

Fannie Mae and Freddie Mac

With assistance options:

- Reinstatement
- Repayment plans
- Loan modification
- Payment deferral
- Extension of forbearance

[Fannie Mae Loans](#)

To contact Fannie Mae call 800-2FANNIE (800) 232-6643, option 4.

[Fannie Mae Mobile App](#)

[Freddie Mac Loans](#)

Consumers with questions related to foreclosure prevention or the Making Home Affordable program can contact by phone: (800) FREDDIE or (800) 373-3343, press #2 for a customer service representative.

U.S. Department of Agriculture

[USDA Loans](#)

- Self-Help Program
- Forbearance extension
- Repayment plan options

U.S. Department of Veterans Affairs

[VA Loans](#)

- Special Forbearance
- Repayment plan
- Loan modification

For more information on the VA Home Loan program, you may call (877) 827-3702 to contact the nearest VA Regional Loan Center.

Assistance for Homeowners in Forbearance

This resource has been provided by the Wisconsin Bankers Association to assist homeowners with questions regarding options as forbearance periods end and the pandemic still lingers. Generally, there are a few ways borrowers can make up their missed payments. However, the method of repayment can vary depending on your loan. Not all borrowers will be eligible for all options. Ask your servicer about what options are available to you.

Federal Housing Administration/U.S. Department of Housing and Urban Development

[FHA/HUD Loans](#)

- Extended forbearance request timeframes
- Advance Loan Modification option
- Extensions

For more information on Federal Housing Administration Mortgages: answers@hud.gov, call 800-CALL-FHA (800) 225-5342.

Wisconsin Housing and Economic Development Authority (WHEDA)

[WHEDA Loans](#)

- Special Forbearance
- Repayment Plan
- Loan Modification

Native American Direct Loans (NADL)

Native American Direct Loans (NADL) are managed by BSI Financial Services. NADL borrowers can request a forbearance plan by contacting the BSI default resolution team at (800) 327-7861 or customercare@bsifinancial.com.

Additional Resources

[HUD Forbearance Fact Sheet for Borrowers with FHA, VA, or USDA Loans](#)

[Consumer Financial Protection Bureau \(CFPB\) Forbearance Resources for Homeowners](#)

[Federal Housing Finance Agency \(FHFA\) Help for Homeowners](#)