

DID YOU KNOW

- Hud approved housing counseling for Post-purchase helps you to:
- Avoid predatory lending and other attractive traps of easy credit
- Avoid credit problems and foreclosure
- Create and maintain a realistic budget
- Will put you on the right track to maintain and retain home ownership

TOP 5 BENEFITS OF POST-PURCHASE COUNSELING

- It's Free
- Get helpful tips to protect and maintain your home
- Learn preventive maintenance procedures
- Review resources for home repairs and improvements
- Understand property taxes and insurance

POST- PURCHASE COUNSELING

POST-PURCHASE COUNSELING WORKS FOR HOMEOWNERS

Post-Purchase Counseling helps homebuyers to succeed after they have purchased a home. Research indicates that through post-purchase counseling, home ownership is more sustainable and will result in a significant decrease in delinquencies and foreclosures.

Clients counseled were **2.83 times more likely to receive a loan modification** and were **70% less likely to re-default** on their modified loan. Modifications of clients counseled saved **\$732 per year** compared to clients who did not receive counseling.



WWW.HUD.GOV/HOUSINGCOUNSELING
or call 1-800-569-4287

