Foreclosure Prevention Counseling Resources

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.

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