

the charity for  
your community



### **Need help with mortgage arrears?**

If you've got mortgage arrears, don't be tempted to just leave the property and hand back the keys to your mortgage lender. You won't gain anything by doing this and you could end up owing even more money. Get help to work out your budget and negotiate with your mortgage lender. There are a number of new mortgage rescue schemes that could help you but get advice before you sign up as again you could end up with more problems.

If you want to find out more, a factsheet can be found at  
[http://www.adviceguide.org.uk/index/big\\_features\\_mar\\_09\\_mortgage\\_arrears](http://www.adviceguide.org.uk/index/big_features_mar_09_mortgage_arrears)