



## 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://www.freddiemac.com/corporate/">https://www.freddiemac.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 Resource Center	<a href="http://www.freddiemac.com/avoidforeclosure">http://www.freddiemac.com/avoidforeclosure</a>
Get the Facts on Foreclosure Video Series	<a href="http://www.youtube.com/freddiemac">http://www.youtube.com/freddiemac</a>
Rebuilding After Foreclosure and the REO Rental Initiative	<a href="http://www.freddiemac.com/homeownership/after_foreclosure/">http://www.freddiemac.com/homeownership/after_foreclosure/</a>
Working With Your Lender	<a href="http://www.freddiemac.com/avoidforeclosure/working_with_lender.html">http://www.freddiemac.com/avoidforeclosure/working_with_lender.html</a>
Who to Contact for Help	<a href="http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html">http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html</a>
National Calendar of Foreclosure Prevention Workshops	<a href="http://www.freddiemac.com/avoidforeclosure/workshops.html">http://www.freddiemac.com/avoidforeclosure/workshops.html</a>
Avoiding Mortgage Fraud	<a href="http://www.freddiemac.com/avoidfraud/">http://www.freddiemac.com/avoidfraud/</a>
Helpful Tools and Resources	<a href="http://www.freddiemac.com/homeownership/tools/">http://www.freddiemac.com/homeownership/tools/</a>
<b>Federal and Federally Approved Resources</b>	
U.S. Treasury Making Home Affordable	<a href="http://www.makinghomeaffordable.gov/">http://www.makinghomeaffordable.gov/</a>
Hope Now — Free Housing Counseling	<a href="http://www.hopenow.com/">http://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">http://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">http://www.ows.doleta.gov/unemploy/ben_entitle.asp</a>
NeighborWorks® Foreclosure Help and Hope	<a href="http://www.foreclosurehelpandhope.org/">http://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">http://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>	
Foreclosure Prevention Resource Center	<a href="http://www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm">http://www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm</a>
12 Things to Know When Calling Your Lender	<a href="http://www.homeloanlearningcenter.com/12things.htm">http://www.homeloanlearningcenter.com/12things.htm</a>
Facts About Mortgage Servicing	<a href="http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf">http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf</a>
<b>Other Resources</b>	
Report Loan Scams	<a href="http://complaint.preventloanscams.org/">http://complaint.preventloanscams.org/</a>
National Legal Aid Programs	<a href="http://www.lawhelp.org/?gclid=C1bAIM7Gy6cCFUmo4AodE1xPEw">http://www.lawhelp.org/?gclid=C1bAIM7Gy6cCFUmo4AodE1xPEw</a>
Contact Your Mortgage Company	<a href="http://www.makinghomeaffordable.gov/get-assistance/contact-mortgage/Pages/default.aspx">http://www.makinghomeaffordable.gov/get-assistance/contact-mortgage/Pages/default.aspx</a>

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





## Recursos para Mantener su Vivienda y Evitar la Ejecución Hipotecaria

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.

**Cuidado con los fraudes:** No haga los pagos a nadie más que a su prestamista. Cuidado con las personas u organizaciones que cobran por servicios de consejería de vivienda o modificaciones de hipotecas atrasadas. No hay costo por obtener asistencia o información de un prestamista o de un consejero certificado de Housing Urban Development (HUD) acerca del programa Making Home Affordable.

Es Freddie Mac o Fannie Mae el Inversionista de su Préstamo?	
Averigüe si Freddie Mac es el inversionista de su préstamo	<a href="https://www.freddiemac.com/corporate/">https://www.freddiemac.com/corporate/</a>
Averigüe 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	
Centro de recursos para la prevención de la ejecución hipotecaria	<a href="http://www.freddiemac.com/corporate/buyown/spanish/avoiding_foreclosure/">http://www.freddiemac.com/corporate/buyown/spanish/avoiding_foreclosure/</a>
Obtenga los datos en la serie de videos de ejecución hipotecaria	<a href="http://www.youtube.com/freddiemac">http://www.youtube.com/freddiemac</a>
Cómo restablecer su crédito después de una ejecución hipotecaria y la iniciativa de arrendamiento de viviendas reposadas	<a href="http://www.freddiemac.com/homeownership/after_foreclosure/">http://www.freddiemac.com/homeownership/after_foreclosure/</a>
Trabajando con su prestador para evitar la ejecución hipotecaria	<a href="http://www.freddiemac.com/avoidforeclosure/working_with_lender.html">http://www.freddiemac.com/avoidforeclosure/working_with_lender.html</a>
Calendario de talleres para evitar ejecuciones hipotecarias	<a href="http://www.freddiemac.com/avoidforeclosure/workshops.html">http://www.freddiemac.com/avoidforeclosure/workshops.html</a>
Quién contactar para obtener ayuda para evitar la ejecución hipotecaria	<a href="http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html">http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html</a>
Cómo evitar el fraude hipotecario	<a href="http://www.freddiemac.com/avoidfraud/">http://www.freddiemac.com/avoidfraud/</a>
Herramientas y recursos útiles	<a href="http://www.freddiemac.com/homeownership/tools/">http://www.freddiemac.com/homeownership/tools/</a>
Recursos Federales	
El Programa Making Home Affordable del Departamento del Tesoro de EE.UU.	<a href="http://www.makinghomeaffordable.gov/spanish/Pages/default.aspx">http://www.makinghomeaffordable.gov/spanish/Pages/default.aspx</a>
Hope Now - Consejo gratuito de vivienda	<a href="http://translate.google.com/translate?client=tmpp&amp;hl=en&amp;u=http%3A%2F%2Fhopenow.com%2Findex.php&amp;langpair=en es; 1 (888) 995-HOPE o 1 (800) 569-4287">http://translate.google.com/translate?client=tmpp&amp;hl=en&amp;u=http%3A%2F%2Fhopenow.com%2Findex.php&amp;langpair=en es; 1 (888) 995-HOPE o 1 (800) 569-4287</a>
Agencias de Consejería Aprobadas por HUD	<a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>
El Departamento del Trabajo de los EE.UU - un instrumento para estimar el subsidio de desempleo	<a href="http://www.ows.doleta.gov/unemploy/ben_entitle.asp">http://www.ows.doleta.gov/unemploy/ben_entitle.asp</a>
NeighborWorks® Esperanza y Ayuda en Ejecuciones Hipotecarias	<a href="http://www.foreclosurehelpandhope.org/">http://www.foreclosurehelpandhope.org/</a>
La Comisión Federal de Comercio: Cómo Evitar Fraude Hipotecario	<a href="http://www.ftc.gov/bcp/edu/pubs/consumer/homes/srea16.shtm">http://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	
Centro de Información para la prevención de ejecución hipotecaria	<a href="http://www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm">http://www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm</a>
12 cosas que debe saber antes de llamar a su prestamista	<a href="http://www.homeloanlearningcenter.com/12things.htm">http://www.homeloanlearningcenter.com/12things.htm</a>
Datos sobre el manejo de hipotecas	<a href="http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf">http://www.homeloanlearningcenter.com/files/FactsAboutMortgageServicing.pdf</a>
Otros Recursos	
Denuncie las estafas de modificación de préstamos hipotecarios	<a href="http://complaint.preventloanscams.org/intake-basic-qualify.aspx?lang=es">http://complaint.preventloanscams.org/intake-basic-qualify.aspx?lang=es</a>
Programas de servicios de ayuda legal	<a href="http://www.lawhelp.org/?gclid=C1bAlM7Gy6cCFUmo4AodE1xPEw">http://www.lawhelp.org/?gclid=C1bAlM7Gy6cCFUmo4AodE1xPEw</a>
Contacte a su compañía hipotecaria	<a href="http://www.makinghomeaffordable.gov/get-assistance/contact-mortgage/Pages/default.aspx">http://www.makinghomeaffordable.gov/get-assistance/contact-mortgage/Pages/default.aspx</a>

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