

# How to avoid foreclosure

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The most important thing you can do when you're having trouble paying your mortgage is take control. In most cases, the worst thing you can do is nothing. Taking control means taking four steps:

## 1. Make or take a call for help

Take control by accepting calls from your mortgage servicer. Even better, call your mortgage servicer as soon as you know you can't make your monthly payment. The phone number is on your monthly bill. Tell your servicer why you can't make your monthly payment and ask the servicer for help avoiding foreclosure.

## 2. Ask for free expert help

Your servicer may be able to help if you get in trouble with your loan payments. If you can't get what you need from your servicer, ask for expert help from housing counseling agencies near you. The counselors can develop a tailored plan of action and help you work with your mortgage company. Visit [consumerfinance.gov/mortgagehelp](https://consumerfinance.gov/mortgagehelp) or call (800) 569-4287 and enter your ZIP code, to find a HUD-approved housing counselor.

## 3. Slam the scam

Scam artists try to take advantage of homeowners who get into trouble by charging lots of money—even thousands of dollars—for false promises of help.



You should not have to pay anyone to help you avoid foreclosure. The help you need may be available at no cost to you from your servicer, or through a HUD-approved housing counseling agency.

## 4. Apply for help

Your loan servicer must contact you, provide you with accurate information, and tell you about loss mitigation options you may be eligible for. Loss mitigation refers to the ways your servicer can work with you to avoid foreclosure. If you send in a complete application to your mortgage servicer early enough, your mortgage servicer has to tell you the options you have to keep your home, or if it makes more sense, to leave your home.

Housing counselors have a lot of experience helping people work on avoiding foreclosure. They can assist you with the complicated steps to understand your options and apply for help.

Your mortgage servicer can't make a first notice or filing for foreclosure until you are more than 120 days behind on your payments. In addition, when you submit a complete application for mortgage help early enough, the mortgage servicer can't start foreclosure while you're being evaluated or if you're following through on the requirements of a loan modification. So get it done, and don't delay. The earlier you complete the application, the more protections you get.

## How to spot a foreclosure scam

Foreclosure scammers might tell you they'll save your home from foreclosure, when they're really just taking your money.

- Watch for these scam warning signs:
- You're asked to pay up front for help.
- The company guarantees it will get the terms of your mortgage changed.
- The company guarantees you won't lose your home.
- You're asked to sign over title to your home or to sign other documents you don't understand.
- You're instructed to send your payment to someone other than your mortgage company or servicer.
- The company offers to do a "forensic audit."
- You're told to stop paying your mortgage.
- The company says they're affiliated with the government, or uses a logo that looks like a government seal but is slightly different.

## Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get you a response—generally within 15 days.



Online

[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)



By phone (180+ languages)

M-F, 8 a.m. - 8 p.m. ET

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(855) 729-CFPB (2372) TTY/TDD



By mail

P.O. Box 2900

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By fax

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