



Freddie Mac Borrower Help Centers and Network

Our HUD-certified housing counselors can help you prepare for successful homeownership and assist you if you are struggling to make your mortgage payments.

Through Freddie Mac's on-the-ground Borrower Help Centers and national Borrower Help Network, trusted nonprofit intermediaries offer free assistance that includes a full suite of financial education and mortgage help services.

If you're planning to buy a home

If homeownership is in your future plans, our housing counselors can help prepare by:

- Teaching important financial skills such planning your budget and building your credit.
- Guiding you on the steps to sustainable homeownership through workshops and one-on-one counseling.
- Comparing the affordable features of various mortgage products – including products that offer lower down payment options.
- Providing information on down payment and closing cost assistance programs in your area.



If you're struggling to make your mortgage payments

If you're behind on your mortgage payments or believe you may fall behind on your payments soon, our housing counselors can help you by:

- Providing holistic financial education counseling, including reviewing your budget and providing debt and credit management services.
- Offering educational resources and tools to help you get back on track.
- Explain, identify and pursue the best option to avoid foreclosure while working closely with your loan servicer (the company listed on your mortgage statement).