



U.S. Department of Housing and Urban Development
Fresno Area Office
855 M Street, Suite 970
Fresno, CA 93721
(559) 487-5033

SAN JOAQUIN VALLEY FORECLOSURE PREVENTION RESOURCES

TALK WITH YOUR LENDER

- Contact your lender at the first signs of mortgage trouble. They may be willing to renegotiate the terms of your loan. A list of lenders and phone numbers is attached.

CALL NO HOMEOWNER LEFT BEHIND

- No Homeowner Left Behind is a San Joaquin Valley community based initiative that provides free assistance to homeowners who are having trouble with their mortgage.
- In Fresno County, call (559) 234-1492 to speak with a No Homeowner Left Behind counselor, in Stanislaus County, call the 211 hotline, and in Tulare County, call (559) 741-4646, or visit the webpage www.nohomeownerleftbehind.org.

CALL THE HOPE NOW ALLIANCE

- Contact The Hope Now Alliance, a national HUD supported service, working with homeowners and many large banks, at 1-888-995-HOPE or www.hopenow.com.

SPEAK WITH A HUD APPROVED HOUSING COUNSELOR

- You have more potential approaching a lender with a counselor who has reviewed your situation. To find go to www.hud.gov/counseling or 1-800-569-4287

Bakersfield: CCCS of Kern/Tulare, 5300 Lennox Ave, Ste 200, Bakersfield 93309, (661) 324-9628

Visalia: Self Help Enterprises, 8445 W. Elowin Court, (559) 651-1000 x. 630
CSET, 312 N.W. 3rd Ave., Hotline: (559) 741-4646

Fresno: ACORN Housing, 3636 N. First St, #139, Fresno 93726, (559) 221-0217
By Design Financial Services, 4969 E. McKinley, Ste 107, (800) 750-2227
Fresno Housing Authority, 1331 Fulton Mall, (559) 443-8490 x.478

Merced: By Design Financial Services, 3351 M Street, Suite 100, (800) 750-2227

Modesto: Community Housing and Shelter Services, 823 15th Street, (209) 574-1149
By Design Financial Services, 1101 Standiford Ave, Suite D4, (800) 750-2227 x
Project Sentinel, 121 Downey Ave Suite 101B, (290) 236-1577
STANCO, 201 E Rumble Road, Suite A1, (209) 574-1155

Stockton: By Design Financial Services, 2291 W. March Lane, Suite A-110, (800) 750-2227 x112
Visionary Homebuilders, 315 N. San Joaquin St., 209-466-6811

Attend a Foreclosure Counseling Seminar

Seminars offered by Self Help Enterprises along with counseling call (888) 412-0828.
Seminars offered also by other counseling agencies. Call and ask.

EXPLORE REFINANCING WITH AN FHA MORTGAGE

- Private lenders offer federal government-insured mortgages with a low down payment even for persons with marginal credit scores. Detailed information is available at www.fha.gov.
- A new FHA product – FHASecure - works with homeowners to refinance adjustable rate mortgages into fixed rate mortgages. (877) 323-6284 or (714) 796-1200.
- Many financial institutions offer FHA mortgages. To find an FHA lender near you, visit www.hud.gov or call 1-800-225-5342 (1-800-CALL-FHA)

COMPLAINTS

- To file a complaint against a real estate broker, salesperson, or mortgage broker, visit the California Department of Real Estate's webpage www.dre.ca.gov
- If you would like to lodge a complaint against a Federal bank, visit the Federal Reserve's webpage: www.federalreserveconsumerhelp.gov/?District=13
- Call NHLB for list of legal service providers and follow up with suspected fraud (see above).

LENDER PHONE NUMBERS

- Bank of America 1-800-846-2222
- Carrington Mortgage Services 1-800-790-9502
- Chase 1-800-446-8939 Prime Loans
- Chase 1-877-838-1882 Non-Prime Loans
- CitiFinancial/Citi Trust Bank 1-800-422-1498
- CitiMortgage/Loss Mitigation 1-866-272-4749
- CitiResidential Lending 1-800-864-3428
- Comerica Incorporated 1-800-437-5822
- Countrywide 1-800-669-6607
- Downey Savings & Loan Association 1-800-824-6902
- First Federal Bank of California 310-665-2333
- GMAC 1-800-627-0128
- HFC or Beneficial 1-800-333-5848
- Home Loan Services, Inc. 1-800-622-5035
- Homecomings Financial 800-206-2901
- HomeEq Servicing 1-800-414-0969
- HSBC Bank Mortgage Corp 1-888-648-3124
- JP Morgan Chase & Co. 1-800-848-9136
- Litton Loan Servicing 1-800-247-9727
- Mortgage Services or Decision One 1-800-365-6730
- Option One Mortgage 1-888- 275-2648
- PHH Mortgage Services 1-800-750-2518
- Suntrust Mortgage 1-800-443-1032
- U.S. Bancorp 1-800-365-7772
- U.S. Bank Home Mortgage 1-800-365-7900
- Visalia Community Bank 1-800-822-8733
- Wachovia 1-800-282-3451 (Loan Counseling)
- Washington Mutual 1-866-926-8937
- Wells Fargo Bank 1-800-678-7986 and
- Wilshire Credit Corporation 1-888-952-7339

FOR MORE INFORMATION:

- Call the Fresno HUD Office at (559) 487-5033 or email rollie.smith@hud.gov
- Visit the HUD website at www.hud.gov or the FHA website at www.fha.gov