

NEED HELP TO AVOID FORECLOSURE?

The federal government has several programs to help homeowners avoid foreclosure. These programs strive to help responsible homeowners who are having difficulty paying their mortgage.

The HOPE NOW Alliance. A group of Affordable Housing Agencies and Mortgage Lenders that have come together to help homeowners avoid foreclosure. Refer to Homeownership Preservation Foundation or call 1.888.995.HOPE.

PROJECT LIFELINE. Allows qualified homeowners who are at least 90 days late on their mortgage payments to “pause” the foreclosure process for 30 days. Contact your lender or a HUD approved housing counseling agency.

The MAKING HOME AFFORDABLE PROGRAM

targets the affordability of homes by offering loan refinance or modifications, second lien modification, and foreclosure alternatives to eligible homeowners. Check with Fannie Mae 1.800.7Fannie, Freddie Mac at 1.800.Freddie, or HUD.gov or a HUD approved housing counseling agency.

FOR ADDITIONAL RESOURCES,

search online: Homeowner Affordability and Stability Plan; Guide to Avoiding Foreclosure; Foreclosure Avoidance Counseling; How to Make More Effective Phone Calls to Servicers; Foreclosure Scams; US. Department of Housing and Urban Development (HUD).



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