



Your Family Finances

Protecting Your Home From Foreclosure

(NAPSA)—Purchasing a home, whether a single-family, condominium or townhouse, is one of the most important investments a family will make. Your home is a place where relatives will gather for holidays; where children will grow up; where there will be parties for high school graduations and where family members will return to when they have their own families in years to come.

Because your home is one of the largest and most significant investments you'll make, experts say it's key that you take precautionary steps to protect it, especially against foreclosure.

Mortgage payment protection, or mortgage payment relief, is designed to help you keep your home and avoid foreclosure. Offered by housing organizations and some lenders, such programs will pay your mortgage in case of unemployment or disability.

According to research, delinquencies and foreclosures most often occur between the second and fifth years of homeownership. To protect your home and family in the long run, analysts recommend choosing a program that offers mortgage protection for at least five years.



There are ways to protect the investment you've made in your home.

For instance, AmeriDream, Inc., a nonprofit organization, offers the DreamKeeper Mortgage Payment Relief Program. The product provides mortgage payment protection along with a down payment gift—neither of which have to be paid for by the homeowner.

The program offers protection against two of the most probable threats to the borrower's ability to pay: Involuntary unemployment and disability. Electing to use this type of program can protect you and your family from losing your home when unforeseen problems arise.

For more information visit www.ameridream.org or call 1-866-AMERIDREAM.