

Learn about mortgage relief options

Find out which relief you may qualify for

Request forbearance or mortgage relief

What to do after you receive forbearance

Protections for renters

Request forbearance or mortgage relief

To request forbearance, you'll need to reach out to your servicer. To ensure that you are ready for that conversation, we've got some information to help you prepare.

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Call your servicer

For homeowners with mortgages covered by the CARES Act, you only need to explain that you have a pandemic-related financial hardship, directly or indirectly related to the pandemic.

Servicers may have scripts that they use when they talk to you. You can review scripts from Fannie Mae and Freddie Mac, to help you get a sense of what to expect. The forbearance servicer scripts have been translated into Spanish, Mandarin Chinese, Vietnamese, Korean, and Filipino.

You may have to wait on the line for a while to speak to your mortgage servicer because there are a lot of people also in need right now.

Be prepared with the following questions you want to ask. Check your servicer's website before you call to see if there is a list provided of information you may need or if you can apply online.

Have your account number handy.

Ask these questions

- What are the criteria you will use to determine my forbearance?
What are my rights if I disagree with your determination?
What options are available to help temporarily reduce or suspend my payments?
Are there forbearance, loan modification, or other options applicable to my situation? What fees are associated with each option?
When will you waive the late fees on my mortgage account?
What should I do at the end of my forbearance period? When should I contact or expect to hear from my servicer prior to end the forbearance period?
What are my payment options at the end of the forbearance period?
If your loan is not federally backed or is not backed by Fannie Mae or Freddie Mac, ask: What restrictions and requirements will apply at the end of the forbearance period?
Will interest be charged on my unpaid mortgage payments during forbearance?

Get it in writing

Once you're able to secure forbearance or another mortgage relief option, ask your servicer to provide written documentation that confirms the details of your forbearance agreement and that you're clear on what the terms are.

How to submit a complaint

Are you having trouble with a financial product or service? If you've already tried reaching out to the company and still have an issue, you can submit a complaint. Tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

For homeowners: Start a complaint

➔ What to do next

Once you receive mortgage relief, there are a number of things you should do to continue to protect yourself. See steps to take after you receive mortgage relief.

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

Visit coronavirus.gov

USAGov

Information on what the U.S. Government is doing in response to COVID-19.

Visit usa.gov (English)

Visit usa.gov (Spanish)

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