

## FORECLOSURE HELP IS AVAILABLE

The following Southwest Michigan organizations have been approved by the U.S. Department of Housing and Urban Development to provide a variety of housing counseling services including Mortgage Delinquency and Default Resolution Counseling.

### **Greenpath, Inc.**

127 South Westnedge Ave, Suite 5C  
Portage, MI 49081  
Phone: 888-860-4167  
[www.greenpath.com](http://www.greenpath.com)

### **Southwest Michigan Community Action Agency**

185 E. Main Street, Ste. 200  
Benton Harbor, MI 49022  
Phone: 269-925-9077  
[www.smcaa.org](http://www.smcaa.org)

### **Southwest Michigan Neighborhood Housing Services**

777 Riverview Drive, Bldg. D, Ste. 5C  
Benton Harbor, MI 49022  
Phone: 269-277-5830

Following is a listing of Federal and State government agencies providing additional foreclosure-related services.

### **Fannie Mae and Freddie Mac**

[www.fanniemae.com](http://www.fanniemae.com)  
[www.freddie.mac.com](http://www.freddie.mac.com)

### **Federal Housing Administration**

How to avoid foreclosure.  
[www.fha.gov](http://www.fha.gov)

### **Federal Reserve**

Consumer guide to adjustable mortgages.  
[www.federalreserve.gov](http://www.federalreserve.gov)

### **Hope Now**

A coalition of mortgage industry groups and government-approved counselors working to prevent foreclosures.  
[www.hopenow.com](http://www.hopenow.com)

### **Michigan's Office of Financial and Industry Registration**

If you think there is or was fraud in making your mortgage loan.  
Phone: 877-999-6442  
[www.michigan.gov/ofir](http://www.michigan.gov/ofir)

### **Michigan State Housing Authority (MSHDA)**

[www.michigan.gov/mshda](http://www.michigan.gov/mshda)

### **U.S. Department of Housing and Urban Development**

A nationwide listing of approved housing counseling.  
[www.hud.gov](http://www.hud.gov)

**If you feel you are a victim of discrimination** in your attempt to secure, insure or finance (including refinancing and foreclosure avoidance) a house or apartment contact the Fair Housing Center of Southwest Michigan, 410 E. Michigan Avenue, Kalamazoo, MI 49007. Call toll free: 1-866-637-0733 or access the website at [www.fhcswm.org](http://www.fhcswm.org).