

Foreclosure Prevention Counseling Resources

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Practical tools and resources for housing counselors, attorneys, and other advocates who are counseling homeowners threatened with foreclosure.

Sample Documents and Practice Aids from *Foreclosure Prevention Counseling* (3d ed. 2013)

- Sample Forms, Letters, and Loan Documents
- Practice Aids. Includes a loan calculator, checklists, and much more.
- Helpful Websites (p. 291)

Government-Insured or Guaranteed Loans

Includes relevant HUD mortgagee letters.

Loan Modification Programs

Fannie Mae and Freddie Mac

Fannie Mae Information

- Fannie Mae Borrower's Financial Statement Form (English)
- Fannie Mae Borrower's Financial Statement Form (Spanish)
- Fannie Mae Agreement for Modification or Extension of a Loan
- Fannie Mae Announcement 6-18
- Fannie Mae Request for Military Indulgence

Freddie Mac Home Affordable Modification Program

- On March 4, 2009, Freddie Mac announced details about the Home Affordable Modification Program, a loan modification program that supports the federal Making Home Affordable program. This new loan modification program, which is effective immediately and replaces the Streamlined Modification Program, offers a strong foreclosure prevention solution by expanding eligibility to borrowers who are delinquent as well as borrowers who are current, but facing imminent danger of default.
- Single-Family Seller/Servicer Guide Bulletin provides detailed requirements for servicers to implement, underwrite, and service eligible Freddie Mac-owned mortgages under the new Home Affordable Modification program.
- Guide Bulletin 2009-13 (Update, May 26, 2009)

State Foreclosure Laws

Other Resources for Housing Counselors

- HUD Housing Counseling Handbook

- FDIC Loan Modification Program Guide: “Mod in a Box”
- HAMP FAQ for Counselors
- Organizations helpful to counselors:
 - Neighborworks
 - National Foreclosure Mitigation Counseling Program
 - HUD