

IF YOU
ARE IN SERIOUS
MORTGAGE ARREARS,
ABHAILE CAN HELP YOU
TO KEEP YOUR HOME.

CALL 0761 07 2000

mabs.ie/abhaile

Call between 9am and 8pm Monday to Friday



ABHAILE - The State-funded service for people in home mortgage arrears

## **ABOUT ABHAILE**

Abhaile is a scheme to help homeowners find a resolution to their home mortgage arrears. It provides free, confidential, financial and legal advice from independent, qualified and regulated professionals, which can be accessed through MABS.

The aim of Abhaile is to help mortgage holders in arrears to find the best solutions and keep them, wherever possible, in their own homes. A dedicated adviser will work with you and your lender to find the best solution for your situation.

Abhaile is 100% State-funded. If you qualify for the Scheme, you do not have to pay anything for these services.

## TO QUALIFY FOR HELP UNDER ABHAILE YOU MUST BE:

- In mortgage arrears on your home.
- Insolvent. This means that you are unable to pay your debts in full as they fall due.
- At risk of losing your home because of mortgage arrears.
- Reasonably accommodated. This means that the costs of continuing
  to live in your home are not disproportionately expensive. This takes
  into account your reasonable living accommodation needs and those
  of your dependants, and the costs of alternative accommodation in
  your case. MABS or your PIP will be able to tell you whether you
  meet these conditions.

## FIND OUT MORE

Call the MABS Helpline **0761 07 2000**, Monday to Friday, 9am to 8pm. Our face-to-face service is completely free, confidential and independent, and is available in more than 60 locations nationwide.











