

**DALE E. KILDEE**  
5TH DISTRICT, MICHIGAN

**CO-CHAIR:**  
CONGRESSIONAL AUTOMOTIVE CAUCUS  
CONGRESSIONAL NATIVE AMERICAN CAUCUS

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Dear Fifth Congressional District Resident:

The home foreclosure crisis has hit Mid-Michigan families hard. Many of the mortgage foreclosure problems may be traced to the exploding use of subprime and some adjustable rate mortgages. Irresponsible lenders predatorily handed out subprime loans with little to no regard of a family's financial capability to repay the loan, especially when the "adjustable rate" mortgages reset at unrealistic higher levels. Now, families face economic turmoil and uncertainty.

In Congress, I am working with my colleagues to develop legislation to assist families and put a stop to the home mortgage foreclosure crisis. In the mean time, numerous federal, state and not-for-profit resources exist to help Michigan families facing the risk of foreclosure. Attached is a list of just some of these entities, and I hope you, your family or friends find them useful.

All too often homeowners wait too long before seeking help, which limits the ability of these organizations to provide assistance. If you or someone you know is facing mortgage foreclosure -- or feel you are at risk of facing foreclosure -- please do not hesitate to contact these services.

If you have further questions, please do not hesitate to contact my office toll free at (800) 622-2685.

Sincerely,



Dale E. Kildee, M.C.

