# **How Can I Avoid Foreclosure?**

The U.S. Department of Housing and Urban Development (HUD) has <u>tips</u> to take you through options that may be an alternative to forclosure.

<u>Housing and Credit Counseling, Inc. (HCCI)</u> of Kansas counselors are HUD-certified housing counselors and and together you can discuss your options:

FHA and VA programs
Forbearance Agreements
Modification
Refinance Options
Repayment Workouts
Sale of the property

Each situation needs a review of the facts to determine the best option. Contact HCCI at 785-234-0217 or e-mail <a href="https://hcci.nlm.ncci.nlm.

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