

MORTGAGE DEFAULT AND FORECLOSURE RESOURCES

Are you having trouble making your mortgage payment? The most important thing for you to do is contact your lender as soon as possible. Your lender may be willing to work with you to avoid foreclosure. Additionally, there are many agencies and resources available to assist you. Links to the following resources can be accessed through the Sacramento Housing and Redevelopment Agency website (www.shra.org).

Local Housing Counseling Agencies

Home Loan Counseling Center of
Sacramento
www.hlcc.net
2003 Howe Avenue, Suite 100
Sacramento, CA 95825
(916) 646-2005

Neighborworks HomeOwnership Center

www.nwsac.org
2400 Alhambra Boulevard
Sacramento, CA 95817
(916) 452-5356

ByDesign Financial Solutions

www.bydesignsolutions.org
4636 Watt Avenue, 2nd Floor
North Highlands, CA 95660
(800) 750-2227

Other Web Resources

U.S. Department of Housing and Urban
Development Links:

Avoiding Foreclosure
www.hud.gov/foreclosure/index.cfm
(Website offers this information in Spanish)

“How to Avoid Foreclosure” brochure
[www.hudclips.org/sub_nonhud/cgi/pdfforms/
pa426h.pdf](http://www.hudclips.org/sub_nonhud/cgi/pdfforms/pa426h.pdf)

Help for Homeowners Facing the
Loss of Their Home
www.hud.gov/offices/hsg/sfh/econ/econ.cfm
(Website offers this information in Spanish)

Veterans Administration Links:

(VA) - Trouble Making Payments
www.homeloans.va.gov/paytrbl.htm

Freddie Mac (FHLMC) Link:

What if You Cannot Pay Your Mortgage?
[www.freddiemac.com/corporate/buyown/english/
owning/avoid_foreclosure.html#pay](http://www.freddiemac.com/corporate/buyown/english/owning/avoid_foreclosure.html#pay)
(Website offers this information in Spanish)