

Nebraska Foreclosure Prevention –

For more information, click on this link:

<http://www.ndbf.ne.gov/consumers/foreclosurehelp.shtml>

Official Nebraska Government Website



STATE OF NEBRASKA  
DEPARTMENT OF BANKING AND FINANCE

[Home](#) [Site Map](#) [Contact Us](#)

## Mortgage & Foreclosure Help Resources



Are you are you falling behind on your monthly mortgage payment? Is your mortgage loan in some state of delinquency? Is your adjustable rate mortgage becoming unaffordable? Take action now! Don't be afraid or embarrassed to ask for help. Reaching out is the first step to prevent foreclosure. There are several local, state, and federal resources available to assist you. Check out the resources below for help and guidance.

Regulated Industries
Consumer Information
Agency Information
News Releases
Publications & Brochures
Agency Reports
Legal
Searches

### IN NEBRASKA

Dial 2-1-1 is an information and referral service which can refer homeowners in some state of delinquency or foreclosure to a housing counseling service for free assistance. All Nebraska counties have 2-1-1 access. More information can be found at [www.ne211.org](http://www.ne211.org).

Housing counselors often serve as facilitators between borrowers and mortgage lenders. If you feel you may be in danger of facing foreclosure, Dial 2-1-1 or (402) 444-6666 to speak to a referral specialist who can locate a housing counseling service near you. Dial 2-1-1 is hosted by United Way of the Midlands.

**Free nonprofit counseling services in Nebraska:**

### Nebraska Foreclosure Protection Act

The *Nebraska Foreclosure Protection Act* protects homeowners from fraudulent activities of individuals and entities that prey on vulnerable consumers. Know your rights under the law.

[Nebraska Foreclosure Protection Act](#)  
(8.5in x 14in brochure)

[Nebraska statutes pertaining to the Act](#)

### How to Avoid Foreclosure

- [Family Housing Advisory Services of Omaha \(3 locations\)](#)
- [High Plains Community Development Corp.\(Chadron\)](#)
- [Consumer Credit Counseling of Nebraska \(offices across Nebraska\)](#)
- [Credit Advisors Foundation \(Omaha\)](#)

## ADDITIONAL RESOURCES

### Affordable Housing Government Initiative

The Treasury Department and the Department of Housing and Urban Development (HUD) have launched a Website that provides basic information for troubled homeowners about the Obama administration's "Making Home Affordable" program.

The new initiative is a two-pronged approach. The first prong is the refinancing approach, designed to help homeowners who are paying their mortgages on time, but are not able to refinance at the current low mortgage rates because of a decrease in the value of their homes. The second prong is aimed at homeowners who are struggling to make their monthly mortgage payments because their interest rates have increased or their incomes have been reduced.

Depending on which program fits your needs, you can take a quick, four-or five question test to see if you qualify for help.

- [Making Home Affordable.Gov](#)

### Hope Now

HOPE NOW is an alliance between HUD approved counseling agents, servicers, investors and other mortgage market participants that provide free foreclosure prevention assistance.

- [HOPE NOW](#)

### NeighborWorks® America Organizations

- [NeighborWorks® Center For Foreclosure Solutions](#)

### Consumer Credit Counseling Services

- [Consumer Credit Counseling Online Foreclosure Counseling](#)

### Federal Reserve

- [A Consumers' Guide to Mortgage Refinancing](#)

- [HUD: How to Avoid Foreclosure \(PDF\)](#)
- [Keep Your Home](#)
- [Understand Your Options \(PDF\)](#)

### Foreclosure Rescue Scams

- [FDIC Foreclosure Prevention Tool Kit](#)
- [Beware of Foreclosure Rescue Scams: If it's Too Good to be True, It Probably is](#)
- [Tips for Avoiding Mortgage Foreclosure Rescue Scams](#)
- [How to Recognize a Rescue Scam](#)
- [Prevent Loan Scams - A Project of the Lawyers' Committee for Civil Rights Under the Law](#)

### Avoiding Foreclosure Consumer DVD

*Avoiding Foreclosure* is a consumer education DVD that introduces homeowners to four clients who found themselves in mortgage trouble and sought assistance from a certified housing counselor with the National Foundation for Credit Counseling (NFCC). The DVD introduces consumers to some of the terms and scenarios they are likely to encounter as they work to save their own home.

The DVD is free of charge and a public service offered by the NFCC.

[Click here to order your free copy.](#)

[Privacy and Website Policies](#)

[Visit the official State of Nebraska homepage](#)

Nebraska Department of Banking and Finance © 2009

All Rights Reserved