

# Attention Homeowners:

## Facing Foreclosure? FREE Help is Available!

As of July 5, 2009, Michigan law requires that your lender work with you to avoid foreclosure. To take advantage of this law, **YOU MUST**:

\* **Open all mail from your lender**: You will receive a notice in the mail stating your right to work with your lender and a free certified housing counselor.

\* **Call a free certified non-profit housing counselor as soon as you receive this notice**: You will have 14 days from the date the notice was mailed to contact a housing counselor and the lender:

### IN JACKSON COUNTY

**CALL (517) 784-4800 or (800) 491-0004**

**Community Action Agency**  
1214 Greenwood Ave., Jackson, MI 49203  
Monday – Friday: 8-5p.m.

or **(517) 788-4626**  
**Jackson Affordable Housing**  
161 W. Michigan Ave. 6th Floor – Jackson, MI 49201  
Monday – Friday: 9-12p.m. and 1-5p.m.

**Once you've contacted a housing counselor, you will have 90 days to work with your lender** to work out an agreement on your loan. There is no guarantee that you will be able to work something out with your lender to keep your home, **you still have options that can help you avoid foreclosure** and its negative effects on your credit and your future.

### BEWARE of Foreclosure Scams!

**NEVER** pay a fee in exchange for help working with your lender.

**ALWAYS** contact a HUD or MSHDA certified housing counselor for highly qualified, FREE help.

**ALWAYS** contact your local legal aid office for FREE legal aid.



FOUNDING PARTNER



**COMMUNITY  
FORECLOSURE COALITION**

JACKSON, LENAWEЕ & HILLSDALE

# Attention Renters:

## Is Your Landlord Facing Foreclosure? Protect Yourself from Eviction

A new federal law creates new rights for tenants in foreclosed properties.

If you need help understanding your rights or feel you've been wronged,

### FREE Help is Available!

IN JACKSON COUNTY

CALL (517) 787-6111 or (800) 676-9488  
Legal Services of South Central Michigan  
180 W. Michigan Ave., Suite 800 Blake Building  
Jackson, MI 49201

### Protect Yourself from Scams!

**NEVER** pay a fee for help avoiding eviction from your landlord's foreclosed property.

**ALWAYS** contact your local legal aid office for FREE legal aid.



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