

# Managing Your Mortgage

## Treated Unfairly During Foreclosure? Help is Available

(NAPSA)—In recent years, millions of homes across the nation have entered into foreclosure. Unfortunately, not all homeowners were treated fairly during the process.

As part of legal settlements with mortgage servicers, the government launched the Independent Foreclosure Review (IFR) program to provide assistance to homeowners who were unfairly or wrongfully impacted by inappropriate lender practices during a foreclosure process that took place in 2009 or 2010. Varying amounts of compensation may be available for those who received a foreclosure notice during that time period.

The Homeownership Preservation Foundation (HPF), which runs the national Homeowner's HOPE Hotline to provide free financial counseling to distressed homeowners, encourages those who may be eligible for an IFR or other mortgage remediation to call the Hotline at (888) 995-HOPE (4673) to learn more about their options. The Homeowner's HOPE Hotline is staffed 24 hours a day, seven



**Help may be available if you were treated unfairly at any stage of the foreclosure process.**

days a week, 365 days a year, and offers housing counseling in over 170 different languages.

The deadline for submitting required review request forms has been extended to December 31, 2012. Additional information, including eligibility requirements for the program, can be found at [www.IndependentForeclosureReview.com](http://www.IndependentForeclosureReview.com), the website established by the federal government to help mistreated homeowners.