



Worried about your next house payment?



Or your home equity payment?



Already missed one? Or two?



Concerned about your interest rate changing?

You are not alone. There is help.

Nearby community agencies will  
answer your questions, offer free advice  
and help you create a plan.

Confidentially.



**City of Minneapolis**  
*Department of Community Planning  
& Economic Development - CPED*



[www.hocmn.org](http://www.hocmn.org)

## Take Action

- Open your mail. Call your lender. Don't be afraid. They want to help you.
- Reduce expenses. Make temporary sacrifices.
- Put your house payment first.
- A sheriff's sale does not mean you have to move right away.
- Beware of "quick and easy" fixes.
- Call a foreclosure counselor NOW for advice and options.

Do you – or someone you know – need assistance?

For a foreclosure counselor in the City of Minneapolis: Call 3-1-1



For other housing resources, visit [LiveMSP.org](http://LiveMSP.org)



Don't waste another sleepless night. Call today.  
Waiting limits your options.

Elsewhere in Minnesota, contact:



*If you would like help translating this information, call 3-1-1.  
Spanish: Atención. Si desea recibir asistencia gratuita para traducir esta información, llama al 3-1-1. Somali: Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani oo lacag la' aan wac 3-1-1. Hmong: Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu 3-1-1*