



# Consumer Resources for Homeownership Preservation and Foreclosure Prevention

This is a list of free resources to help you get accurate information about how you may be able to stay in your home and avoid foreclosure.

**Remember! Call your lender:** As soon as you know you can't make your next mortgage payment, call your lender.

**Beware of scams:** Don't make payments to anyone other than your lender. Beware of any person or organization that asks you for a fee in exchange for housing counseling services or modification of a delinquent loan. There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-certified housing counselor.

<b>Does Freddie Mac or Fannie Mae Own Your Mortgage?</b>	
Find Out If Freddie Mac Owns Your Mortgage	<a href="https://ww3.freddie.mac.com/corporate/">https://ww3.freddie.mac.com/corporate/</a>
Find Out If Fannie Mae Owns Your Mortgage	<a href="http://www.fanniemae.com/loanlookup/">http://www.fanniemae.com/loanlookup/</a>
<b>Freddie Mac Resources</b>	
Avoiding Foreclosure Information for Borrowers	<a href="http://www.freddie.mac.com/avoidforeclosure">www.freddie.mac.com/avoidforeclosure</a>
REO Rental Initiative	<a href="http://www.freddie.mac.com/singlefamily/service/reo_rental.html">www.freddie.mac.com/singlefamily/service/reo_rental.html</a>
Where to Get Help	<a href="http://www.freddie.mac.com/avoidforeclosure/where_to_get_help.html">http://www.freddie.mac.com/avoidforeclosure/where_to_get_help.html</a>
National Calendar of Foreclosure Prevention Workshops for Consumers	<a href="http://www.freddie.mac.com/avoidforeclosure/workshops.html">www.freddie.mac.com/avoidforeclosure/workshops.html</a>
Avoiding Foreclosure Fraud Video	<a href="http://www.youtube.com/AvoidFraud">http://www.youtube.com/AvoidFraud</a>
<b>Federal and Federally Approved Resources</b>	
U.S. Treasury Making Home Affordable	<a href="http://makinghomeaffordable.gov">makinghomeaffordable.gov</a>
Hope Now — Free Housing Counseling	<a href="http://www.hopenow.com">www.hopenow.com</a> ; 1 (888) 995-HOPE or 1 (800) 569-4287
HUD-certified Housing Counseling Agencies	<a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>
US Dept of Labor Unemployment Benefit Estimation Tool	<a href="http://www.ows.doleta.gov/unemploy/ben_entitle.asp">www.ows.doleta.gov/unemploy/ben_entitle.asp</a>
NeighborWorks® Foreclosure Help and Hope	<a href="http://www.foreclosurehelpandhope.org">www.foreclosurehelpandhope.org</a>
Federal Trade Commission - How to Avoid Foreclosure Fraud	<a href="http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea16.shtm">www.ftc.gov/bcp/edu/pubs/consumer/homes/rea16.shtm</a>
IRS - Volunteer Income Tax Assistance Preparation Program	<a href="http://www.irs.gov/newsroom/article/0,,id=108104,00.html">http://www.irs.gov/newsroom/article/0,,id=108104,00.html</a> ; 1-800-829-1040
<b>Mortgage Bankers Association Resources</b>	
Servicer Foreclosure Prevention Contacts	<a href="http://www.homeloanlearningcenter.com/ForeclosurePreventContactInfo.htm">www.homeloanlearningcenter.com/ForeclosurePreventContactInfo.htm</a>
12 Things to Know When Calling Your Lender	<a href="http://www.homeloanlearningcenter.com/12things.htm">www.homeloanlearningcenter.com/12things.htm</a>
Facts About Mortgage Servicing	<a href="http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf">www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf</a>
<b>Freddie Mac Foreclosure Prevention Contacts</b>	
Borrower_Outreach@FreddieMac.com (877) 518-8429 Fax (703) 388-7678	

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# Recursos para Consumidores para la Conservación y Prevención de Ejecuciones Hipotecarias

Esta es una lista de recursos gratuitos para ayudarle a obtener información confiable acerca de como poder mantenerse en su casa y evitar la ejecución hipotecaria.

**RECUERDE:** Llame a su prestamista o al administrador de préstamo cuando usted sepa que no puede hacer el próximo pago de su hipoteca.

**Cúidese:** No haga los pagos a nadie más que a su prestamista o al abogado de ejecución hipotecaria. Únicamente su administrador de préstamo puede aprobar un plan para prevenir la ejecución hipotecaria de un préstamo de Freddie Mac. Cúidese de las fraudulentas "firmas de rescate de ejecuciones hipotecarias" que cobran por ayudarle a negociar con su administrador de préstamo.

Es Freddie Mac o Fannie Mae el Inversionista de su Préstamo?	
Averigue si Freddie Mac es el inversionista de su préstamo	<a href="https://ww3.freddiemac.com/corporate/">https://ww3.freddiemac.com/corporate/</a>
Averigue si Fannie Mae es el inversionista de su préstamo	<a href="http://www.fanniemae.com/loanlookup/">http://www.fanniemae.com/loanlookup/</a>
Recursos de Freddie Mac	
Información en español para evitar ejecuciones hipotecarias	<a href="http://www.freddiemac.com/corporate/buyown/spanish/avoiding_foreclosure/index.html">www.freddiemac.com/corporate/buyown/spanish/avoiding_foreclosure/index.html</a>
Iniciativa para el alquiler de bienes raíces repositados	<a href="http://www.freddiemac.com/singlefamily/service/reo_rental.html">www.freddiemac.com/singlefamily/service/reo_rental.html</a>
Calendario de talleres para consumidores para evitar ejecuciones hipotecarias	<a href="http://www.freddiemac.com/avoidforeclosure/workshops.html">www.freddiemac.com/avoidforeclosure/workshops.html</a>
Dónde obtener ayuda para evitar ejecuciones hipotecarias	<a href="http://www.freddiemac.com/avoidforeclosure/where_to_get_help.html">http://www.freddiemac.com/avoidforeclosure/where_to_get_help.html</a>
Video sobre cómo evitar fraudes de ejecuciones hipotecarias	<a href="http://www.youtube.com/AvoidFraud">http://www.youtube.com/AvoidFraud</a>
Recursos Federales	
El Programa Making Home Affordable del Departamento del Tesoro de EE.UU.	<a href="http://makinghomeaffordable.gov">makinghomeaffordable.gov</a>
Hope Now — para ser aconsejado gratuitamente	<a href="http://www.hopenow.com">www.hopenow.com</a> ; 1 (888) 995-HOPE o 1 (800) 569-4287
Agencias de Consejería Aprobadas por HUD	<a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>
El Departamento del Trabajo de los EE.UU - un instrumento para estimar su subsidio de desempleo	<a href="http://www.ows.doleta.gov/unemploy/ben_entitle.asp">www.ows.doleta.gov/unemploy/ben_entitle.asp</a>
NeighborWorks® Esperanza y Ayuda en Ejecuciones Hipotecarias	<a href="http://www.foreclosurehelpandhope.org">www.foreclosurehelpandhope.org</a>
La Comisión Federal de Comercio (FTC): Mensaje de Cómo Evitar Fraude Para Propietarios	<a href="http://www.ftc.gov/bcp/edu/pubs/consumer/homes/srea16.shtm">www.ftc.gov/bcp/edu/pubs/consumer/homes/srea16.shtm</a>
IRS – especialistas en impuestos y ayuda general	<a href="http://www.irs.gov/newsroom/article/0,,id=108104,00.html">http://www.irs.gov/newsroom/article/0,,id=108104,00.html</a> ; 1-800-829-1040
Recursos del Mortgage Bankers Association	
Contactos para la prevención de ejecuciones hipotecarias	<a href="http://www.homeloanlearningcenter.com/ForeclosurePreventContactInfo.htm">www.homeloanlearningcenter.com/ForeclosurePreventContactInfo.htm</a>
12 cosas que debe saber al llamar a su prestamista	<a href="http://www.homeloanlearningcenter.com/12things.htm">www.homeloanlearningcenter.com/12things.htm</a>
Datos sobre el manejo de hipotecas	<a href="http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf">www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf</a>
Prevención de ejecuciones hipotecarias de Freddie Mac	
Borrower_Outreach@FreddieMac.com (877) 518-8429 Fax (703) 388-7678	

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We make home possible®

Proud to play a leading role in the president's Making Home Affordable Program.

