

Is Your Mortgage Still Right for You?

To Find Out, Turn to a Minnesota Resource You Can Trust

Your home is probably your most valued investment. But with today's economic and mortgage concerns, it's no wonder many Minnesotans are beginning to ask questions about how the changing economy could impact their ability to keep their home.

The Minnesota Home Ownership Center is a nonprofit information resource for homeowners, and developed the following questions to help you think about whether you would benefit from the Center's support resources.

Check if YES

Are you worried about being stuck in your mortgage?

- *Do you have a non-traditional loan or potentially changing payments?*
- *Are you concerned that you won't be able to make the payment when your rate adjusts?*
- *Are changes in the real estate market forcing you to reconsider how long you will keep your home?*

At the end of the month, do you find yourself struggling to get ahead, or even to keep up?

- *Has a job change, illness, unexpected bill or a life-changing event (e.g., a divorce or a new child) changed your economic situation?*
- *Are your mortgage payments becoming hard to balance with rising costs for gas, food and other needs?*
- *Have you ever asked, "Which bill should I pay first?"*

Are you questioning the future because you worry about how you will make ends meet today?

- *Have you ever taken a loan on your 401k to make a mortgage payment?*
- *Are you using a child's college savings to keep up?*

If you answered "yes" to any of these questions, you aren't alone.

For 15 years, the Minnesota Home Ownership Center and its network of mortgage support counselors across the state have helped home owners like you. Call today at **(866) 462-6466** for free help understanding your loan and protecting your home.

The Center's only stake is in your future, so you know its counselors will provide unbiased and solid information you can count on.