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John Doe  
123 USA Blvd  
Raleigh, NC 27604-9999

December 29, 2015  
SHFPP Case No: 2013-9999999

### State Home Foreclosure Prevention Project

Re. Property Address: 456 Hometown Ave  
Raleigh, NC 27604-1407

Dear John Doe,

Your mortgage company may have informed you recently that you were late on your mortgage payment. If you miss a payment or payments, you may be facing foreclosure on your home. I want to encourage you to **take action now** to prevent that from happening.

The State of North Carolina has developed a program to provide free housing counseling assistance to homeowners struggling to make their mortgage payments. Most of the time, homeowners can avoid foreclosure if they take action. More than 13,000 homeowners have avoided foreclosure by working with this program.

If you call the State Home Foreclosure Prevention Project **toll-free at 888-442-8188**, you will be connected to a HUD-approved nonprofit counseling agency with experience in foreclosure prevention and loss mitigation counseling. You will receive assistance from a housing counselor near you who can meet with you, assess your situation, and help you work with your mortgage company. These services are available to you free of charge.

You should be cautious regarding companies that offer assistance in getting a loan modification or avoiding foreclosure. It is illegal in North Carolina for companies to charge an upfront fee to assist you in working out a loan modification with your mortgage company.

If you are having trouble making your mortgage payment, please do not wait until it is too late. Call 888-442-8188 now to obtain the assistance of a housing counselor and other resources available through this state-sponsored program. You will find additional information and resources at [www.ncforeclosureprevention.gov](http://www.ncforeclosureprevention.gov).

Sincerely,

A handwritten signature in cursive script that reads "Mary M. Holder".

Mary M. Holder  
Manager, Foreclosure Prevention Programs

Note: These services are available statewide through local, HUD-approved housing counseling agencies. They are managed by the N.C. Housing Finance Agency and funded by the State Home Foreclosure Prevention Project and U.S. Department of the Treasury.



North Carolina Housing Finance Agency • 3508 Bush Street • Raleigh, NC 27609  
Telephone 888-442-8188 • [www.nchfa.com](http://www.nchfa.com)  
A Self-Supporting State Agency



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Raleigh, NC 27604-9999

State Home Foreclosure Prevention Project  
SHFPP Case No: 2013-9999999CL

Dear John Doe,

A temporary setback does not have to become a permanent loss. North Carolina has free resources available to homeowners who are struggling to keep their homes.

All homeowners who receive this letter have access to free services from a local, HUD-approved agency. A professional housing counselor can help you evaluate your options and determine the best course of action to avoid foreclosure. A housing counselor may also be able to help you submit a loan modification package to your servicer.

These free resources are offered under the State Home Foreclosure Prevention Project, which is managed by the North Carolina Housing Finance Agency, a self-supporting state agency. To get help from a HUD-approved housing counselor in your area, call **1-888-442-8188 (toll-free)**, Monday - Friday, 9 a.m. - 5 p.m.

You will find additional information and resources at [www.ncforeclosureprevention.gov](http://www.ncforeclosureprevention.gov). In addition, the North Carolina Attorney General offers advice on avoiding foreclosure and foreclosure assistance scams at [www.ncdoj.gov](http://www.ncdoj.gov).

Please don't delay. The sooner you get started, the greater your opportunity to achieve a successful outcome.

Sincerely,

A handwritten signature in cursive script that reads "Mary M. Holder".

Mary M. Holder  
Manager, Foreclosure Prevention Programs

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