



Find out which relief you may qualify for

Your mortgage relief options depend on who owns or backs your mortgage, the programs they offer, and the eligibility criteria they set. Here we'll explain how to find out what you may qualify for.

First, figure out who services your mortgage

Your mortgage servicer is the company that you send your mortgage payments to each month. This is who you need to contact.

If you don't know or can't remember who currently services your mortgage, there are several ways to find out, including looking at your mortgage statement for contact information.

[Find out who owns or services your mortgage \(https://www.consumerfinance.gov/ask-cfpb/how-can-i-tell-who-owns-my-mortgage-en-214/\)](https://www.consumerfinance.gov/ask-cfpb/how-can-i-tell-who-owns-my-mortgage-en-214/).

Second, see if your mortgage is federally or GSE-backed













To be eligible for protections under the CARES Act, your mortgage must be federally insured, guaranteed, owned, or otherwise backed or funded by one of the federal agencies or Fannie Mae or Freddie Mac, (the Government Sponsored Entities or GSEs) listed below. Most mortgages are federally or GSE-backed.

If you don't know who insures, guarantees, owns or backs your mortgage, you can call your servicer or see the link above. The servicer has an obligation to provide you, to the best of its knowledge, the name, address, and telephone number of who owns or backs your loan. Your mortgage documents and note may also tell you, especially if you have a VA, USDA, or FHA loan.

If your mortgage is federally backed or funded

This includes federal agencies and GSEs (Fannie Mae and Freddie Mac) with federally backed mortgages. These links will redirect you to the coronavirus-related guidance that the

agencies and entities are providing, as well as available “loan look up” information.

- [U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsgml.pdf)  (<https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsgml.pdf>)
 - [See HUD COVID-19 resources](https://www.hud.gov/coronavirus)  (<https://www.hud.gov/coronavirus>)
 - [View a video message](https://www.consumerfinance.gov/external-site/?ext_url=http%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3DIG3xt4NPNIM%26feature%3Dyoutu.be%255d&signature=_45C4S1cGfZeBRS24tHXz5eHWoo)  (https://www.consumerfinance.gov/external-site/?ext_url=http%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3DIG3xt4NPNIM%26feature%3Dyoutu.be%255d&signature=_45C4S1cGfZeBRS24tHXz5eHWoo) from HUD Deputy Secretary Brian Montgomery to homeowners with FHA-insured mortgages.
 - [Federal Housing Administration \(FHA\) \(Includes reverse mortgages\)](https://www.hud.gov/sites/dfiles/SFH/documents/COVID-19HomeownerHelp.pdf)  (<https://www.hud.gov/sites/dfiles/SFH/documents/COVID-19HomeownerHelp.pdf>) Check if your single family loan is FHA insured by contacting the FHA Resource Center by phone at 1-800-CALL FHA, or via email at answers@hud.gov.
 - Office of Native American Programs (ONAP) Section 184/184A. Contact the ONAP by phone at (800) 561-5913, or via email at Section184@hud.gov.
- [U. S. Department of Agriculture Rural Development \(USDA\) Direct or Guaranteed loans](https://rd.usda.gov/about-rd/agencies/rural-housing-service)  (<https://rd.usda.gov/about-rd/agencies/rural-housing-service>)
 - See [USDA COVID-19 resources](https://www.rd.usda.gov/coronavirus)  (<https://www.rd.usda.gov/coronavirus>)
 - USDA Direct Loan borrowers can also call USDA directly at 800-414-1226
- [U.S. Department of Veterans Affairs \(VA\)](https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/)  (<https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>)
 - See [Guidance for VA home loan borrowers during COVID-19](https://benefits.va.gov/homeloans/cares-act-frequently-asked-questions.asp)  (<https://benefits.va.gov/homeloans/cares-act-frequently-asked-questions.asp>)
 - If you’re nervous about contacting your servicer, or if you’d like VA’s help and advice, please contact a VA loan technician at 877-827-3702.
- [Fannie Mae](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2F covid19assistance%3F_ga%3D2.59358312.417326005.1588866066-1900942970.1588866066&signature=bHrq3L5VYrvLjdtJ4F3V9TE8G3U)  (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2F covid19assistance%3F_ga%3D2.59358312.417326005.1588866066-1900942970.1588866066&signature=bHrq3L5VYrvLjdtJ4F3V9TE8G3U)
 - [Check here to see if your loan is backed by Fannie Mae](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Floanlookup&signature=Bvgzh7BU5hJj7f39uzPnA_rSjzE)  (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.knowyouroptions.com%2Floanlookup&signature=Bvgzh7BU5hJj7f39uzPnA_rSjzE) or call 1-800-232-6643 and press “4” for homeowner
- [Freddie Mac](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddiemac.com%2Fgetting-help%2Frelief-for-homeowners.html&signature=M1CtW9Y0TzHn93hO9M1gOPNMDdA)  (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fmyhome.freddiemac.com%2Fgetting-help%2Frelief-for-homeowners.html&signature=M1CtW9Y0TzHn93hO9M1gOPNMDdA)
 - [Check here to see if your loan is backed by Freddie Mac](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww3.freddiemac.com%2Floanlookup%2F&signature=qPRMXXcdSSDR0nob7-FPSP3R6Ik)  (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww3.freddiemac.com%2Floanlookup%2F&signature=qPRMXXcdSSDR0nob7-FPSP3R6Ik) or call 1-800-373-3343 and press “4” for homeowner.

If your mortgage is not backed or funded by one of these entities

If you have a mortgage loan that is **not** backed by one of the federal agencies or entities listed here, the loan is not covered by the CARES Act. **Contact your loan servicer to see what options are available to you.** You can find your servicer's name on your mortgage statement or by searching the [Mortgage Electronic Registration Systems \(MERS\)](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.mers-servicerid.org%2Fsis%2F&signature=WeRfuEBtMJi3h_pIC73Scdl_GEO) [↗](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.mers-servicerid.org%2Fsis%2F&signature=WeRfuEBtMJi3h_pIC73Scdl_GEO) (https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.mers-servicerid.org%2Fsis%2F&signature=WeRfuEBtMJi3h_pIC73Scdl_GEO) website.

The CFPB and other financial regulators have encouraged financial institutions to work with borrowers who are or may be unable to meet their obligations because of the effects of COVID-19.

Your servicer should help you identify alternatives that may be available to you given your specific circumstances.

Third, see if your state offers additional mortgage relief options

Many states are implementing or considering various mortgage relief options, including the suspension of foreclosures. [Check your state's government website for details](https://www.usa.gov/states-and-territories) [↗](https://www.usa.gov/states-and-territories) (<https://www.usa.gov/states-and-territories>).

➔ What to do next

To request a relief option, you'll need to contact the company that services your mortgage. Learn what questions to ask and what materials to gather when you [request mortgage relief](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/request-forbearance-or-mortgage-relief/) (<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/request-forbearance-or-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](https://www.coronavirus.gov/) [↗](https://www.coronavirus.gov/) (<https://www.coronavirus.gov/>)

USAGov

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

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus) [↗](https://www.usa.gov/coronavirus) (<https://www.usa.gov/coronavirus>)

[Visit usa.gov \(Spanish\) !\[\]\(2bdfe261b986065ee0ac76460d6528c9_img.jpg\) \(https://www.usa.gov/espanol/coronavirus\)](https://www.usa.gov/espanol/coronavirus)

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