



RTP Federal Credit Union

Life is full of possibilities. Get your share.

## **Loan Assistance Program Resource Guide**

### **Employment and Security Commission of North Carolina**

<http://www.ncesc.com/splash.asp>

### **NCcareLINK**

Provides up-to-date information from the everyday to the specialized in a user-friendly format on a one-stop Web site where visitors can tailor searches to their needs and location. Information available will range from assistance to people with disabilities and special needs to those who may be looking for help with housing, health care and transportation.

<https://nccarelink.gov/>

### **The North Carolina Housing Finance Agency**

NCHFA is a self-supporting public agency. The Agency's Mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. Since its creation in 1973 by the General Assembly, the Agency has financed nearly than 191,000 affordable homes and apartments, totaling more than \$11 billion.

<http://www.nchfa.com/>

### **Foreclosure Education**

If you are facing foreclosure, it's important to know what steps to take and what resources are available to help you. The below sites also provides Free NC State resources as well Links to Federal Government assistance.

<http://www.nchfa.com/Homebuyers/HOfacingforeclosure.aspx>



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## **Credit Counseling Support / Resources**

### **National Foundation for Credit Counseling**

Founded in 1951, the National Foundation for Credit Counseling (NFCC), Inc., promotes the national agenda for financially responsible behavior and builds capacity for its Members to deliver the highest quality financial education and counseling services. The NFCC is the nation's largest and longest serving national nonprofit credit counseling network, with more than 100 Member agencies and nearly 850 offices in communities throughout the country.

Each year, NFCC Members assist more than 3.2 million consumers, helping many to drive down their debt and take control of their finances.

<http://www.debtadvice.org/index.cfm>

### **American Consumer Credit Counseling**

American Consumer Credit Counseling (ACCC) is a non-profit (501) (c)(3) organization, offering confidential credit counseling, debt management and financial education to consumers nationwide.

Founded in 1991, ACCC is a leader in the credit counseling industry and has more than eighteen years of national credit counseling experience.

ACCC is dedicated in helping people regain control of their finances and plan for a debt free future. We provide professional financial solutions for consumers and their families including our inclusive debt management plan, budget counseling, financial resources and community education programs. Our professional certified counselors will assist individuals in all of their financial needs and provide a plan that will help them become debt free.

<http://www.consumercredit.com/index.html>



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## **Credit Reporting Agencies**

### **To Purchase a copy of your credit report:**

- **Equifax:**  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)
- **Experian:**  
1-888-EXPERIAN (1-888-397-3742)  
[www.experian.com](http://www.experian.com)
- **TransUnion:**  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

### **Free credit report access:**

Beginning September 1, 2005, North Carolinians are eligible for one free copy of your credit report annually from each of the three major credit reporting agencies. To order your free credit report, contact the organization below:

- **Annual Credit Report Request Service:**  
1-877-322-8228  
[www.annualcreditreport.com](http://www.annualcreditreport.com)