

## ADDITIONAL RESOURCES

For immediate advice, call 888-995-HOPE to speak to a counselor on how to avoid foreclosure. Available in English and Spanish, 24/7. Or visit [www.995hope.org](http://www.995hope.org) for more information.

### HUD Resources:

- For a list of HUD-approved counseling agencies, by state, go to [www.hud.gov/counseling](http://www.hud.gov/counseling).
- HUD's Internet page—"How to Avoid Foreclosure"—is aimed at borrowers with FHA-insured mortgages, but can help other borrowers as well. Go to [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure).

**Freddie Mac: "Keeping Your Home, Protecting Your Investment."** Go to [www.freddiemac.com](http://www.freddiemac.com) and search for this brochure by typing in the full name of the brochure.

**Ginnie Mae:** For a simple calculator to help homebuyers estimate how much they can afford to spend, read "How Much Home Can You Afford?" <http://www.GinnieMae.gov>.

"Looking for the Best Mortgage" is a brochure issued by 11 federal agencies on how to shop, compare, and negotiate the best deal on a home loan.

[www.federalreserve.gov/pubs/mortgage/mortb\\_1.htm](http://www.federalreserve.gov/pubs/mortgage/mortb_1.htm).

**Americans for Fairness in Lending:** To find consumer resources related to a variety of lending issues, go to [www.affil.org](http://www.affil.org).

**Consumer Handbook on Adjustable Rate Mortgages (the "CHARM" booklet)** issued by the Federal Reserve Board (FRB) and the Office of Thrift Supervision (OTS).

<http://www.FederalReserve.gov>. At the FRB site, click on "publications and education resources" and then on "consumer information brochures."

### Credit-reporting agencies:

Equifax (800) 685-1111 [www.Equifax.com](http://www.Equifax.com).

Experian (888) 397-3742 [www.Experian.com](http://www.Experian.com).

TransUnion (800) 916-8800 [www.TransUnion.com](http://www.TransUnion.com).

Go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to ask for a free copy of your credit report, once a year, or call 877.322.8228.

See also [www.FTC.gov](http://www.FTC.gov).

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### The National Association of REALTORS®,

"The Voice for Real Estate," is America's largest trade association, representing more than 1.3 million members involved in all aspects of the residential and commercial real estate industries. For more information, visit [www.REALTOR.org](http://www.REALTOR.org).

**The Center for Responsible Lending** is a nonprofit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. CRL is affiliated with Self-Help, one of the nation's largest community development financial institutions. For more information, visit [www.ResponsibleLending.org](http://www.ResponsibleLending.org).

**NeighborWorks® America** creates opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and to safe and affordable rental housing. For more information, visit [www.NW.org](http://www.NW.org).

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