



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.*

## ***NFCC PRESS RELEASE***

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### **Is Your Home At Risk? NFCC Launches Diagnostic Tool for Consumers to Assess Vulnerability *Mortgage Reality Check<sup>SM</sup> Located at [HousingHelpNow.org](http://HousingHelpNow.org)***

**Silver Spring, MD** – With the current homeownership crisis becoming a reality for more and more consumers, the National Foundation for Credit Counseling (NFCC) has launched the Mortgage Reality Check<sup>SM</sup> to assist homeowners in determining whether they may be at risk of losing their homes.

Today many homeowners may be concerned about their own ability to meet their mortgage payments, either now or in the near future. They may be frightened or feeling pressure from their mortgage companies or other creditors. They may be at risk of foreclosing. Or they may just be curious about their financial well-being if they have an adjustable mortgage rate that is likely to increase soon. That is why the NFCC launched the Mortgage Reality Check<sup>SM</sup>.

Developed by certified housing experts, this easy-to-take quiz is designed to help homeowners understand their situation, identify problems, and provide guidance about their options and where to turn for help.

In many situations, recognizing the warning signs, facing the reality, and taking action can make the difference that enables them to stay in their homes and protect their families. Even if foreclosure seems inevitable, there may be options that can help in certain circumstances. The sooner one can get ahead of potential problems the better.

The Mortgage Reality Check<sup>SM</sup> can be found within the NFCC's Homeowner Crisis Resource Center<sup>SM</sup> located at [www.HousingHelpNow.org](http://www.HousingHelpNow.org). In addition to the Mortgage Reality Check<sup>SM</sup>, the Homeowner Crisis Resource Center<sup>SM</sup> also provides consumers with direct access to certified housing counselors and an abundance of homeowner information and financial tools.

The NFCC's Homeowner Crisis Resource Center<sup>SM</sup> is just one of the ways that the NFCC is stepping up to assist homeowners who may be at risk of losing their homes. The NFCC represents the largest network of nonprofit, community-based agencies in the country with nearly 1,000 offices and more than 1,200 certified housing counselors who are ready to assist consumers avoid foreclosure now.

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*The National Foundation for Credit Counseling (NFCC), founded in 1951, is the nation's largest and longest serving national nonprofit credit counseling organization. The NFCC's mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. NFCC members annually help two million consumers through nearly 1,000 community-based offices nationwide.*