

# Get on top of your mortgage with free counseling.

If you are behind on your mortgage payments, **don't just walk away.** Help could be just a phone call away.

There are many alternatives to foreclosure.

Learn about all your options through United Family Services' free counseling services.

Alternatives include:

- repayment plan
- special forbearance
- loan modification
- partial claims
- pre-foreclosure sale
- deed-in-lieu and
- reverse mortgage

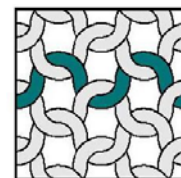


**Call 866.230.0956 today.**

## United Family Services

### Consumer Credit Counseling & Housing Services

Office locations include Charlotte, Concord,  
Mooresville-Lake Norman and Monroe  
[www.unitedfamilyservices.org](http://www.unitedfamilyservices.org)



United  
Family  
Services

*United Family Services is a United Way Member Agency,  
HUD Approved Counseling Agency and member of  
the National Foundation for Credit Counseling.*

