



888-995-HOPE

24 hours a day / 7 days a week

HOW WE CAN HELP

About 888-995-HOPE

The 888-995-HOPE hotline has a single mission: to help more homeowners avoid foreclosure. Provided by the Homeownership Preservation Foundation, the HOPE Hotline has provided advice and education to more than 145,000 homeowners since 2002.

The Foundation is not a mortgage company. We are an independent, third-party resource that has assembled a not-for-profit network dedicated to helping homeowners avoid foreclosure.

The help we offer is free.

What to expect

First and foremost, expect to speak with a respectful, non-judgmental counselor who wants to help you. After an introduction and an explanation of your counselor's role in the process, you'll be asked about the reason you called. When it comes to discussing finances revolving around foreclosure, complete honesty is the best policy. The more focused a picture we have of your financial situation, the better equipped we are to help you deal with it. After your counselor accurately restates your challenge, you'll lay out goals together, and you'll receive recommendations on how to accomplish those objectives.

What to have ready

Have a list of the major bills you pay every month at hand when you call. Chief among these should be your mortgage payment statement complete with your **mortgage loan number**. Having these close will help your counselor build an accurate assessment of your financial situation.

Things you should know

Homeowner's HOPE provides free counseling - we do not do refinancing, down payment assistance or provide loans. But we can connect you with local nonprofit resources that provide different kinds of assistance.

Although we have an excellent working relationship with many of the nation's largest mortgage companies, we cannot force a mortgage company to eliminate debt, forgive payments or dictate solutions.

We are here for you 24 hours a day, seven days a week. Most importantly, we want to help. Remember, the sooner you make the courageous decision to call us, the more we can do to help you right your financial ship.