

Mortgage forbearance ending? Time to take the next step.

Millions of homeowners have taken advantage of forbearance to pause or reduce their mortgage payments. If your initial forbearance period is ending, decide on your next steps.

If money is still too tight

If you entered into forbearance under the CARES Act and are still facing financial hardship because of the pandemic, you are entitled to ask for and receive an extension. It won't happen automatically—you need to ask your mortgage servicer. Talk to your servicer or a HUD-approved housing counselor.

If you can afford your payments

If your money situation means you can pay your mortgage again, it is time to exit forbearance. Because you need to stay current and also repay the skipped payments, your next step is to talk to your servicer or a housing counselor. Your servicer can tell you about options for payments you can afford.

Get expert help from a counselor

Visit consumerfinance.gov/mortgagehelp or call the CFPB at (855) 411-CFPB (2372) to find a HUD-approved housing counselor, at no cost to you.

Steer clear of scams

Scam artists try to take advantage of homeowners who get into trouble by charging lots of money—even thousands of dollars—for false promises of help. You should not have to pay anyone to help you avoid foreclosure. The help you need may be available at no cost to you from your servicer, or through a HUD-approved housing counseling agency.

Forbearance extensions

Under the CARES Act, many homeowners received initial forbearance periods of up to 90 or 180 days. Mortgage forbearance is available for up to 360 days for most borrowers, because most mortgages are federally backed (that is, the loan is through FHA, VA, USDA, Fannie Mae, or Freddie Mac). If you need to continue your forbearance period because of the pandemic, you need to request an extension from your servicer.


Keep in mind that ending forbearance doesn't mean you must pay back all the missed payments at once. You and your servicer can work out a repayment plan that is affordable for you.


Even if you don't have a federally backed mortgage, you still may have relief options. Get in touch with a HUD-approved housing counselor and contact your mortgage servicer right away.


Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get you a response – generally within 15 days.

 **Online**
consumerfinance.gov/complaint

 **By phone (180+ languages)**
M-F, 8 a.m. - 8 p.m. ET
(855) 411-CFPB (2372)
(855) 729-CFPB (2372) TTY/TDD

 **By mail**
P.O. Box 2900
Clinton, IA 52733-2900

 **By fax**
(855) 237-2392