

For more information, click on this link:

<http://www.virginiaforeclosureprevention.com/>

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Welcome to Virginia Foreclosure Info

It's important to get in touch with your lender as soon as possible when you start having trouble making payments. In many cases contacting a lender early in the process will make it easier for you to work out a plan to help you get back on track, depending on your situation and how far behind you are.

Foreclosure Help

Locate a Counselor in your area by entering a **Zip Code:**

When you call the non-profit organization in your area, be sure to ask if there is a charge and whether your housing counselor is certified. Note: The U.S. Department of Housing and Urban Development (HUD) does not allow fees to be charged for foreclosure prevention counseling on FHA loans.

For a complete list of certified counselors [click here](#).

Policy/Research

[Interim Housing Policy Framework Report](#)

[Review of Virginia Foreclosure Trends September 20, 2011 \(21 pages\) more...](#)

FAQ

[Should I call my Mortgage Lender or Loan Servicer? What's the difference?](#)

[When should I call my loan servicer?](#)

[What if I don't want to call my loan servicer?](#)

An important message from the Federal Trade Commission about avoiding foreclosure rescue scams.

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