

FORECLOSURE PREVENTION COUNSELING

The Foreclosure Prevention Counseling Program provides direct one-on-one counseling assistance to homeowners who are struggling financially and maybe facing foreclosure. One of our HUD certified Housing Financial Advisors will assist with determining if it is possible to save your home – and if it is not – help you make alternative plans. The program is free and open to homeowners in Anne Arundel County seeking help with their primary residence.

**MORTGAGE PAYMENT
LATE?
DON'T WAIT! CALL US
TODAY.**

HOW ACDS CAN HELP

If you are an Anne Arundel County resident, please call us and we will connect you with one of our experienced Housing Financial Advisors (HFAs).

- Your HFA will work with you over the phone, or set up a private in person meeting to discuss your individual situation.
- Your HFA will assist you with developing a “Plan of Action” tailored to your specific circumstance and goals and will help determine what, if any, special programs for which you might qualify. A plan of action may include one or more of the following:
 - Negotiating with lender to work out a payment plan
 - Accessing State foreclosure prevention products
 - Refinancing
 - Mortgage Modification
 - Forbearance Agreement
 - Referral to Legal Services
 - Sell your home and obtain housing within your Budget
 - Bankruptcy
 - Referral to social service or emergency assistance agency

HOW TO APPLY

You may call us at **(410) 222-7600** or email us at info@acdsinc.org to request an application, or download a copy from our website at www.acdsinc.org. Please complete the application and mail it to:

Arundel Community Development Services, Inc.
2666 Riva Road, Suite 210
Annapolis, MD 21401