

Yes. Our records show that Freddie Mac is the owner of your mortgage and it was acquired on December 27, 2007. This date is also referred to as the Freddie Mac settlement date.

You may be eligible for the Home Affordable Refinance Program (HARP) if your loan was acquired by Freddie Mac on or before May 31, 2009.

What to Do Next

1. For help with your mortgage, contact your lender and let them know you would like to pursue assistance through the federal Making Home Affordable (MHA) program.

- a. Your lender, the company to which you make your mortgage payments (also referred to as a mortgage servicer), can help you determine if you are eligible for the options under MHA.
 - If you are current on your mortgage payments, but have been unable to refinance because you have little or no equity in the home, [HARP](#) may help you obtain a lower interest rate or more stable mortgage.
 - If you are behind in making your mortgage payments or believe you may soon fall behind, a [Home Affordable Modification](#) may help you obtain more affordable mortgage payments.
 - If it is not realistic for you to keep your home, a [short sale](#) or "[deed-in-lieu of foreclosure](#)" may help you transition to more affordable housing.

Freddie Mac is working with its lenders to offer these solutions to eligible borrowers with Freddie Mac-owned mortgages. *Because Freddie Mac does not work directly with consumers, you will need to work with your lender to determine your best foreclosure prevention option.*

- b. **If you are not eligible for MHA**, don't give up! Ask your lender about [other options](#) to make your payments more affordable or to avoid foreclosure. There are other options available for homeowners with Freddie Mac-owned mortgages that are available through your lender.
- 2. If you are unable to reach your lender, call a U.S. Department of Housing & Urban Development (HUD)-certified housing counselor at 1-800-569-4287 or [visit the web site to find a housing counselor in your area](#).**

Housing counselors can help you contact and work with your lender to get help with your mortgage – free of charge

Support Information

- **Be informed.** Visit our [Avoiding Foreclosure Resource Center](#) for information and guidance on alternatives to foreclosure, working with your lender, avoiding fraud and more.
- **Understand your options.** Visit our interactive tool, the [Mortgage Help Navigator](#), to find the options for help that best align with your individual circumstance.
- **Be patient and diligent.** Lenders are working hard to get to every call and sometimes it takes longer than you expect.
- **Get prepared.** Before you call your lender, here's what you'll need for [your conversation](#).

Learn more about the options available to you under [MHA](#).

Thank you for contacting Freddie Mac. One of our top priorities is making sure homeowners with Freddie Mac-owned mortgages are able to get proper help and understand all options available to them during this difficult time.

Avoiding Foreclosure Resources

- [Alternatives to Foreclosure](#)
- [Working with Your Lender](#)
- [Who to Contact for Help](#)
- [Avoiding Fraud](#)

Steps to Get Started with HARP

1. See if Freddie Mac Owns Your Loan

- 2. [Learn More About HARP](#)
- 3. [Check Your Eligibility for HARP](#)
- 4. [Get Prepared and Call Your Lender](#)
- 5. [Find a HARP Lender](#)

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