

Falling Behind in Your Mortgage/ Worried about Foreclosure?

SOUTH CAROLINA LEGAL SERVICES

SC HELP- approved Housing Processing Agency

MAY BE ABLE TO HELP AT NO CHARGE

Homeowners Worried About Foreclosure Due to Unemployment, Underemployment, Reduction in Self-Employment Income, Death of Spouse, Catastrophic Medical Expenses or Divorce May Be Eligible for One or More of the Following Programs Administered by SC HELP:

MONTHLY PAYMENT ASSISTANCE ONLY (MPA):

pays mortgage up to \$36,000 or 24 months whichever comes first while homeowner is seeking employment and a return to self-sustainability

DIRECT LOAN ASSISTANCE ONLY (DLA):

pays up to \$36,000 on past due mortgage to bring current; provided, homeowner can now maintain pay monthly payments

•MPA & DLA are both are 5 year forgivable loans if you continue to reside in property



COMBINATION OF MONTHLY AND DIRECT ASSISTANCE:

pays past due mortgage up to \$25,000 and makes monthly payments for a combined total of \$36,000

PROPERTY DISPOSITION ASSISTANCE:

provides \$5,000 grant to help transition families from homeownership to rental housing if:

1. Application with SC HELP completed FIRST
2. Permission for short-sale or deed-in-lieu of foreclosure granted by mortgage company
3. Money distributed AFTER execution of deed completed

Homeowners may call

South Carolina Legal Services:

1 888 257 1988

Or

855 HELP 4 SC

Homeowners may also submit an application at

www.SCMORTGAGEHELP.com



Andrea E. Loney, Esquire
Executive Director
2109 Bull Street, P.O. Box 1445, Columbia, SC29201
Email: andrealoney@sclegal.org
www.sclegal.org
www.lawhelp.org/sc | www.probono.net/sc

