

# Oregon Foreclosure Prevention –

For more information, click on this link:

<http://foreclosurehelp.oregon.gov/>

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DEPARTMENT OF CONSUMER SERVICES

## Foreclosure Help

Department

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### News Releases

Recent updates to the Home Affordable Refinancing Program is intended to help more homeowners keep their homes.  
[Click here for more information](#)

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#### Help for homeowners

##### Loan modification step-by-step process to help homeowners

Obtaining a loan modification is one way to avoid foreclosure and stay in your home; however, the process can be challenging for homeowners. Whether you apply for a loan modification with the assistance of a counselor or you decide to do it yourself, there are crucial steps you should take to increase your chances of success. Click on the link below for the steps.  
[Loan modification process](#)

##### Events and workshops

Nonprofit organizations are holding events and workshops to help homeowners facing foreclosure. For a list of events, click on the link below.  
[Schedule](#)

##### Foreclosure prevention counselors

HUD-approved foreclosure prevention counselors provide free help to Oregonians facing foreclosure. Call 1-800-SAFENET or click below for a list of counselors in your area.  
[List of counselors](#)

##### Making Home Affordable Program

You can make your mortgage payments more affordable through the Obama administration's Making Home Affordable Program. By clicking on the link below, you can find out if you're eligible for the program and request a loan modification. If you need assistance completing the forms or have questions about the process, free help is available by calling the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673) and asking for MHA Help.  
[Making Home Affordable](#)

##### Foreclosure and mortgage scams

Learn how to avoid scams and how to file a complaint.  
[Department of Justice fraud page](#)  
[Consumer tips](#)  
[FBI mortgage fraud page](#)

#### Foreclosures in Oregon

##### Overview

Foreclosure is the legal means your lender can use to take your house if you are in default. The foreclosure process can be confusing for many homeowners; learn how it works.  
[What is foreclosure?](#)

##### Oregon's foreclosure laws

The Oregon Legislature recently passed laws to help homeowners facing foreclosure in Oregon. Click on the link below for more on those laws and the statutes that cover mortgage lending.  
[Foreclosure laws](#)

##### Information for renters

Tenants can be affected if the home they are renting is facing foreclosure. The link below provides information for renters.  
[Laws to protect renters and Q&A](#)

##### News

Read the latest mortgage and foreclosure news, including announcements about new programs for homeowners.  
[Foreclosure news](#)

##### More resources and foreclosure prevention publications

A resources list on taxes, loan programs, mechanic's liens, mortgage payments rights, and filing a complaint against a lender, and the publication "Foreclosure - you can avoid it," in English, Spanish, and Russian.  
[List of resources](#)  
[Making Home Affordable Program FAQs](#)  
[Foreclosure - you can avoid it \(English\)](#)  
[Foreclosure - you can avoid it \(Spanish\)](#)  
[Foreclosure - you can avoid it \(Russian\)](#)

#### Links

Oregon.gov

Making Home Affordable  
Division of Finance and Corporate Securities  
Department of Justice  
Oregon Homeowner Stabilization Program  
SafeNet  
Real Estate Agency  
Neighborhood Stabilization Program  
Next statewide furlough: Nov. 25, 2011

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