



How to Resolve Home Loan Questions

	Non-VHDA Loans	VHDA Loans
How to Get a Home Loan	<p>First, sign up for a free VHDA Homeownership Education class at vhda.com.</p> <p>Then, contact a Realtor® and lender of your choice.</p> <p>If you are facing barriers to homeownership, such as low credit scores, contact a HUD-approved housing counseling agency to receive free or low-cost assistance at hud.gov or call 800-569-4287.</p>	<p>First, sign up for a free VHDA Homeownership Education class at vhda.com.</p> <p>Then, contact a Realtor® and VHDA-approved lender at vhda.com.</p> <p>If you are facing barriers to homeownership, such as low credit scores, contact a HUD-approved housing counseling agency to receive free or low-cost assistance at hud.gov or call 800-569-4287.</p>
If You're Having Difficulty Making Your Mortgage Payment OR If You're Facing Foreclosure	<p>Contact your mortgage servicer to discuss your situation. They may offer options to help you keep your home and/or avoid foreclosure, including the federal Home Affordable Modification Program (HAMP), the Home Affordable Refinance Program (HARP) and the National Mortgage Settlement.</p> <p>Contact a HUD-approved housing counseling agency to receive free counseling assistance at hud.gov or call 800-569-4287. For additional assistance, visit the Virginia Foreclosure Task Force website (virginiaforeclosureinfo.com) or VHDA's website (vhda.com) for links to numerous resources on foreclosure prevention.</p>	<p>Contact VHDA to discuss your situation at 1-888-756-8603. VHDA may be able to offer options to help you keep your home and/or avoid foreclosure. VHDA loans are not eligible for the federal HAMP and HARP mortgage relief assistance programs. The only mortgage relief assistance program that VHDA is eligible to participate in is HAMP for FHA loans.</p> <p>Contact a HUD-approved housing counseling agency to receive free counseling assistance at hud.gov or call 800-569-4287. For additional assistance, visit the Virginia Foreclosure Task Force website (virginiaforeclosureinfo.com) or VHDA's website (vhda.com) for links to resources on foreclosure prevention.</p>
Avoiding Scams	<p>Beware of third-party negotiators who charge a fee. Contact a HUD-approved housing counseling agency at hud.gov or call 800-569-4287. For additional assistance, visit preventloanscams.org.</p>	
If You're Facing Homelessness	<p>Visit 211virginia.org to locate a shelter or dial 211 toll free for services in Virginia.</p>	

Copies of this document can be downloaded at vhda.com/MortgageQuestions

