

Borrower Assistance

If you are experiencing difficulties making your mortgage payment, Home Point Financial Corporation offers a variety of programs to help you resolve your delinquency and keep your home.

Depending on your circumstances, staying in your home may not be possible. In some cases, a short sale or deed-in-lieu of foreclosure may be a better option. Please review the information below for more information:

To determine your eligibility you will need to complete and return the following [Borrower Assistance Package](#). To explore the below options please contact us at **800.686.2404**. For refinance eligibility please visit our website at www.homepointfinancial.com.

REFINANCE

You can make your payment or loan terms more affordable by receiving a new loan. For more information, visit our [Refinance](#) page.

REINSTATEMENT

This option allows you to bring your loan current and avoid foreclosure by paying the total amount past due, in a lump sum payment, by a specific date. This may follow a forbearance plan as described below.

REPAYMENT PLAN

This option allows you time to catch up on late payments by paying both the past due payments with your regular monthly payments over an extended period of time.

FORBEARANCE PLAN

This option allows you more time to adjust to changes in your finances by making reduced mortgage payments or no mortgage payments for a specific period of time.

MODIFICATION

This option will permanently modify the terms of the mortgage to make it more affordable or manageable after successfully making payments during a "trial period".

SHORT SALE

This option allows you to transition out of your home without going through the foreclosure process. If eligible you may be allowed to sell your home and pay off the mortgage balance for less than the total balance due. In some cases, relocation assistance may be available.

MORTGAGE RELEASE

This option, also called a deed-in-lieu of foreclosure, allows you to voluntarily transfer the ownership of your property to Home Point Financial Corporation without going through the foreclosure process. In some cases, relocation assistance may be available.

FEES SCHEDULE

You can refer to the list of common fees and costs associated with servicing a mortgage account. These are subject to applicable state, investor and contractual limitations. For more information, please click [Fees Schedule](#).

If you need further counseling, you can call the Homeowner's HOPE™ hotline at 888.995.HOPE (4673). The hotline offers free HUD-certified counseling services.

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