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## **Tips for struggling homeowners**

Don't ignore the problem. Contact your lender as soon as you realize you have a problem. If you have an adjustable rate loan, start planning before it resets. Read all mail from your lender.

Contact a HUD-approved housing counselor. Local providers include Family Housing Advisory Services (402-934-7921), Consumer Credit Counseling Service of Nebraska (402-333-2227 or 877-494-2227) and Credit Advisors (402-393-1234 or 800-942-9027). Nationwide, you can call 800-569-4287 for counseling referrals. More information is at [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

Prioritize spending. Consider eliminating optional expenses. Delay payment on credit cards until you've paid your mortgage.

Use assets. Do you have a second car, jewelry or a life insurance policy you can sell to help reinstate your loan? Can anyone in your house get an extra job? Such moves show your lender you're serious.

Avoid for-profit offers. While they may be legitimate businesses, they charge hefty fees for services you can get for free from a HUD-approved counselor. Don't sign anything without getting advice from an attorney or HUD-approved counselor, because you could be signing over the title to your property.

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