

# Get Real Help Reference Guide



www.gohomebuyer.com

## Find a Certified Housing Counselor



### United States Department of Housing and Urban Development (HUD)

- HUD is a federal department whose mission is to help more people become homeowners and to support community development.
- Go to [www.hud.gov](http://www.hud.gov) and click on the **Avoid Foreclosure** link in the left menu on the home page.



### NeighborWorks® America

- NeighborWorks® America is a national, nonprofit organization created by Congress. It provides financial support, technical assistance, and training for community-based revitalization efforts.
- Go to [www.nw.org](http://www.nw.org) and click on the **Find a Foreclosure Counselor** button on the right side of the home page.



### HOPE NOW

- HOPE NOW is an alliance between HUD-approved counseling agents, mortgage companies, investors, and other mortgage market participants. It provides free foreclosure prevention assistance.
- Go to [www.hopenow.com](http://www.hopenow.com) or call 888-995-HOPE™ to contact a credit counselor through the nonprofit Homeownership Preservation Foundation (HPF). HPF is a member of the HOPE NOW alliance.



### National Foundation of Credit Counseling (NFCC)

- NFCC members are known as Consumer Credit Counseling Service® ("CCCS"). A number of agencies operate under other names, but all members can be identified by the NFCC member seal. This seal represents accredited agencies with high standards, ethical practices, certified counselors, and policies and practices which help consumers achieve financial stability.
- Go to [www.nfcc.org](http://www.nfcc.org) and click on the **Find a Counselor Now** link in the left menu on the home page.

# Get Real Help Reference Guide



www.gohomebuyer.com

## Tips to Avoid Foreclosure Scams:

1. **Genuine housing counselors help for free or for a small fee.** In addition, most are certified by HUD.
2. **Genuine housing counselors do not guarantee to stop the foreclosure.** Only a lender can guarantee to stop a foreclosure. Even though the government has committed billions of dollars to promote loan modification, the program is voluntary. Lenders are not required to participate.
3. **A genuine housing counselor does not:**
  - a. Ask you to make your mortgage payments directly to him or her.
  - b. Ask you to pay him or her with a cashier's check or wire transfer only.
  - c. Collect a high up-front fee from you before providing services.
  - d. Encourage you to sign over the **Deed** to your home for any reason.
  - e. Offer to buy your home for cash.
  - f. Offer to buy your home from you and rent it back to you.
  - g. Offer to fill out the paperwork for you.
  - h. Persuade you to sign paperwork that you have not read.
  - i. Promise to resolve your mortgage trouble in a short period of time.
  - j. Tell you to **not** contact your lender or an attorney.
  - k. Tell you he or she will do all the work for you.
4. **Phony housing counselors use different ways to find homeowners facing foreclosure.**
  - a. Even early on in the process, a foreclosure becomes a matter of public record.
  - b. Phony housing counselors can go to the local government office to gather the names and contact information of potential victims.
  - c. Some states even require lenders to publish foreclosure notices in the newspaper. You can also find notices on the Internet.
  - d. Then the phony counselors send out personalized letters, or run general ads on television, in newspapers, on the Internet, and so on to attract victims.
5. **Phony housing counselors use simple messages and broad promises.**
  - a. "We guarantee to stop your foreclosure." The lender is the only one who can make this guarantee. A genuine housing counselor explains the obstacles and risks of stopping a foreclosure.
  - b. "We stop foreclosures every day." Loss mitigation is a lengthy process, since it involves negotiations with the lender.
6. **Phony housing counselors set up websites to look like the real ones.** Make sure you go to the right web sites when searching for a genuine counselor.
7. **State and local representatives are on your side.** Every day, these individuals are introducing new laws to protect homebuyers and homeowners. You can always contact your state or local representative for more information.