

Foreclosure Prevention

Are you a homeowner at risk of foreclosure? Do you know someone who might be at risk? If you are having trouble making your mortgage payments it is very important that you act quickly to reach out for the help you need. The longer you wait, the fewer options you may have to avoid foreclosure. There are services to assist homeowners during this difficult time.

Please *ACT NOW*. The sooner you get assistance, the more options you have available to you. Please reach out to the organizations listed below, the New York State Attorney General's office at 1-855-466-3456, or send the City of Cortland an email requesting helpful information. No family in the City of Cortland should have to fight for their home alone. We can help.

Sincerely,
Brian Tobin
Mayor, City of Cortland
mayorofc@cortland.org

For more information on **foreclosure prevention programs**, see below:

- [**New York State Homeowner Protection Program \(HOPP\)**](#)
- Learn more about the New York State Attorney General's Homeowner Protection Program (HOPP), which funds a network of more than 85 assist trusted partners dedicated to providing homeowners with free, qualified mortgage assistance relief services across New York. To obtain help, follow the link above or call the HOPP hotline at **1-855-HOME-456** (1-855-466-3456).
- [**New York State Mortgage Assistance Program \(MAP\)**](#)
- Learn more about the New York State Mortgage Assistance Program (MAP), which helps homeowners who are at risk of losing their home because they've missed payments. MAP provides a 0% interest mortgage loan up to \$40,000 to eligible New York homeowners at risk of foreclosure. To see if you might be eligible for MAP, follow the link above to be connected with a housing counselor or legal services provider.
- [**New York State Department of Financial Services Help For Homeowners Facing Foreclosure**](#)
- Learn more about tips to follow if you are facing foreclosure from the New York State Department of Financial Services.
- [**New York State Foreclosure Relief**](#)
- Learn more about the New York State Foreclosure Relief Unit, which assists homeowners already in foreclosure or at risk of foreclosure. Homeowners in danger of foreclosure may follow the link above or call the Foreclosure Relief Hotline at: **1-800-342-3736**. The Foreclosure Relief Unit can: Provide information on available federal programs; Answer inquiries about the foreclosure process; Assist homeowners in their efforts to obtain loan modifications and other relief; and Take complaints from aggrieved homeowners and seek resolutions with banks and mortgage servicers.

For more information on **foreclosure prevention counseling**, see below:

- Cortland Housing Assistance Council
• (607)-753-8271
- Cortland County Area of Aging
• (607)-753-5060
- Catholic Charities of Cortland
• (607)-756-5992
- Social Services Department
• (607)-753-5240
- Cornell Cooperative Extension
• (607) 391-2660
- Employment & Training Program
• (607) 756-7585
- Cortland Housing Authority
• (607) 753-1771
- Helping Hands Caring Hearts Inc
• (607)-345-1193
- Cortland Housing Assistance Council
• (607) 753-8271

If your loan servicer is one of the 5 institutions listed below, you might be eligible for a loan modification or refinance under the national mortgage settlement (link to settlement release). Contact your servicer to see if you are eligible:

- Ally/GMAC: 800-766-4622
- Bank of America: 877-488-7814 (Available M-F 7am - 9pm CST and Saturdays 8am CST - 5pm CST)
- Citi: 866-272-4749
- JPMorgan Chase: 866-372-6901
- Wells Fargo: 800-288-3212 (Available M-F 7 am to 7 pm CST)

To protect yourself from being scammed:

- Be skeptical of online ads or telephone solicitations that promise they can get you a mortgage modification or save your home from foreclosure. Only your bank or loan servicer can approve a loan modification.
- Do not give your personal financial information to a solicitor, such as your bank account number, social security number or the name of your loan servicer. Your bank will already have this information.
- Never pay an up-front fee for mortgage-related services. It is a violation of New York law to charge upfront fees for such services, and violations should be reported to the Attorney General's office at **1-800-771-7755**.

If you believe you have been scammed by a foreclosure rescue operator or a debt relief organization, submit a complaint to the New York State Attorney General's Office: www.ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint