS



HomeHelpNH.org

Counseling for At-Risk Homeowners

HomeHelpNH is a statewide foreclosure counseling initiative supported by the New Hampshire Department of Justice, the New Hampshire Banking Department, and New Hampshire Housing.

For more information, call **2-1-1** or go to www.HomeHelpNH.org.

**Beware of rescue scams
— free help is available!**

[read more inside](#)

MAILING
AREA



AT RISK OF LOSING YOUR HOME?

Understand your options.

HomeHelpNH.org
COUNSELING FOR AT-RISK HOMEOWNERS

Foreclosure

happens very quickly in New Hampshire. Your lender does not need to take you to court to foreclose. Act now to protect yourself and your home.

Losing your home from a foreclosure will hurt your credit, family, and future ability to purchase a home. If you want to save your home, do not ignore foreclosure notices! The sooner you seek help, the more options you will have.

What should you do?

1. Call 2-1-1 or visit HomeHelpNH.org to find a qualified, free homeownership counselor.
2. Discuss your options with the homeownership counselor to make an informed decision about your future.
3. If you feel your situation requires help from an attorney, or if your counselor recommends it, contact legal assistance at (877) 399-9995 or visit NHLegalAid.org

For more information or to get started, **CALL 2-1-1** or **visit HomeHelpNH.org**.

Counseling Services

AHEAD Inc.

161 Main Street
Littleton, NH 03561
Tel: (800) 974-1377
www.homesahead.org
Additional offices in Berlin, Conway & Colebrook

CATCH Neighborhood Housing

76 South State Street
Concord, NH 03301
Tel: (603) 225-8835
www.catchhousing.org

Community Home Solutions

14 New Zealand Road
Seabrook, NH 03874
Tel: (603) 474-7449
www.communityhomesolutions.org

The Housing Partnership

767 Islington Street
Portsmouth, NH 03802-0466
Tel: (603) 766-3120
www.housingpartnership.org

Laconia Area Community Land Trust

658 Union Avenue
Laconia, NH 03246
Tel: (603) 524-0747
www.laclt.org

NeighborWorks® Southern New Hampshire

801 Elm Street, 2nd Floor
Manchester, NH 03101
Tel: (603) 626-4663
www.nwsnh.org
Additional office in Nashua

Southwestern Community Services

63 Community Way
Keene, NH 03431
Tel: (603) 352-3618
www.scshehelps.org
Additional office in Claremont

The Way Home

214 Spruce Street
Manchester, NH 03103
Tel: (603) 627-3491
www.thewayhomenh.org

Legal Assistance

If you feel you need legal assistance instead of homeownership counseling, or if you have a foreclosure sale date scheduled, contact:

Legal Advice & Referral Center

48 South Main Street
Concord, NH 03301
Tel: (877) 399-9995
www.nhlegalaid.org

Solutions and Options

Some alternatives to foreclosure that a professional homeownership counselor may discuss with you.

- **Forbearance** – This is when a lender allows you to skip a payment, or allows you to make a special repayment plan. It's important that you understand exactly what you are agreeing to with this option.
- **Loan modification** – Some lenders may be willing to change the terms of your mortgage. For example, they may extend your loan term or reduce your interest rate.
- **Short sale** – If you owe more than your property is worth, a short sale may be a good option. A short sale is when you request permission from your lender to sell the property for less than the full balance that is owed.
- **Sell** – If you have equity in your property, selling your home and rightsizing to something you can afford is an option to avoid putting your home at risk.
- **Deed-in-lieu of foreclosure** – Your lender may be willing to accept your property in lieu of foreclosure. Giving your home back to the lender will hurt your credit, but it avoids a foreclosure.
- **Bankruptcy** – Sometimes bankruptcy, particularly filing under Chapter 13, may help to save your home from foreclosure. Be sure to speak with a legal advisor before pursuing this option.

Even if you can't save your home, a homeownership counselor can help you determine your next steps.

Foreclosure Timeline in New Hampshire

Non-Judicial Foreclosure Process

