

## Additional resources to help homeowners

- The HOPE NOW Homeowner's Hotline is administered by the Homeownership Preservation Foundation, an independent nonprofit that provides HUD-approved counselors dedicated to helping homeowners.

[www.995hope.org](http://www.995hope.org)  
888.995.HOPE (4673)

- Arizona Hotline (dedicated 24 hours, seven days a week, toll free help line to reach a local Arizona foreclosure Counselor).

1.877.448.1211

- The US Department of Housing and Urban Development provides tips and steps to avoid foreclosure and to resolve mortgage difficulties.

[www.hud.gov](http://www.hud.gov)  
800.CALL.FHA (225.5342)

- The Arizona Department of Housing provides referrals to homeownership counselors.

[www.housingaz.com](http://www.housingaz.com)  
602.771.1000

- If you think you are a victim of a foreclosure rescue scam, you should fill out and sign a formal written complaint with the Arizona Department of Financial Institutions (DFI).

[www.azdfi.gov](http://www.azdfi.gov)  
602.255.4421  
**Toll-free:** 800.544.0708

- The "**Lawyers Helping Homeowners**" program calls upon volunteer lawyers to assist homeowners in working with their lenders to find appropriate financial arrangements to avoid foreclosure. This initiative is coordinated by the State Bar of Arizona, the Arizona Foundation for Law Related Education, and the Arizona Supreme Court.

[www.azlawhelp.org](http://www.azlawhelp.org)

- Consumer fraud, as defined by Arizona law, is any deception, false statement, false pretense, false promise or misrepresentation made by a seller or advertiser of merchandise. If you believe you have been the victim of consumer fraud, may **file a complaint** with the Attorney General's Office.

[www.azag.gov/consumer/complaintformintro.html](http://www.azag.gov/consumer/complaintformintro.html)