For homeowners, the thought of losing your home in a foreclosure is frightening. Your mortgage payment is usually your single largest financial obligation. If you find that you are unable to make your mortgage payment, Wright County Community Action's Mortgage Foreclosure Counselors can help.

Wright County Community Action

WCCA

Contact Information

Wright County Community Action
130 West Division Street
P.O. Box 787
Maple Lake, MN 55358

Phone: 320-963-6500
Fax: 320-963-5745
E-mail: wcca@wccaweb.com
Website: www.wccaweb.com

Wright County Community Action

Mortgage Foreclosure Prevention Counseling

TAKE ACTION:

If you are behind in your mortgage payments, you should contact WCCA and arrange an appointment with a mortgage foreclosure counselor. WCCA's counselors will help you assess your financial situation, and educate you on options that may be available to you. In addition, WCCA counselors may call the lender with you or on your behalf to discuss a workout plan.

WCCA counselors will work with you to establish a monthly budget plan. This monthly budget plan will help you and your lender determine whether a reduced or delayed payment schedule could help you. Also, the counselor will have information on services, resources, and programs available in Wright County that may provide you with additional assistance.

CONFIDENTIAL, ONE-ON-ONE COUNSELING IS AVAILABLE TO HELP YOU REVIEW YOUR CURRENT FINANCIAL SITUATION, AND ASSIST YOU IN WORKING WITH YOUR MORTGAGE COMPANY.

CONTACT US TODAY

Call: 320-963-6500
Or
E-mail:
wcca@wccaweb.com

WHAT SHOULD YOU DO FIRST:

~ Notify your lender as soon as you know your payment will be late. They do not want to foreclose on your home. Many times they have options to help borrowers through difficult financial times.

~ Open your mail. Keep your lender updated. Don't be afraid, they want to work with you.

~ Know the details of your mortgage loan. Will your interest rate adjust and affect your monthly payment?

KNOW YOUR RIGHTS:

~ A sheriff's sale does NOT mean you have to move right away. Contact WCCA's Foreclosure Counselors to learn about the foreclosure process and timeline in Minnesota, so you know what to expect.

~ Beware of those offering a quick and easy fix. Or those who want to charge a fee to solve the problem. If you have questions about a program or "solution" being offered, contact WCCA's Foreclosure Counselor before you sign anything.