



Mortgage Programs Are Available to Help

Whether your financial hardship is temporary (short-term) or more permanent (long-term), whether you want to keep your home or you have decided that you are ready to sell or leave, or if you're not sure what to do, we can help. There are options available to help homeowners just like you, who may be struggling with their mortgage payments and need assistance.

Refinance	Get a new loan with a lower interest rate or other adjusted terms	🏠
Repayment Plan	Pay back your past-due payments over an extended period of time	🏠
Forbearance	Temporarily suspend or reduce your mortgage payments for a specific period of time	🏠
Modification	Modify the terms of your mortgage to make it more affordable	🏠
Deed-for-Lease™	Rent your home and remain in the property as a tenant — available for homeowners whose mortgage is owned by Fannie Mae.	🏠
Short Sale	Sell your home and pay off all (or a portion) of your mortgage balance — even if you owe more on the home than it's worth	🏠
Deed-in-Lieu	Transfer the ownership of your property to your mortgage company for a release from all (or a portion) of your mortgage loan and payments	🏠
KEY	🏠 STAY IN YOUR HOME	🏠 LEAVE YOUR HOME

Get FREE Mortgage Assistance – Phoenix Mortgage Help Center

Take action and gain peace of mind and control of your situation. Contact the Fannie Mae Mortgage Help Center today to get help—at no cost to you. Call **(866) 442-8574** or e-mail phoenix_mhc@fanniemae.com. (The Mortgage Help Center is available for homeowners with loans owned by Fannie Mae and **help is always FREE.**)

For more information on mortgage options, helpful homeowner resources, and to see if Fannie Mae owns your loan, visit KnowYourOptions.com.

IF YOU ARE HAVING
DIFFICULTY
PAYING YOUR
MORTGAGE
NOW'S THE TIME
TO ACT.

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Mortgage Help Center

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phoenix_mhc@fanniemae.com

1601 N. 7th Street, Suite 200
Phoenix, AZ 85006

