

## **What if I can't make my mortgage payment?**

Contact your bank immediately to discuss your situation and your options, which may include:

- Extending repayment terms,
- Restructuring existing loans or
- Easing terms for a new loan.

The following counseling services can provide information about programs available to assist homeowners affected by flooding:

- Consumer Credit Counseling Service of the Black Hills, 111 St. Joseph Street, Rapid City, 1-800-568-6615
- Consumer Credit Counseling Service-Lutheran Social Services, 705 East 41<sup>st</sup> Street, Suite 101, Sioux Falls, 1-800-568-2401
- Inter-Lakes Community Action Partnership, 111 North Van Eps Avenue, Madison, 1-800-896-4103