

[Foreclosures & Mortgages](#)



Foreclosures and Mortgage Servicing

Everything you need to know about mortgage servicing, loan modifications, and foreclosure defense, and rights even after foreclosure.

[Subscribe Now!](#)



Homeownership is the key to building wealth and economic opportunity in the United States. The National Consumer Law Center works to preserve homeownership for low-income and marginalized communities of color. NCLC does so by supporting policies and practices that promote sustainable homeownership and remove barriers to affordable and fair mortgages.

NCLC is on the forefront of challenging evolving industry practices that threaten the foundation of the American Dream.

Hot Topics

- [Disaster Relief](#)
- [Property Assessed Clean Energy \(PACE\) Loans](#)
- [Reverse Mortgages](#)
- [Land Installment Contracts](#)

- [Foreclosure Mediation Programs by State](#)
- [Servicing Policy Briefs, Reports & Press Releases](#)
- [Sample Counseling Resources & Practice Aids](#)