

Take Advantage of Our Foreclosure Prevention Guidance

Foreclosure Prevention

An economic downturn or unexpected emergency can severely stress family finances and cause borrowers to default on mortgage payments. When this happens, it is important to take action immediately.

The professional counselors at Financial Pathways hold state and national certifications in avoiding foreclosure. For borrowers who need help with negotiating a mortgage modification to reduce payments, a housing counselor can help navigate the loan servicer's system and identify the best options.

NC Mortgage Payment Program(MPP)

When a homeowner falls behind on mortgage payments due to illness, unemployment, underemployment, death of a spouse, or divorce, the NC Foreclosure Prevention Program, funded through federal "hardest hit funds," offers reinstatement and monthly mortgage assistance to those who are seeking full-time employment and who meet eligibility requirements. Help comes in the form of a no-interest loan up to \$36,000 that is forgiven over 10 years if the borrower remains in the home.



" I wake up with a knot in my stomach. I don't know how I'm going to make my next mortgage payment."

Mission:

Helping People Build Financial Well-Being

Our Vision

Financial well-being for everyone in our community



Who We Are

Financial Pathways of the Piedmont offers one-on-one counseling and workshops to help local residents master the art of money management and succeed in homeownership. Services are free or very low in cost. We are the only local non-profit to offer comprehensive financial and housing counseling regardless of income. FPP is HUD-approved, certified and accredited to the highest standards of expertise, service and ethics.

Don't Have a Financial Meltdown

Find a path... Call 336-896-1191.

Get skilled, confidential support.

Our counselors are professionals, trained and certified to meet a high standard of quality and ethics in financial counseling. Counseling is caring and confidential. Client information is never shared without permission and all paper and electronic records are securely maintained.

www.financialpaths.org

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All services are provided without preference regarding age, race, religion, national origin, sex, sexual orientation, handicap, or economic status.

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