

WEBSITE RESOURCES



FORECLOSURE RESOURCES:

ACORN Housing:

www.acornhousing.org 866-672-2676 or 888-409-3557

National non-profit ACORN Housing has been providing free housing counseling to low and moderate income homebuyers since 1987. We have opened HUD-certified, Fannie Mae-approved housing counseling offices across the US, helping over 50,000 families to achieve homeownership. ACORN Housing provides one-on-one mortgage loan counseling, first-time homebuyer classes, and helps clients obtain affordable mortgages through our unique lending partnerships.

This nonprofit has programs with many lenders to help homeowners negotiate affordable loan workouts, payment agreements and foreclosure prevention. It also advocates for policy reforms to stop predatory lending

Homeownership Preservation Foundation:

www.995hope.org (888) 995-4673

The Homeownership Preservation Foundation is a 501(c)(3) nonprofit which creates partnerships with local governments, nonprofit organizations, borrowers and lenders to help families overcome obstacles that could result in the loss of their homes. This community development group offers free foreclosure-avoidance counseling and assistance contacting lenders.

Articles/Press Releases referencing the Homeownership Preservation Foundation:

<http://www.gov.ca.gov/index.php?/print-version/press-release/8253/>

<http://www.gov.ca.gov/index.php?/print-version/press-release/8147/>

www.californiaprogressreport.com/2007/08/preserving_the_1.html

Neighborhood Assistance Corp. of America:

www.naca.com 888-302-6222

The Neighborhood Assistance Corporation of America ("NACA") is a non-profit, community advocacy and homeownership organization. NACA's primary goal is to build strong, healthy neighborhoods in urban and rural areas nationwide through affordable homeownership. NACA has made the dream of homeownership a reality for thousands of working people by counseling them honestly and effectively, enabling even those with poor credit to purchase a home or refinance a predatory loan with far better terms than those provided even in the prime market.

Nonprofit has a \$1 billion fund to offer below-market refinances for people who are at risk of losing their homes. Homeowners must meet a variety of qualifications.

NeighborWorks America Homeownership Preservation Foundation:

www.nw.org 888-995-4673

A national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.

This non-profit community development group offers free foreclosure-avoidance counseling and assistance contacting lenders.

HUD-approved Housing Counseling Agencies:

www.hud.gov/foreclosure/index.cfm 800-569-4287

The US Department of Housing and Urban Development sponsors housing counseling agencies throughout the country that offer advice at little or no cost.

Also information on avoiding foreclosure can be found at www.fha.gov

Article Referencing Early Delinquency Intervention can be found at

<http://www.housingeducation.org/edi/index.html>

State Government Web sites:

California recently established Websites in English and Spanish with tips on foreclosure prevention.

www.yourhome.ca.gov and www.sucasa.ca.gov

Internal Revenue Services:

Answers to questions on the tax implications of foreclosure and debt cancellation are at

<http://www.irs.gov>

GENERAL LENDING RESOURCES:

BANKRATE.COM

Bankrate, Inc. is the Web's leading aggregator of financial rate information. Bankrate's rate data research offering is unique in its depth and breadth. Bankrate continually surveys approximately 4,800 financial institutions in all 50 states in order to provide clear, objective, and unbiased rates to consumers. Our flagship Web site, Bankrate.com, provides free rate information to consumers on more than 300 financial products, including mortgages, credit cards, new and used automobile loans, money market accounts, certificates of deposit, checking and ATM fees, home equity loans and online banking fees.

Bankrate is a free, online source of personal finance information that includes an entire section on mortgages, including local rate comparisons. www.bankrate.com

FDIC:

The Federal Deposit Insurance Corp. provides comprehensive consumer advice on mortgages and home lending. Check its "Looking for the Best Mortgage" page for starters. You can find it on

www.fdic.gov

<http://www.gov.ca.gov/index.php?/print-version/press-release/8147>

The Federal Reserve:

The Fed offers great consumer overviews of lending issues, particularly focusing on settlement charges. Check it at www.federalreserveonline.org

The FTC:

The Federal Trade Commission offers an advice site for consumers navigating the mortgage market.

Here is a shortcut to the site: www.ftc.gov

