

Checklist for Working With Mortgage Servicer

HPP CARES has consistently served as a reliable first responder during times of crisis. From the 2008 foreclosure crisis to the 2018 wildfires and public emergencies like the COVID-19 pandemic, we've been on the frontlines, delivering crucial support to those in need.



Be wary of individuals posing as your mortgage servicer or offering unsolicited help. Protect yourself by reaching out to a trusted HUD-Approved Housing Counseling Agency like HPP CARES for FREE assistance. Call us at **562-281-8861**. SCAMS – [learn more](#)

What You Need to Know When Contacting Your Mortgage Servicer or Lender:

- 01** Document the Conversation: Note the name of the representative you speak with and request that all correspondence be sent via email or to an alternative mailing address, if necessary.
- 02** Communicate Your Situation: Inform the representative that you have been impacted by the fires. Be prepared to answer all questions they may have.
- 03** Inquire About Assistance Programs: Ask if any moratoriums or forbearance programs are available and sign up for them if you qualify.
- 04** Seek Further Support: If no assistance is offered, contact HPP CARES immediately. One of our HUD-approved counselors will work with you and your mortgage servicer or lender to explore available resources and solutions for your mortgage needs.

Lender | Mortgage Service – 1

Address: _____
Telephone: _____
My Loan Number: _____ How much is owed? _____
Am I behind? _____ Will I be granted any assistance? _____
What is the assistance I will receive called? _____

Lender | Mortgage Service – 2

Address: _____
Telephone: _____
My Loan Number: _____ How much is owed? _____
Am I behind? _____ Will I be granted any assistance? _____
What is the assistance I will receive called? _____

HPP Cares is a HUD-approved Housing Counselling Agency – HUD 84916 # 501 c 3 non-profit.

Our services are completely free of charge

Checklist for Working With Mortgage Servicer (continued)

WHAT TO WATCH OUT FOR

If someone offers to complete paperwork for you but is not a HUD-Approved Housing Counselor, do not sign any documents without proper review.

At HPP CARES, our team is available 24/7, 365 days a year to assist families and small businesses. You can text or email us the document, and if needed, we will meet with you in person to review and discuss what you are being asked to sign.

Do not give up on your home or property. Do not sell.

BE CAUTIOUS:

- The bank will not send representatives to your home unannounced.
- The bank will not make random calls. Be alert for scammers pretending to be your mortgage servicer or lender.

Contact us at HPP CARES
for free assistance.

Call or text 562-281-8861.

Always document who you
speak to with the date and
the time.

YOU NEVER NEED TO PROVIDE OR SIGN OVER YOUR DEED TO GET HELP.



HPP Cares is a HUD-approved Housing Counselling Agency – HUD 84916 # 501 c 3 non-profit.

Our services are completely free of charge

