



*Housing Counseling*  
is a program of



### Mortgage counseling at Solid Ground

Our free mortgage counseling services help current and potential homeowners avoid foreclosure and predatory lending tactics and increase their housing stability. If you have any questions about making your mortgage payments, contact our Mortgage Hotline. Even if you haven't yet missed a mortgage payment, we can answer questions about what to expect during the foreclosure process. The sooner you call, the more options may be available to you. Our Mortgage Counselors can:

- Explain the foreclosure timeline.
- Review options and issues you might need to discuss with your lender.
- Make referrals to community resources.
- Screen for signs of predatory lending.

While we do not have attorneys on staff and cannot provide legal advice, we *can* help you understand your rights and responsibilities.

### Mortgage Counseling Hotline

- Phone: 206.694.6766
- Toll Free: 1.866.297.4300
- Hours: *M, W, Th* 10:30am—4:30pm

### We believe...

- Our community has the resources, will and ability to end poverty.
- All people have the right to food, shelter, social justice and opportunities.
- Racism perpetuates poverty. To end poverty, we must undo racism.

We believe that together, we can build a community free from poverty, prejudice and neglect in which all members stand on Solid Ground with the skills and confidence needed to achieve their dreams.

#### MAILING ADDRESS

1501 North 45th Street, Seattle, WA 98103-6708

#### PHONE

206.694.6766

#### TOLL FREE

1.866.297.4300

#### EMAIL

housingcounseling@solid-ground.org

#### FAX

206.694.6795

#### TTY

206.694.6710

#### WEB

solid-ground.org

Reasonable accommodations for disabilities made on request.

# Mortgage Counseling Services



*Housing counseling for homeowners in Seattle, King County & across Washington State*

# Mortgage housing counseling services at Solid Ground

Solid Ground is located in Seattle, but we work with homeowners throughout King County and across Washington State. Our housing counseling programs are certified through the U.S. Department of Housing & Urban Development (HUD), and we provide all of our services free of charge.



## Foreclosure prevention

In Washington State, foreclosure takes 190 days, starting from the day a homeowner misses their first payment to the day their home can be auctioned off at a foreclosure sale. During that time, a homeowner may be able to work with their lender to bring their mortgage current. Mortgage Counselors can answer questions and navigate this process by offering case management and counseling for homeowners who may be at risk of losing their homes.

## Mortgage Counselors can help...

- Explain the Washington State Deed of Trust Act and State foreclosure process.
- Discuss potential options for addressing delinquencies and preventing foreclosure.
- Develop monthly household budgets.
- Advocate with lenders to possibly stop the foreclosure process.

## Predatory lending education

Our counselors educate homeowners about predatory lending — tactics some lenders use to take advantage of homeowners, strip them of their equity or charge unreasonable or hidden fees.

### Predatory lending counseling includes:

- Education on how to avoid becoming a predatory lending victim.
- Screening current and potential loans for predatory indicators and making referrals to attorneys as needed.

## Reverse mortgages for seniors

Seniors age 62 and older with equity in their homes may be eligible for reverse mortgages. These loans allow homeowners to remain in their homes by taking out a portion of their equity. We provide information and required HUD-certified counseling for seniors considering a reverse equity mortgage.

## Community information & referrals

All Solid Ground Housing Counselors can provide information and referrals to area resources for basic needs and to local agencies that assist first-time homebuyers.

For more information about HUD-certified housing counselors or to locate one in your area, you can visit [www.hud.gov](http://www.hud.gov) or call toll free: **1.800.569.4287**.

## Housing Counseling Contact Information

### Mortgage Counseling Hotline

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### Predatory Lending Education

- Phone: 206.694.6776

### Other Homeowner Resources

Solid Ground's Housing Counseling webpage offers a wealth of information for homeowners. Go to: [www.solid-ground.org/Programs/Housing/Counseling](http://www.solid-ground.org/Programs/Housing/Counseling) and click on the "Mortgages" tab.