Foreclosure checklist

cfpb Consumer Financial Protection Bureau

Take control to avoid foreclosure

If you're worried you may fall behind on your mortgage or you are already behind, you can take action. The sooner you do it, the better. Here are some steps to help you and your family find out if you have options to avoid foreclosure.

Step 1: Take control. Make or take the call.

The Consumer Financial Protection Bureau has put in place new rules to give you new help to avoid foreclosure. The rules set standards that require mortgage servicers to try to help you. Your mortgage loan servicer generally has to try to talk to you about the options to avoid foreclosure. You can take control by taking calls from your servicer or, even better, calling your mortgage servicer and asking them to tell you about your options to avoid foreclosure.

Step 2: Go pro.

If you had a fire in your house, you'd call a professional firefighter. The same goes for a housing emergency. You can find expert advice you can trust by contacting a HUD-approved housing counseling agency. There is no cost to you. You can find a HUD-approved housing counseling agency by visiting the CFPB website **consumerfinance.gov/find-a-housing-counselor/** or calling **888-995-HOPE (4673)**.

Step 3: Slam the scam.

Scam artists are trying to take advantage of homeowners who get into trouble by charging them thousands of dollars for false promises of help. Remember, the help you need is available at no cost to you through a HUD-approved housing counseling agency.

Step 4: Get it done.

If you submit a complete application early enough, your mortgage servicer is required under the new rules to evaluate you for all the options available to you that might allow you to keep your home or leave your home if you prefer that option. For example, lenders may offer programs to reduce monthly payments or lower a borrower's interest rate. But the mortgage servicer isn't required to evaluate you if you don't complete your application. If you finish your application for help, you also are protected from foreclosure while it is evaluated. Get it done, and don't delay. The earlier you complete the application, the more protections you will get.

Step 5: Stand up for your rights.

The CFPB accepts complaints about mortgages, so if you have a problem, you can submit a complaint to the CFPB. The CFPB will forward your complaint to the company and work to get you a response from them. Submit a complaint at **consumerfinance.gov/complaint** or by calling **(855) 411-2372** TTY/TDD **(855) 729-2372**.

You can learn more about your mortgage servicing rights at **consumerfinance.gov/mortgage/**.