



CNN: *"Looking for Ways Out of the Subprime Mortgage Crisis,"*
USA Today: *"Neighborhood Finds Real Estate Loans Too Good to Be True"*
Washington Post: *"Foreclosure Rate Hits Historic High"*

We've all seen the headlines. What consumers need now is a *lifeline*, and I am writing to ask all REALTORS® to help address this growing problem.

1. Download our newest brochure, "How to Avoid Foreclosure and Keep Your Home," which provides outstanding information for existing homeowners who may not be able to afford their current mortgage, including phone numbers, counseling services and just plain good advice. [Download here.](#)
2. Download the brochure, "How to Avoid Predatory Lending" and use it to help prospective homeowners avoid unfair lending practices. [Download here.](#)
3. Visit [NAR's subprime Web page](#) for additional information on this growing problem and plenty of great resources for you and your clients. [More info here.](#)

These are practical, user-friendly resources that you can use in the field to help prospective and current homeowners keep their homes - and build wealth - for the long term. Again, visit the subprime Web page to order copies of these brochures.

REALTORS® help build communities one home at a time. We know that foreclosures can decimate our communities and our businesses.

If every REALTOR® uses these three simple tools, we can save consumers who are drowning in insurmountable mortgage debt and preserve the quality of life in all communities we serve.

Sincerely,

Pat V. Combs,

2007 President

National Association of REALTORS®