HOMEOWNER HELP RESOURCES

PUBLIC ASSISTANCE FUNDS

If you are interested in finding out if you are eligible for the New Mexico Homeowner Assistance Fund (HAF), you will need to contact the New Mexico Mortgage Finance Authority (MFA) HAF program. The MFA may be contacted by the following means:

- New Mexico Homeowner Assistance Fund
 - (505) 308-4206 or (866) 488-0498
 - https://www.housingnm.org/homeowner-assistance-fund

NOTE: If you wish to ask the court in your foreclosure case to place a litigation "stay" (which stops the litigation from moving forward) while you are applying for HAF, you will need to file a written motion and file it with the court.

• HOUSING COUNSELING AND LEGAL SERVICES

- United South Broadway Corporation (USBC)
 - **•** (505) 764-8867
 - https://www.unitedsouthbroadway.org/
 - 1500 Walter St., SE, Albuquerque, NM 87102
- Southwest Neighborhood Housing Services
 - **•** (505) 243-5511
 - https://www.nhsofalb.org/
 - 6301 Fourth St., NW, Albuquerque, NM 87107
- Senior Citizens Law Office (SCLO)
 - **•** (505) 265-2300
 - http://sclonm.org/
 - 4317 Lead Ave., SE, Suite A, Albuquerque, NM 87108
- o New Mexico Legal Aid (NMLA)
 - **(833)** 545-4357
 - https://www.newmexicolegalaid.org/
 - 505 Marquette Ave., NW, Albuquerque, NM 87102
- o New Mexico Center on Law & Poverty
 - http://nmpovertylaw.org/find-services-and-benefits/legal-help/

ATTORNEY REFERRAL

- Legal Resources for the Elderly Program (55+)
 - (505) 797-6005 or (800) 876-6657

 https://www.sbnm.org/For-Public/I-Need-a-Lawyer/Legal-Resources-for- the-Elderly

• FEDERAL GOVERNMENT RESOURCES

- o Consumer Financial Protection Bureau (CFPB)
 - If you are a homeowner struggling to pay your mortgage, you may have more time to seek mortgage forbearance and foreclosure relief. Learn about mortgage relief options during the coronavirus pandemic.
 - https://go.usa.gov/xHXQW
- United States Department of Housing and Urban Development (HUD)
 - https://www.hud.gov/coronavirus?utm_medium=email&utm_sour ce=govde livery
 - https://www.hud.gov/program offices/housing/sfh/nsc/lossmit
 - https://www.hud.gov/topics/avoiding foreclosure
- Federal National Mortgage Association (FNMA) Fannie Mae
 - https://www.fanniemae.com/here-help-homeowners
 - https://www.knowyouroptions.com/loanlookup
- o Federal Home Loan Mortgage Corporation (FHLMC) Freddie Mac
 - https://myhome.freddiemac.com/getting-help/
 - https://myhome.freddiemac.com/getting-help/relief-for-homeowners
 - Phttps://loanlookup.freddiemac.com/
- United States Department of Agriculture (USDA)
 - https://www.rd.usda.gov/newsroom/news-release/usda-extendsforeclosure- and-eviction-moratorium-single-family-housingdirect
 - usda.gov
 - https://www.youtube.com/watch?v=1Ve0xDWdzUo
- Veterans Affairs (VA)
 - https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/

If you're having difficulty making your mortgage payment, contact your loan servicer right away. This is your chance to find a solution that might work for your scenario. If you're nervous about contacting your servicer, or if you'd like help and advice, please contact a VA loan technician at 877-827-3702. You can also email us at LGYLANational.VBACO@va.gov (please include the name and address on the loan).