Dakota County Foreclosure Hotline

To speak with a trained homeownership advisor about issues relating to your mortgage, call (651) 675-4470.

Staff is available Monday through Friday during daytime business hours.

For additional resources about the foreclosure process or links to information about the Minnesota Foreclosure Postponement Law, visit **www.hocmn.org**.

The Dakota County CDA is the HUD-approved local mortgage foreclosure contact for homeowners living in Dakota County. Homeowners outside of Dakota County can contact the Minnesota Homeownership Center at **(651) 659-9336** or **www.hocmn.org** for a referral to a housing counseling agency in their area.

Funding for the Mortgage Foreclosure Advising Program is provided by the Minnesota Homeownership Center, Minnesota Housing, and the U.S. Department of Housing and Urban Development.



228 Town Centre Drive agan, MN 55123

Dakota County

Mortgage Foreclosure Advising Services

Free assistance for homeowners who are concerned about their mortgage.



Mortgage Foreclosure Advising Services

Worried about your next house payment?

Already missed a payment or two?

Questions about postponing the sheriff's sale?

Wondering about your options during the foreclosure process?

The Dakota County Community Development Agency (CDA) is here to help.

The CDA's Mortgage Foreclosure Advising Program provides **FREE** assistance to Dakota County homeowners who may be facing foreclosure or who are already in foreclosure. Homeowners work one-on-one with the CDA's trained homeownership specialists to assess their situation and determine possible solutions.

How does the program work?

- 1. Homeowners contact the CDA homeownership specialists at (651) 675-4470 to discuss their situation.
- 2. Homeowners submit budget and mortgage documentation to the CDA.
- 3. CDA homeownership specialists evaluate the situation and confirm details to provide information about the foreclosure process.
- 4. Homeowners work with the CDA's homeownership specialists to develop and implement an action plan.

Dakota County Foreclosure Hotline (651) 675-4470

Beware of Foreclosure Rescue Scams!

For-profit foreclosure rescue scams have become prevalent in the current housing environment. Homeowners should be wary of individuals and organizations who contact them offering foreclosure assistance.

Warning Signs of Scams

- Charge fees
- Tell you to stop paying your mortgage
- Tell you to pay **them** rather than your mortgage company
- Ask you to sign over title or power of attorney
- Promise you a guaranteed outcome

For more information about foreclosure scams visit www.hocmn.org.



Foreclosure Process in Minnesota

house by end of redemption period or face eviction.