

Top HUD Web Pages and Foreclosure Prevention Resources

Housing Counseling Agencies: www.hud.gov/counseling

Information on Homeless: www.hud.gov/homeless

Avoiding Foreclosure: www.hud.gov/foreclosure

Fair Housing Complaints: www.hud.gov/fhcomplaints

Homeownership: www.hud.gov/homeownership

Neighborhood Stabilization Program: www.hud.gov/nsp

HUD Homes: www.hud.gov/hudhomes

Consumer Information: www.hud.gov/consumer

Information for Tenants: www.hud.gov/tenants

HUD Website in Spanish: espanol.hud.gov

HUD's Recovery Act Programs: www.hud.gov/recovery

Plus: HUD in Florida www.hud.gov/florida

For Refinancing or Modification of Conventional Loans: www.MakingHomeAffordable.gov

Homeowner's HOPE™ Hotline: (888) 995-HOPE or www.homenow.com has a list of many loan servicers

Fannie Mae 1-800-7FANNIE (8am to 8pm EST) www.fanniemae.com/loanlookup

Freddie Mac 1-800-FREDDIE (8am to 8pm EST) www.freddiemac.com/mymortgage

If you have an FHA-insured loan and your lender is not being cooperative or to learn more about 3 foreclosure prevention options on FHA loans, contact HUD's National Servicing Center at 1-888-297-8685.

To find a HUD-approved housing counselor in your area call (800) 569-4287 or visit the website above.

EMERGENCY FINANCIAL ASSISTANCE. Through the State of Florida, the Emergency Financial Assistance for Housing Program (EFAHP) provides a one-time payment of up to \$400 to families who are totally without shelter or face the loss of shelter because of non-payment of rent or mortgage. It also helps those families who have had household disasters such as fire, flood, or other accidents. <http://www.dcf.state.fl.us/homelessness/efahp.shtml> to download or complete the application. Call Dept. Children & Families, Office on Homelessness at 1-877-891-6445 for questions. Website has income eligibility. Eligibility requirements include: 1. The household must have at least one child under the age of 18. 2. The household must live in Florida, or be working or looking for work in Florida. 3. At least one child or caretaker in the home must be a U. S. citizen or legal resident. 4. You must have proof of your housing emergency, for example, a copy of a court ordered eviction or foreclosure notice. In the event of a natural disaster such as fire or flood, the EFAHP office can make a telephone call to the sheriff's office, fire department, Department of Children and Families' office, etc., if you provide us with a phone number. 5. If you do not have enough money in your checking/savings accounts, or the cash to pay your rent or mortgage. 6. The total household income is compared to the State of Florida's need standard to decide whether the household is eligible.

TENANTS FACING EVICTION FROM UNITS BEING FORECLOSED UPON: In May 2009, Congress passed the Protecting Tenants at Foreclosure Act of 2009. In general, all tenants must get a 90 day notice prior to eviction due to foreclosure. In addition (with some exceptions) tenants that have leases can continue to live in their homes until the end of the term of their lease. The rights of Section 8 tenants are also protected because the new owner at foreclosure must accept both the tenant's lease and the housing assistance payment (HAP) contract. See guidance and sample letters made available by the National Low Income Housing Coalition: <http://www.nlihc.org/template/page.cfm?id=227>

SENIOR HOMEOWNERS: Contact a local housing counseling agency for assistance with a HUD-insured reverse mortgage called the Home Equity Conversion Mortgage (HECM). HUD also has a national network of counseling agencies: National Foundation for Credit Counseling, (866) 698-6322. Money Management International, (877) 908-2227. American Association of Retired Persons, (800) 209-8085. Consumer Credit Counseling Svc of Atlanta, (866) 616-3716. National Council on Aging (800) 510-0301.

CONTACT YOUR MORTGAGE SERVICER

Once you have determined if you are eligible for a Home Affordable Refinance or Modification, the next step is to contact your mortgage servicer to discuss your situation. A wide array of servicers have agreed to participate in the Home Affordable Modification program and have already engaged borrowers and expanded capacity to begin the modification process for eligible homeowners. In addition, all servicers for loans owned by Fannie Mae and Freddie Mac are required to participate. The following is a list of servicers who have formalized their commitment to the program through a signed contract:

Name	Web Site	Phone
Aurora Loan Services LLC	https://myauroraloan.com/	1-800-550-0508
Bank of America, N.A.	www.bankofamerica.com/mha/	1-800-846-2222
Bayview Loan Servicing, LLC	www.bayviewloanservicing.com	1-800-457-5105
CCO Mortgage	www.ccomortgage.com	1-800-234-6006
Carrington Mortgage Services, LLC	www.carringtonms.com	1-888-267-2417
Chase Financial LLC	www.chase.com	1-866-550-5705
CitiMortgage, Inc.	www.mortgagehelp.citi.com	1-866-915-9417
Citizens First Wholesale Mortgage Co.	https://www.cfwmortgage.com/	1-800-477-1086
Countrywide Home Loans Servicing LP	http://my.countrywide.com/media/hasp.html	1-800-669-6607
Farmers State Bank	https://farmersstate-oh.com	1-800-350-2844
First Federal Savings and Loan	https://www.ourfirstfed.com/home/home	1-800-800-1577
GMAC Mortgage LLC	www.gmacmortgage.com	1-800-766-4622
Green Tree Servicing LLC	www.gt servicing.com	1-800-643-0202
Home Loan Services, Inc.	www.viewmyloan.com	1-800-622-5035
IBM Southeast Employees Federal Credit Union	www.ibmsecu.org	1-800-873-5100
Lake National Bank	www.lakenationalbank.com	1-440-205-8100
MorEquity, Inc.	www.morequity.com	1-800-628-9324
National City Bank	www.nationalcitymortgage.com	1-800-523-8654
Nationstar Mortgage LLC	www.nationstarmtg.com	1-888-850-9398
Ocwen Financial Corporation, Inc.	www.ocwen.com	1-800-746-2936
PNC Bank, National Association	www.pnc.com	1-888-762-2265
RG Mortgage Corporation	www.rgmortgage.com/mortgage	1-888-264-4674
Residential Credit Solutions	https://www.residentialcredit.com/default.aspx	1-800-737-1192
Saxon Mortgage Services	www.saxononline.com	1-800-594-8422
Select Portfolio Servicing	www.spservicing.com	1-888-818-6032
ShoreBank	www.sbk.com	1-800-905-7725
Technology Credit Union	www.techcu.com	1-800-553-0880
Wachovia Mortgage, FSB	www.wachovia.com	1-800-922-4684
Wells Fargo Bank, NA	www.wellsfargo.com/homeassist	1-800-678-7986
Wescom Central Credit Union	www.wescom.org	1-888-493-7266
Wilshire Credit Corporation	https://www.wcc.ml.com	1-888-502-0100

We will continue to update this list as additional servicers execute formal participation agreements. If your servicer is not listed, please bookmark this page, http://www.makinghomeaffordable.gov/contact_servicer.html and check back with us soon. In the interim, you can locate your servicer by reviewing the information on your monthly mortgage statement or find a list of servicers on the [Hope Now Alliance website](#).