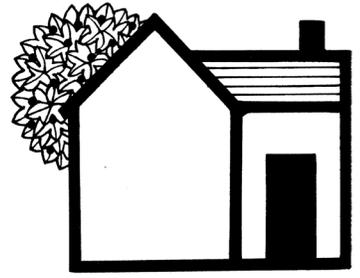


Are you behind on your house payments?

Are you about to miss a house payment?

Do you need a lower house payment?



The Legal Aid Society wants to help you keep your home. We can't make your monthly payments. But we may be able to give you **free** legal help. Call us right away if you are behind on your house payments. **OR** if you think you may lose your home.

Are you having problems making your house payment? If you miss even **one** house payment, your lender can sell your home. A lender doesn't even have to go to Court first.



What can you do if you can't make your house payment? Some people can get their house payments lowered for free. It depends on who your lender is and what type of loan you have. Ask your lender if he can lower your monthly payments. If he says "yes," he will give you papers to fill out. He will tell you what other papers he will need.

It may be hard to fill out the papers. Do you need help? There are trained housing counselors who can help. They are called "HUD approved housing counselors." You can find a list of them at **www.HUD.gov** on the internet. **OR** you can call the Legal Aid Society for help with the papers.

Don't let anyone rip you off! You may get a phone call or letter promising to lower your house payments. They will ask you to pay a fee. This is a scam. No one but the lender can promise you lower payments. You yourself can ask your lender for lower payments without paying a fee.

Someone may try to buy your house and sell it back to you. Or they may want to lend you money to catch up your payments. Watch out for these scams. Talk to a HUD housing counselor or a lawyer:

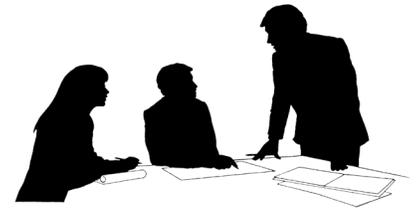
- **BEFORE** you sign any papers and
- **BEFORE** you pay any money

What if you miss a house payment?

In Tennessee, if you miss a payment, you will get a written warning. The warning gives you 30 days to catch up your payments. What if you don't catch up your payments on time? Then the lender can set a date to sell your home. You will get a written warning 20 days before your house is sold.

The written warnings may come from your lender. Or they may come from a company or lawyer hired by the lender. Be sure to open any letters you get.

In some cases, federal laws may give you more time before your home is sold. But don't count on getting more time. Have you been warned that you are behind on house payments? **OR** have you been warned that your house will be sold? If so, get legal help right away.



Legal Aid Society
of Middle Tennessee & the Cumberland

Working Together, Doing Justice, Restoring Hope.

1-800-238-1443

It's a free call.

On the internet at **www.las.org**

NOTE: This information cannot take the place of advice from a lawyer. Each case is different and needs individual legal advice. Tennessee law and court rules may change from time to time.