

# **Legal Assistance of Western New York, Inc. ®**

Worried about Fore

We provide free legal aid to people with civil legal problems in western New York.

[www.lawny.org](http://www.lawny.org)

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## **Worried about Foreclosure?**

Para ver este artículo en español por favor [visite aquí](#). (To view this article in Spanish, [visit here](#).)

### **Worried about Foreclosure?**

If you are having problems paying your mortgage, and want to protect your home from foreclosure, read this information.

*\*HUD = U.S. Department of Housing & Urban Development*

### **How much do I have to pay to talk to a HUD-approved counselor?**

You can talk to a HUD-approved counselor in your area for free or at a low cost. To find one near you:

- Call HUD's interactive voice system at (800) 569-4287, or
- Search for counselors in your area on <https://www.hud.gov/counseling>.

They can:

- Help you make a budget,
- Complete a modification application,
- Work with your mortgage lender, and
- Help you decide what is best for your situation.

### **Why should I talk to my lender?**

Your lender does not want you to lose your home. They may have modification programs that will make it easier for you to make your monthly payments. For example, they may:

- Lower your interest rate,
- Extend your loan term, or
- Allow you to not have to make payments for a few months.

### **Where is my lender's contact information?**

Look on your mortgage statement or log-on to your online account.

### **How do I apply for a modification?**

Ask your lender about their modification program to see if they can provide you with their modification application or hardship packet. Once you complete and submit the application, your lender will decide if you qualify for a modification. They may ask for more documents to prove the information that you provided in the application. If that happens, you should give them the needed documents as soon as possible.

**Note:** If you applied for a modification, but were not accepted, don't give up! Talk to a financial counselor about finding new programs.

### **Are there other people that can help me get a modification?**

Foreclosure scams are very common in this economy. It's best to deal directly with your lender or with a HUD-approved housing counselor.

**Do not give any money or your personal information** to private companies that:

- Guarantee to stop your foreclosure, no matter what;
- Charge you money right away;
- Tell you not to talk to your lender, lawyer, or financial counselor about them;
- Push you to sign paperwork that you don't understand or haven't had time to read;
- Offer to fill out the paperwork for you;
- Want you to pay them with cashier's checks or wire transfers;
- Tell you to transfer the property deed or title.

The Federal Trade Commission website has more tips on how to spot a scam: [www.ftc.gov](http://www.ftc.gov)

### **I think I was scammed. What can I do?**

Report the scam right away. Contact:

- The Federal Trade Commission:

**1-877-FTC-HELP**

**1-866-653-4261** (TTY)

- Your state's Consumer Protection Office: <https://dos.ny.gov/consumer-protection> 1-800-697-1220

### **What should I do if my lender starts a foreclosure?**

1. Talk to your lender right away.
2. Talk to a financial counselor about your situation.
3. Get a lawyer. You can get a list of free or low-cost legal services from [www.LawHelp.org/NY](http://www.LawHelp.org/NY)

### **Where can I get more information?**

MyMoney.gov has lots of tips about managing money, including how to:

- Manage your mortgage
- Get loans
- Deal with debt and credit
- Save and invest

Visit: [www.MyMoney.gov](http://www.MyMoney.gov)

Or call the toll-free hotline: 1-800-FED-INFO.

LawNY.org has links to other ways to get help.

Visit: [www.LawNY.org](http://www.LawNY.org)

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This article provides general information about this subject. Laws affecting this subject may have changed since this article was written. For specific legal advice about a problem you are having, get the advice of a lawyer. Receiving this information does not make you a client of our office.

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<http://www.lawny.org/node/508/worried-about-foreclosure>

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