

TROUBLE WITH YOUR MORTGAGE?

Take Action Now!



Contact a FREE certified housing counselor:

- Call the HOPE hotline: (888) 995-HOPE
- Visit: www.findaforeclosurecounselor.org
- Visit: www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

Call your mortgage servicer:

- Call the number listed on your mortgage statement
- Visit: www.hopenow.com/mortgage_directory.html

Foreclosure Resources

Get free and reliable information...

- **5 Tips for Protecting Your Home from Foreclosure**
www.federalreserve.gov/pubs/foreclosuretips/default.htm
- **New Jersey Foreclosure Information**
www.state.nj.us/dca/hmfa/foreclosureprevention_resources.pdf
- **Are you eligible for the government program?**
www.makinghomeaffordable.gov
- **Foreclosure Resource Center**
www.newyorkfed.org/regional/foreclosure_resource_center.html
- **Learn about the foreclosure process**
www.hud.gov/foreclosure/foreclosureprocess.cfm
» Only www.hud.gov is the OFFICIAL website (NOT .com or .org)
- **Federal Reserve Consumer Help**
www.federalreserveconsumerhelp.gov or (888) 851-1920



WHERE TO FIND FORECLOSURE PREVENTION HELP

If you need help to pay your mortgage, seek **FREE** assistance from a reliable source immediately. **Contact a U.S. Department of Housing and Urban Development (HUD)-certified counselor or your mortgage company.**

FREE HUD-CERTIFIED COUNSELING

How can I find a free HUD-certified counselor?



Call 877-HUD-1515 (877-483-1515), or

Go to www.hud.gov, click on the “**Foreclosure Avoidance Counseling**” link in the center of the webpage. Then select New York State from the map. From this list find the agency nearest to your address.

TIP Only www.hud.gov is the official site (not www.xxx.com or www.xxx.org).

MORTGAGE LENDER

How do I contact my mortgage company?



Call the number listed in your mortgage statement, or

Call 1-888-995-HOPE (4673), or

Visit www.hopenow.com and scroll down to “**Contact Your Mortgage Company**”, select the mortgage company name from the drop down list, and then click “**Go to requested page**”.

TIP Only www.hopenow.com is the official website.

NEWARK

Who else can I contact?

Dial 973-733-4311—Newark’s Non-Emergency Call Center!

TIP Mention you seek foreclosure prevention help when you call.

CHECKLIST TO SPOT A SCAM

DO YOU KNOW IF THE CALLER IS LEGITIMATE?

MISREPRESENTATIONS

A caller may claim to:

- **Represent the government.**
Call 877-HUD-1515 (877-483-1515) to learn if they are HUD-certified.
- **Be a certified non-profit housing counselor.**
Contact 877-HUD-1515 (877-483-1515) to learn if the non-profit agency is HUD-certified.
- **Be calling on behalf of your mortgage company.**
Call your mortgage company or call 1-888-995-HOPE (4673) to locate your mortgage contact information.
- **Belong to your church or another familiar group.**
Make sure the caller is HUD-certified.

FALSE PROMISES

A caller 'guarantees' you can keep your home.

- The process of foreclosure prevention is too complicated for anyone to guarantee an outcome. Be careful of easy promises.

FEEES

A caller asks for payment before solving the problem.

- HUD-certified counselors are free. All housing related payments should be made to your mortgage company.

PRESSURE TACTICS

A caller pressures you to act.

- Do not sign any deeds, leases, or mortgage documents under pressure.

A caller asks you to temporarily sign over the deed.

- Once you sign over the deed you may no longer own your house but you still owe the mortgage!