

FOR IMMEDIATE RELEASE:

**LOCAL NON-PROFIT PARTNERS WITH GMAC TO PROVIDE ASSISTANCE
WITH LOAN MODIFICATIONS**

November 17, 2011 - (Birmingham, AL) Neighborhood Housing Services of Birmingham, Inc. (NHSB) is partnering with GMAC Mortgage to offer loan modifications for individuals and families whose loans are with GMAC and who have fallen behind on their payments. "Neighborhood Housing Services of Birmingham (NHSB) is implementing its mission by providing programs and services that empower individuals to overcome their present and upcoming financial challenges" said the organization's Executive Director John Colon.

"Some families that apply for loan modifications without assistance become overwhelmed by the process; and NHSB is here to provide reassurance and guidance altogether."

Representatives from GMAC will be in Birmingham on Thursday, November 17 through Saturday, November 19. Homeowners whose mortgages are currently with GMAC are encouraged to contact Neighborhood Housing Services to schedule an appointment with one of their foreclosure prevention specialists. To help each homeowner make the most of their meeting with their GMAC representative, NHSB's foreclosure prevention counselors will meet with each family in advance to help them compile the necessary documents, develop financial recovery plans and create new household budgets.

Neighborhood Housing Services of Birmingham, Inc. (NHSB) is a 501(c)(3) non-profit organization that provides financial literacy, credit and first-time home buyer counseling and foreclosure prevention services for homeowners struggling to remain in their homes. For more information about the upcoming financial education seminar or to learn more about our programs and services, call (205) 328-4292 or visit www.nhsbham.org.

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