
Helpful Websites

[This list is not exhaustive, just illustrative.]

Mortgage Industry

Federal National Mortgage Association (Fannie Mae): <http://www.allregs.com/efnma>

The Fannie Mae *Single-Family Servicing Guide* is available at this site. Popup blocker must be disabled to use this website.

Federal Home Loan Mortgage Corporation (Freddie Mac): <http://www.freddiemac.com>

This site has the Bulletins and other notices that Freddie Mac issues to servicers. The Freddie Mac *Single-Family Seller/Servicer Guide* is available at <http://www.allregs.com/tpl/Main.aspx>. Popup blocker must be disabled to use this website.

Government National Mortgage Association (Ginnie Mae): <http://www.ginniemae.gov>

A government corporation which guarantees mortgage-backed securities composed of FHA-insured or VA-guaranteed mortgage loans that are issued by private lenders.

PMI: <http://www.pmigroup.com>

Private mortgage insurer.

MGIC: <http://mgic.com>

A mortgage insurer.

U.S. Foreclosure Network (USFN): <http://imis.usfn.org>

A national association of foreclosure attorneys.

Mortgage Bankers Association: <http://www.mbaa.org>

A national association representing the real estate finance industry.

Current Mortgage Rates in the Prime Market: <http://www.bankrate.com> or <http://www.mrate.com>, to see what rates a homeowner might get in a refinancing.

Government Sites

Consumer Financial Protection Bureau: www.consumerfinance.gov

The CFPB regulates the markets for consumer financial products and services, including those related to mortgages, credit cards and other consumer financial products.

U.S. Department of Housing and Urban Development: <http://www.hud.gov>

This site includes HUDClips which has access to all mortgagee letters, handbooks and regulations.

U.S.D.A. Rural Housing Service: <http://www.rurdev.usda.gov/rhs>

Information on the direct and guarantee loan programs.

U.S. Department of Veteran's Affairs: <http://www.benefits.va.gov/homeloans/>

The Home Loan Guaranty Services website.

Federal Trade Commission: <http://www.consumer.ftc.gov/>

FTC publications on consumer credit rights.

Internal Revenue Service: <http://www.irs.gov>

An IRS site that is helpful in answering basic tax filing and other questions.

U.S. Department of Education: <http://www.ed.gov>

Offers a number of very helpful free publications, including Student Guide, a guidebook for understanding student loans and grants. The publications are also available through ED Pubs, P.O. Box 1398, Jessup, MD, 27094-1398; (877) 4ED-PUBS (433-7827).

National Legal Resource Center: www.nlrc.aoa.gov.

The National Legal Resource Center (NLRC) serves as a centralized access point for advocates working in the legal and aging services network.

Foreclosure Prevention Initiatives and Legal Settlements

Home Affordable Modification Program: <https://www.hmpadmin.com/portal/index.jsp>

The administrative website for servicers created by the Department of Treasury.

Making Home Affordable Program: <http://www.makinghomeaffordable.gov/pages/default.aspx>

The general website for the Making Home Affordable Program.

National Mortgage Settlement: <http://www.nationalmortgagesettlement.com/>

The official website for the National Mortgage Settlement, an agreement between forty-nine state attorneys general, the federal government and five servicers.

Office of Mortgage Settlement Oversight: <https://www.mortgageoversight.com/>

The official website for the Monitor that oversees the National Mortgage Settlement.

Independent Foreclosure Review: <http://occ.gov/topics/consumer-protection/foreclosure-prevention/ifr-settlement-faqs.html>

Agreement reached between the federal government and mortgage servicers regarding deficient servicing practices.

Credit Bureaus (and to order credit reports):

Equifax: <http://www.equifax.com>

Experian (formerly TRW): <http://www.experian.com>

TransUnion: <http://www.transunion.com>

To order free reports: <http://www.annualcreditreport.com>

General Consumer and Legal Sites

AARP: <http://www.aarp.org>

This website provides information about elder-related issues, including many consumer issues such as reverse mortgages and predatory lending.

American Bankruptcy Institute: <http://www.abiworld.org>

This website provides bankruptcy information for consumers and lawyers.

Better Business Bureau: <http://www.bbb.org>

You can check on a businesses' complaint record or file a complaint on-line.

Consumer Federation of America: <http://www.consumerfed.org>

A membership organization that advocates for consumers. The website also has educational information for consumers and all of the reports on different topics written by CFA staff.

Consumers Union: <http://www.consumersunion.org>

Consumers Union, publisher of *Consumer Reports*, is an independent, nonprofit testing and information organization serving consumers. The website includes information on a wide range of consumer topics.

National Association of Consumer Advocates: <http://www.naca.net>

Provides a listing of consumer attorney members throughout the country, divided by practice area. Also includes updated information on hot consumer topics and other events.

National Association of Consumer Bankruptcy Attorneys: <http://www.nacba.org>

Contains general information about consumer bankruptcy issues as well as referrals to bankruptcy attorneys nationwide.

National Consumer Law Center: <http://www.nclc.org>

Updated to include information on key developments in consumer law, NCLC comments to regulatory and legislative proposals, and investigative reports on a variety of consumer credit topics. Also includes information on how to order NCLC publications, including books, periodicals and consumer education materials.

National Community Reinvestment Coalition: <http://www.ncrc.org>

The collective voice for its member organizations to Congress, bank regulatory agencies, the Executive branches of the federal government and the national press.

Penn State Dickinson School of Law Bankruptcy Pro Bono Directory: <http://www.dsl.psu.edu>

For a directory of national bankruptcy pro bono programs sorted by state, see http://law.psu.edu/_file/Public%20Interest/probono_bkcy_programs.pdf.

Other

Center for Responsible Lending: www.responsiblelending.org

National Housing Resource Center: <http://www.hsgcenter.org/>

National Rural Housing Coalition: <http://www.nrhweb.org>

Neighborhood Reinvestment Corporation: <http://www.nw.org/network/home.asp>

Minnesota Mortgage Foreclosure Prevention Association: <http://www.mmfpa.org>