

# FHA POSTPONEMENT

## Loss Mitigation Solutions



FHA  
LOAN



# FHA FORECLOSURE PREVENTION GUIDE

**Stop Your FHA Foreclosure in 3-7 Business Days**

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## IMMEDIATE ACTION REQUIRED?

**If your foreclosure sale is within 48 hours, call immediately:**

- **FHA Resource Center:** 1-800-CALL-FHA (1-800-225-5342)
- **HUD Answers Email:** [answers@hud.gov](mailto:answers@hud.gov)

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## WHAT IS FHA FORECLOSURE PREVENTION?

The HUD Assignment Termination Request (ATR) process can immediately stop FHA foreclosures and secure loss mitigation options when traditional servicer channels fail. This federal intervention leverages Dual Tracking protections and COVID-19 extensions to override servicer decisions.

### Key Benefits:

- Stop foreclosure sales within 3-7 business days
- Force servicer compliance with federal regulations
- Access to COVID-19 loss mitigation options through February 1, 2026
- Federal oversight of your case

## CAN YOU DO THIS YOURSELF?

**Yes, this process can be completed independently.** The HUD ATR procedure is designed to be accessible to borrowers who wish to advocate for themselves with federal agencies. All required forms, contact information, and procedures are publicly available.

**However, professional guidance is strongly recommended.** Navigating governmental agencies involves complex procedural requirements, precise documentation standards, and strategic timing that can significantly impact outcomes. When facing foreclosure, every moment counts, and a single procedural error or delay can mean the difference between saving your home and losing it.

### Safe Harbor's expertise ensures:

- Accurate completion of all required documentation
- Strategic presentation maximizing approval likelihood

- Immediate response to agency requests and deadlines
- Professional advocacy with HUD representatives
- Comprehensive monitoring throughout the entire process

Given the time-sensitive nature of foreclosure proceedings and the complexity of federal intervention procedures, professional representation provides the best opportunity for successful resolution while you focus on your family and financial recovery.

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## **DO YOU QUALIFY?**

### **You may qualify if:**

- Your loan is FHA-insured (look for FHA case number on documents)
- You're facing an active foreclosure sale
- Your servicer claims they "cannot help due to active foreclosure"
- You want to keep your home
- You have a documented financial hardship

### **Especially Strong Cases:**

- Short sale package already submitted but foreclosure continues
- COVID-19 related hardship
- Servicer violated Dual Tracking regulations
- Previous modification attempts denied due to foreclosure timeline

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## **WHAT YOU NEED TO GET STARTED**

### **Essential Information:**

- FHA Case Number (10-digit code: XXX-XX-XXXXXX)
- Current mortgage servicer name
- Foreclosure sale date
- Your contact information

### **Required Documents:**

- Copy of foreclosure notice
- Recent mortgage statements

- Financial hardship documentation
- Property information and current value

**Don't Have Your FHA Case Number?** We can help you obtain it through the FHA Connection Portal at <https://entp.hud.gov/clas/>

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## THE 6-PHASE PROCESS

### PHASE 1: INITIAL ASSESSMENT (Day 1)

- Verify your FHA loan status and obtain case number
- Determine best strategy path for your situation
- Gather all required documentation
- Assess timeline urgency

### PHASE 2: PRE-CONTACT RESEARCH (Days 1-2)

- Research your servicer's FHA identification numbers
- Validate legal basis using federal Dual Tracking regulations
- Review COVID-19 loss mitigation extension eligibility
- Document any servicer violations

### PHASE 3: FHA RESOURCE CENTER CONTACT (Day 2)

- Strategic phone call to 1-800-CALL-FHA
- Use proven script emphasizing "borrower wants to keep the house"
- Document representative details and ticket number
- Confirm ATR submission requirements and timeline

### PHASE 4: EMAIL SUBMISSION (Days 2-3)

- Submit comprehensive ATR email to [answers@hud.gov](mailto:answers@hud.gov)
- Include all client information and supporting documentation
- Use standardized format proven effective
- Request confirmation and save all correspondence

### PHASE 5: FOLLOW-UP AND MONITORING (Days 3-7)

- Track HUD response timeline (typically 3 business days)

- Coordinate with client on any additional documentation
- Monitor public records for foreclosure postponement
- Escalate if no action taken within expected timeframe

## **PHASE 6: POST-INTERVENTION (Day 7+)**

- Confirm foreclosure stop with written HUD documentation
- Ensure servicer initiates proper loss mitigation review
- Monitor servicer compliance with HUD directives
- Track modification application progress to completion

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## **EMERGENCY PROCEDURES**

### **FORECLOSURE WITHIN 48 HOURS:**

1. **Immediate phone call** to FHA Resource Center
2. **Same-day email submission** to [answers@hud.gov](mailto:answers@hud.gov)
3. **Direct contact** with foreclosure attorney/trustee
4. **Emergency court filing** if HUD response delayed

### **IF INITIAL REQUEST IS DENIED:**

1. Request specific reason for denial
2. Address deficiencies and resubmit immediately
3. Escalate to HUD supervisor
4. Consider alternative legal strategies

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## **YOUR LEGAL PROTECTIONS**

**DUAL TRACKING VIOLATIONS** Federal law prohibits servicers from continuing foreclosure while loss mitigation is pending. Many servicers violate this regulation.

**COVID-19 PROTECTIONS** Extended loss mitigation options available through February 1, 2026 per HUD Mortgagee Letter 2025-06.

**FEDERAL OVERSIGHT** HUD has authority to override servicer decisions and mandate foreclosure stops when borrowers qualify for assistance.

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## STRATEGY PATHS

### PATH A: SHORT SALE PACKAGE ALREADY SUBMITTED

- Use Dual Tracking law violation approach
- Document ongoing foreclosure despite pending loss mitigation
- Strong legal basis for immediate intervention

### PATH B: NO SHORT SALE PACKAGE SUBMITTED

- Request evaluation for HUD COVID-19 loss mitigation options
- Reference extension through February 1, 2026
- Emphasize desire to retain homeownership

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## KEY SCRIPT POINTS FOR FHA CALL

When calling 1-800-CALL-FHA, emphasize:

- "The borrower wants to keep the house"
- "The lender/servicer cannot do a loan modification due to active auction"
- "Requesting immediate intervention to stop foreclosure"
- "Borrower seeking evaluation for all available loss mitigation options"

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## CRITICAL CONTACT INFORMATION

### PRIMARY CONTACTS:

- **HUD Answers Email:** [answers@hud.gov](mailto:answers@hud.gov)
- **FHA Resource Center:** 1-800-CALL-FHA (1-800-225-5342)
- **FHA Connection Portal:** <https://entp.hud.gov/clas/>

### BACKUP OVERSIGHT:

- **HUD Inspector General:** For servicer violations
- **CFPB:** For servicer compliance issues
- **State Banking Regulators:** Additional oversight options

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## SUCCESS FACTORS

## **What Makes Cases Successful:**

- Accurate FHA case numbers and servicer information
- Proper documentation of hardship circumstances
- Timely submission within foreclosure timeline
- Clear evidence servicer cannot provide modification due to active foreclosure
- Professional presentation emphasizing homeownership retention

## **Quality Control Checklist:**

- Review accuracy of all FHA case numbers
- Verify servicer information before submission
- Confirm foreclosure dates and deadlines
- Double-check all client contact information
- Maintain complete documentation trail

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## **WHAT TO EXPECT**

### **TYPICAL TIMELINE:**

- Day 1: Initial assessment and documentation gathering
- Day 2: FHA Resource Center contact and email submission
- Days 3-5: HUD review and servicer notification
- Days 5-7: Foreclosure postponement confirmation
- Week 2+: Loss mitigation process initiation

**SUCCESS RATE:** This process has proven highly effective in stopping FHA foreclosures when properly executed with complete documentation and accurate information.

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## **RED FLAGS TO MONITOR**

### **Watch for:**

- Servicers not responding to HUD directives
- Repeated foreclosure rescheduling without resolution
- HUD delays beyond normal 3-7 day timeline
- Requests for documentation already provided

## **Escalation Triggers:**

- No response within 5 business days
- Servicer claims ignorance of HUD directive
- Continued foreclosure despite HUD intervention
- Client not following through on required documentation

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## **DOCUMENTATION REQUIREMENTS**

### **Maintain Complete Records:**

- Timeline of all actions and communications
- Copies of all submissions to HUD
- Screenshots/records of foreclosure postponements
- Client authorization forms
- All servicer correspondence and responses

**Confidentiality:** All information is maintained as confidential attorney work product and used solely for foreclosure prevention purposes.

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**REMEMBER: Time is critical in foreclosure prevention. The sooner you act, the more options available. This federal process can override servicer limitations and provide solutions when traditional channels fail.**