



American Debt Resources, Inc.
A HUD Approved Housing Counseling Agency
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Housing Counseling

Foreclosure Prevention Loan Modification Application: Counselor will help homeowners prepare and complete a mortgage modification application and submit to their lender. A successful mortgage modification will provide an affordable and sustaining monthly payment allowing homeowners to remain in their homes.

ERMA Program for Seniors: Equitable Reverse Mortgage Assistance Program. This program is provided by the center for NYS neighborhoods. It allows seniors to stay in their home by providing a loan to pay arrears or advance payment up to \$25,000. ADR can assist seniors apply for this program in connection to their past due forward or reverse mortgages.