



THE HOMEOWNERSHIP RESOURCE CENTER
A Division of Family Services, Inc.
4925 Lacroix Road, Suite 215
North Charleston, SC 29406-6513
843.744.1348 • 843.744.2886 (T) • 800.232.6489
SC Homeowner Task Force Hotline: 888.320.0390
www.fsisc.org • www.ForeclosureHelpForSC.org



Dear Homeowner,

Firstly, we would like to thank you for contacting us; we understand the burden being behind on mortgage payments creates for you and your family. Your file will be assigned to one of our foreclosure prevention counselors once we receive the enclosed application. We are here to help, if you have any questions you can reach us at 843-735-7862.

So that we may serve you in a timely manner, please complete and return the enclosed documents as soon as possible, with signature(s) where indicated. Please also be sure to include the required supporting documents requested on the packet instruction form. Until we receive a complete packet our counselors are unable to fully assist with lender negotiation. You may return to our attention either by fax at (843) 735-5898 or by mail at the address at the top of this letter.

The Homeownership Resource Center, a division of Family Services, Inc., has been assisting homeowners in the Low Country since 2003 and now serves the entire state of South Carolina. We are a Non-Profit HUD Counseling Agency. **The Homeownership Resource Center (HRC) never charges a fee for assisting homeowners to remain in their home.**

This agency would like to again thank you for the opportunity to help you save your home from foreclosure sale. We are experienced and relentless in negotiating with a lender to modify the mortgage payment to one that the homeowner can afford. There are numerous factors involved that determine the ultimate outcome of negotiations with your lender and the HRC stands ready to help.

Call our office for further information at 843-735-7862 or visit our website at www.fsisc.org for additional instruction on completing the application enclosed.

Remember NEVER pay a fee to anyone to help you negotiate a modification agreement with your lender.

Our experienced and confident staff looks forward to working with you soon.

Sincerely,

Debbie Kidd, Director

Dear Homeowner

Mark Steyvers



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Dear Homeowner Carol Smith,1999-12-01 *Dear Homeowner, Please Take My Advice. Sincerely, an Architect*
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