



Action Guide:

Contacting Your Lender

Scripts, Templates, and Strategies for Effective Communication

Why Effective Communication Matters

Communicating effectively with your mortgage servicer is one of the most important steps in avoiding foreclosure. Your lender wants to avoid foreclosure too – it's expensive and time-consuming for them. By communicating clearly, documenting everything, and knowing what to ask, you can significantly improve your chances of finding a solution.

This guide provides everything you need to communicate effectively with your lender, including phone scripts, documentation templates, and hardship letters.

KEY PRINCIPLE

Document everything. Keep detailed records of every phone call, email, and letter.

This creates a paper trail that protects your rights and helps hold your servicer accountable.

Before You Call: Preparation Checklist

Prepare these items BEFORE calling your mortgage servicer. Being prepared saves time and helps you get better results.

Documents to Have Ready

- Mortgage statement (most recent)
- Loan number
- Property address
- Social Security number
- Notice of Default (if received)
- Pay stubs or income documentation
- Bank statements (last 2-3 months)
- List of monthly expenses
- Hardship documentation (layoff notice, medical bills, etc.)

Information to Know

- Your current monthly income
- Your total monthly expenses
- How many payments you've missed
- The reason for your financial hardship
- Whether your hardship is temporary or permanent
- What you can realistically afford to pay monthly

Tools for the Call

- Pen and paper (or computer) for note-taking
- Call log template (see page 5)
- Calendar to note important dates and deadlines
- Quiet location with good phone reception

- At least 30-60 minutes of uninterrupted time

BEST TIME TO CALL

Call early in the day (8-10 AM) on Tuesday, Wednesday, or Thursday. Avoid Mondays, Fridays, and lunch hours when call centers are busiest.

Phone Scripts for Different Situations

Use these scripts as starting points. Adapt them to your specific situation and speak naturally.

Script 1: First Contact (Falling Behind on Payments)

Use this when you're starting to fall behind but haven't received a Notice of Default yet.

"Hello, my name is [YOUR NAME] and I'm calling about my mortgage account, loan number [LOAN NUMBER]. I'm experiencing financial difficulty due to [job loss/medical emergency/divorce/etc.] and I'm concerned about falling behind on my payments.

I want to be proactive and discuss my options before I get too far behind. Can you tell me:

- What loss mitigation programs are available to me?*
- What documentation would I need to apply?*
- Is there a specific department or person I should work with?*
- Can you send me information about these programs in writing?*

I want to keep my home and I'm committed to working with you to find a solution."

Script 2: After Receiving Notice of Default

"Hello, my name is [YOUR NAME], calling about loan number [LOAN NUMBER]. I received a Notice of Default dated [DATE] stating I need to pay [REINSTATEMENT AMOUNT] by [DEADLINE].

I experienced [HARDSHIP REASON] which caused me to fall behind. My situation is [improving/stabilized/will improve by DATE]. I'd like to discuss alternatives to paying the full reinstatement amount right now.

Can you please:

- 1. Confirm the reinstatement amount and deadline*
- 2. Explain what loss mitigation options I qualify for*
- 3. Tell me how to apply for a loan modification or repayment plan*
- 4. Provide the documentation checklist*
- 5. Give me the contact information for my single point of contact*

I have my financial documents ready and I'm prepared to provide whatever information you need."

Script 3: Following Up on Application

"Hello, this is [YOUR NAME] calling about loan number [LOAN NUMBER]. I submitted a loss mitigation application on [DATE] and I'm calling to check on the status.

Can you tell me:

- Has my application been received and is it complete?*
- What is the current status of my application?*
- How long will the review process take?*
- Is any additional documentation needed?*
- When can I expect a decision?*
- Can I get a confirmation number for this call?*

I want to make sure everything is processed smoothly and provide anything you need as quickly as possible."

Script 4: If Servicer is Unresponsive or Delaying

"Hello, my name is [YOUR NAME] and I need to speak with a supervisor about loan number [LOAN NUMBER].

I've been trying to work with your company to avoid foreclosure. I submitted a complete loss mitigation application on [DATE], but I haven't received a decision or I've been told conflicting information.

[SPECIFIC ISSUE: e.g., "I've called 5 times and keep being told my application is under review with no timeline" or "I was told my documents were lost twice and had to resubmit them" or "A foreclosure sale is scheduled while my application is still pending"]

I've documented all of these calls and I'm prepared to file a complaint with the Consumer Financial Protection Bureau if this isn't resolved. I need to speak with someone who can help me right now.

Can you please connect me with a supervisor or your escalation department?"

Critical Questions to Ask

Always ask these questions during your calls:

- What is my total reinstatement amount, and what does it include?
- What loss mitigation options am I eligible for?
- What is the process to apply for each option?
- What documents do you need from me?
- How long does each process take?
- Who is my single point of contact for loss mitigation?
- What is the timeline for the foreclosure process?
- If I submit a complete application 37+ days before a foreclosure sale, will the sale be postponed?
- Can you send me written confirmation of what we discussed today?
- What is your name, employee ID, and the confirmation number for this call?

Call Log Template

Use this template to document EVERY conversation with your mortgage servicer. This documentation can be critical if you need to file a complaint or dispute errors.

Date:	
Time:	
Loan Number:	
Called:	<input type="checkbox"/> Servicer <input type="checkbox"/> Loss Mitigation Dept <input type="checkbox"/> Collections <input type="checkbox"/> Other: _____
Phone Number Called:	
Representative Name:	
Employee ID:	
Confirmation Number:	
Reason for Call:	
Questions Asked:	
Servicer's Responses:	
Actions Promised:	
Documents/Info Requested:	
Deadlines Mentioned:	
Follow-Up Required:	<input type="checkbox"/> Yes <input type="checkbox"/> No Follow-up date: _____
My Follow-Up Actions:	
Overall Tone/Experience:	<input type="checkbox"/> Helpful <input type="checkbox"/> Neutral <input type="checkbox"/> Unhelpful <input type="checkbox"/> Concerning
Additional Notes:	

 Pro Tip: Make multiple copies of this template and keep all your call logs in a dedicated folder.

Communication Tips: Do's and Don'ts

DO:

- Be honest about your financial situation – hiding information hurts your chances
- Stay calm and professional, even if frustrated
- Take detailed notes during every call
- Ask for the representative's name, ID, and a confirmation number
- Request written confirmation of anything promised
- Call back if you get unhelpful or conflicting information
- Follow up in writing after important calls
- Ask to speak with a supervisor if you're not getting answers
- Submit complete applications with all required documents
- Respond quickly to any requests for additional information
- Keep copies of everything you send
- Continue making any payments you can afford (shows good faith)

DON'T:

- Ignore calls or letters from your servicer
- Lie about your income or expenses
- Make promises you can't keep
- Agree to payment plans you can't afford
- Stop communicating with your servicer
- Miss deadlines for submitting documents
- Pay third parties to communicate with your servicer for you (use free HUD counselors instead)
- Give up if your first application is denied – ask why and reapply
- Assume the servicer has information from previous calls – always confirm
- Accept vague answers – ask for specifics and written confirmation

Sample Hardship Letters

A hardship letter explains why you fell behind on your mortgage and what you're doing to resolve the situation. It should be honest, concise (one page), and demonstrate your commitment to keeping your home.

Hardship Letter Structure

1. Opening: State your loan number, property address, and that you're requesting loss mitigation assistance
2. Hardship Explanation: Clearly explain what happened (job loss, medical emergency, divorce, etc.)
3. Current Situation: Describe your current financial status and what has changed
4. Resolution Plan: Explain what you're doing to improve your situation
5. Commitment: State your commitment to keeping your home and working with the lender
6. Request: Specifically request the type of assistance you need (loan modification, repayment plan, etc.)
7. Closing: Thank them for considering your request and provide your contact information

Sample Template 1: Job Loss

[Your Name]

[Your Address]

[City, State ZIP]

[Date]

[Servicer Name]

[Loss Mitigation Department]

[Servicer Address]

Re: Request for Loss Mitigation Assistance

Loan Number: [LOAN NUMBER]

Property Address: [PROPERTY ADDRESS]

Dear Loss Mitigation Department,

I am writing to request assistance with my mortgage through a loan modification or other loss mitigation option. I have fallen behind on my mortgage payments due to unexpected job loss, and I am committed to working with you to find a solution that allows me to keep my home.

On [DATE], I was laid off from my position as [JOB TITLE] at [COMPANY NAME] due to [company downsizing/business closure/etc.]. This was completely unexpected and resulted in an immediate loss of [AMOUNT] per month in income, which made it impossible for me to continue making my full mortgage payments.

Since losing my job, I have been actively seeking new employment and collecting unemployment benefits of [AMOUNT] per month. I recently [accepted a new position starting DATE/have several promising interviews/am enrolled in training program]. While my income is currently reduced, I can afford to pay [AMOUNT] per month toward my mortgage.

My family and I have lived in this home for [NUMBER] years. It is where my children attend school and we have strong ties to the community. I am committed to keeping my home and making my mortgage payments affordable.

I am respectfully requesting that you consider me for a loan modification that would reduce my monthly payment to an amount I can afford based on my current income. I have enclosed all required financial documentation for your review.

Thank you for considering my request. I am happy to provide any additional information you need. Please contact me at [PHONE NUMBER] or [EMAIL ADDRESS].

Sincerely,

[Your Signature]

[Your Printed Name]

Sample Template 2: Medical Emergency

[Your Name]

[Your Address]

[City, State ZIP]

[Date]

[Servicer Name]

[Loss Mitigation Department]

[Servicer Address]

Re: Request for Loss Mitigation Assistance

Loan Number: [LOAN NUMBER]

Property Address: [PROPERTY ADDRESS]

Dear Loss Mitigation Department,

I am writing to request assistance with my mortgage through a forbearance agreement or loan modification. I have fallen behind on my payments due to a serious medical emergency, and I am requesting your understanding and assistance during this difficult time.

In [MONTH/YEAR], I [was hospitalized/was diagnosed with/had emergency surgery for] [CONDITION]. This resulted in significant medical expenses and an inability to work for [TIME PERIOD]. My medical bills totaled approximately [AMOUNT], and I was unable to earn income during my recovery.

I have now recovered and returned to work as of [DATE]. My income has returned to [AMOUNT] per month, but I am still managing medical debt and catching up on other bills that fell behind during my illness.

I am requesting a [forbearance period of X months/loan modification] that would allow me to get back on my feet financially. This home is essential to my family, especially as I continue my recovery and need stability.

I have enclosed documentation of my medical situation and current financial status. I am committed to resuming regular payments as soon as possible and working with you to resolve this situation.

Thank you for your consideration and compassion. Please contact me at [PHONE NUMBER] or [EMAIL ADDRESS].

Sincerely,

[Your Signature]

[Your Printed Name]

Sample Template 3: Divorce/Separation

[Your Name]

[Your Address]

[City, State ZIP]

[Date]

[Servicer Name]

[Loss Mitigation Department]

[Servicer Address]

Re: Request for Loss Mitigation Assistance

Loan Number: [LOAN NUMBER]

Property Address: [PROPERTY ADDRESS]

Dear Loss Mitigation Department,

I am writing to request assistance with my mortgage through a loan modification. I have fallen behind on payments due to a divorce that significantly changed my financial situation.

My divorce was finalized on [DATE]. As part of the divorce settlement, I retained ownership of the home but lost the income contribution from my former spouse, which was approximately [AMOUNT] per month. This represented [PERCENTAGE]% of our household income.

I am now the sole income earner supporting [NUMBER] children. My current income is [AMOUNT] per month from [JOB], and my monthly expenses including the mortgage are [AMOUNT]. While I am managing my basic expenses, the current mortgage payment of [AMOUNT] is no longer affordable on a single income.

This home is where my children and I have lived for [NUMBER] years. Keeping them in their home, school, and community is my top priority as they adjust to the family changes. I am committed to making this work and need your help to make my mortgage payment sustainable.

I am requesting a loan modification that would reduce my monthly payment to approximately [AMOUNT], which I can afford on my current income. I have enclosed all required financial documentation.

Thank you for considering my situation. Please contact me at [PHONE NUMBER] or [EMAIL ADDRESS].

Sincerely,

[Your Signature]

[Your Printed Name]

When and How to Escalate

If you're not getting results from your regular servicer contact, it's time to escalate. Here's when and how:

When to Escalate

- You've called multiple times and received conflicting information
- Your documents have been "lost" repeatedly
- Your complete application has been pending for more than 30 days without a decision
- The servicer proceeds with foreclosure while your application is pending
- You're being denied assistance without a clear explanation
- The servicer is not responding to your calls or letters
- You believe your servicer is violating federal mortgage servicing rules

How to Escalate

Step 1: Request a Supervisor

Ask to speak with a supervisor or manager. Clearly explain the issue and what you need resolved. Get the supervisor's name and direct contact information.

Step 2: Submit a Formal Complaint to Your Servicer

Most servicers have an escalation or complaint department. Submit your complaint in writing via certified mail and keep a copy.

Step 3: File a CFPB Complaint

The Consumer Financial Protection Bureau oversees mortgage servicers. File a complaint at consumerfinance.gov/complaint or call 1-855-411-2372. The CFPB will forward your complaint to the servicer, who must respond within 15 days.

Step 4: Contact Your State Attorney General

File a complaint with the Texas Attorney General at texasattorneygeneral.gov or call 1-800-621-0508.

Step 5: Consult an Attorney

If your servicer is violating your rights, consult with a foreclosure defense attorney. Many offer free consultations.

Tips for Successful Communication

Strategy	Why It Works
Be persistent but polite	Servicers respond better to homeowners who are consistently engaged without being hostile.
Document everything	Written records protect your rights and can be used if you need to file complaints or legal action.
Follow up in writing	Written confirmation creates accountability and prevents "he said, she said" disputes.
Ask for specific timelines	Knowing when to expect responses helps you stay on top of the process and know when to escalate.
Request your single point of contact	Federal law requires servicers to assign you one person once you submit a complete application. This person should know your case.
Be honest about what you can afford	Agreeing to payment plans you can't afford will only delay foreclosure, not prevent it.
Work with a housing counselor	Free HUD counselors can advocate for you and often get better results than homeowners working alone.
Stay organized	Keep all documents, notes, and correspondence in one place (physical folder or digital folder).

REMEMBER

Your servicer is required by federal law to work with you in good faith if you submit a complete loss mitigation application. Know your rights and don't give up.

Additional Resources

Free Housing Counseling:

- Find a HUD-approved counselor: www.consumerfinance.gov/find-a-housing-counselor
- Homeowner's HOPE Hotline: 1-888-995-HOPE (4673) – Available 24/7

File Complaints:

- Consumer Financial Protection Bureau: consumerfinance.gov/complaint or 1-855-411-2372
- Texas Attorney General: texasattorneygeneral.gov or 1-800-621-0508
- Federal Trade Commission (for scams): reportfraud.ftc.gov or 1-877-382-4357

Legal Assistance:

- State Bar of Texas Lawyer Referral: www.texasbar.com or 1-800-252-9690

Legal Disclaimer

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Need Help?

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