

How To Be Your Own Advocate

If you are behind on your mortgage or worried that you may fall behind soon, there are important steps you must take right away. Even if you have no experience in handling such matters, you can follow some simple guidelines to create the best outcome for you and your family.

Self-advocacy means speaking up for yourself. It means you are taking control of a difficult situation and working to create effective solutions.

Where to begin

- ▶ **Make the call.** Reach out to your mortgage lender so they know you are serious about working out a plan and aren't just avoiding the problem.
- ▶ **Call often.** This keeps your file at the top of the pile, and is a chance for you to update them with new information and remind them of tasks they've promised to do.
- ▶ **Track actions.** Many steps in the process depend on you receiving promised notifications and other items from your lender. If your lender says you'll receive something by a certain date, put it on a calendar and watch to make sure you receive it. If you don't, call again.

Tips for working with your lender

- ▶ **Stick to the facts.** Unfortunately, your mortgage lender hears about these types of struggles every day. While it is

important to share the details of your situation, it is also important to focus on what you can realistically pay to keep your home.

- ▶ **Keep notes.** Write down who you talked to (always get a name!), the date, what department they were in, and what they said. After you hang up the phone, spend a few moments writing down other details while they're fresh in your mind.
- ▶ **Stay organized.** Keep your notes, letters, calendar, and other materials together in one place, like an accordion file or in notebook with pockets. That way, if you need something while you're on the phone, you can easily find it.
- ▶ **Ask for details.** If your lender doesn't explain something well or uses terms you don't understand, ask them to say it again or to explain what they mean in a different way. Make sure that you understand the next steps before you hang up. Take your time, don't rush through the conversation, and don't let the lender hurry you off the call.
- ▶ **Review your financial information regularly** so you can provide your lender with the latest and most accurate information when they call.
- ▶ **Learn as much as you can.** See the last section of this fact sheet for websites that can help you learn more about the foreclosure process and what you can do to have the best outcome for yourself and your family.

More tips for self-advocacy

- ▶ Before making a call, make some notes on what you hope to resolve during the call, the key points you want to make, and specific questions you need answered.
- ▶ Take five slow, deep breaths, making your belly rise and fall, before dialing. Relax your shoulders. This will reduce your stress level and help you to communicate better. It's free and easy!
- ▶ Be as polite as possible. Insulting, accusing or yelling at the person on the other end of the line makes them much less willing to help you.
- ▶ Taking this a step further, try to make a personal connection with the person on the other end of the phone. This can help your case. Thank them for their time and their help. Sometimes starting off a call by saying, "I'm hoping you can help me" makes the other person want to step up!
- ▶ Remember that one person can't speak for a whole business. If the person you are speaking with is not helping you find solutions to your problem, ask to speak to a supervisor.
- ▶ You can also ask for a supervisor if you feel insulted by the person you're speaking with or that they aren't helping as much as they could.

Reaching out for support

Ask for help when you need it. Many people today have been down this road; sharing your story can give you new ideas for getting through the difficulties.

- ▶ *Call a local nonprofit housing counseling agency or legal aid office.*
- ▶ *Reach out to your network for support: your family, friends, religious community, neighbors, and others.*
- ▶ *Take care of yourself through this stressful time by eating well, getting enough sleep, staying active, and keeping in touch with family and friends.*

For more information

- ▶ Find a reputable, nonprofit foreclosure counselor at: www.findaforeclosurecounselor.org
- ▶ Free foreclosure counseling is available 24 hours a day, seven days a week at www.995hope.org, or call 888-995-HOPE
- ▶ The federal government is providing mortgage relief and foreclosure assistance. Learn more at: www.makinghomeaffordable.gov
- ▶ Community Legal Aid website: <http://www.communitylegalaid.org/library/courts/242-a-guide-to-self-advocacy>
- ▶ Find a foreclosure housing counseling agency near you by searching by state or zip: www.findaforeclosurecounselor.org

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