



Dear Homeowner,

Thank you for taking the time to learn about our Foreclosure Prevention Counseling Program. We understand that experiencing financial hardship can be a stressful time. We are committed to helping homeowners in Washington County understand what happens when they have missed mortgage payments. We will also notify you of your options, provide recommendations, and connect you with the right resources in the community.

Our counseling services are free. Washington County HRA received local and federal funding, and we are required to share data only with the following entities and/or their representatives:

- Staff of this organization who need it to work on your case.
- NeighborWorks America or its authorized representatives, the entity mandated by Congress to account for how the program funds are used and determine the program's effectiveness.
- The Minnesota Housing Finance Agency, the recipient of the grant for this program.
- The Minnesota Home Ownership Center, a contractor of the Minnesota Housing Finance Agency responsible for assisting program administration and reporting to NeighborWorks America.
- Any other entities properly authorized under law to view it.

The information you share with us is used to measure the effectiveness of our service, and it is a requirement in order to keep this service available to homeowners in Washington County.

The most important thing to remember when playing catch-up with your mortgage is you owe any delinquent payments plus the current month's payment. So, if you're a month behind, you actually owe two payments, last month's payment and this month's payment.

There's always time to get help. We cannot work miracles, but we can always give expert advice for any situation. That being said, the help we are able to offer is far more constrained if you are eight payments behind than if you are one or two months behind. The sooner we are involved, the better chance you have of avoiding foreclosure.

We look forward to working with you; please feel free to call us with questions or concerns.

Sincerely,

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