



How to talk to your mortgage servicer or lender

1) Breathe... and remember, you have power!

Talking with mortgage servicers can feel intimidating, especially when money and confusing jargon are involved. But remember, you're just having a conversation, and you will survive. Also, **you have legal rights, you can ask questions, and you can ask them to explain or repeat something you didn't understand.**

2) Bring an expert with you

Hawai'i Housing Resilience's 'ohana includes Maui-based realtors, financial advisors, and attorneys who are experts on foreclosure — some through firsthand experience. **HHR knows what to say and how, and can join the call with you for support.** Their primary goal is to keep you in your home and your community.

3) Communicate early and often

The earlier in the process you communicate with your lender, the more likely they are to offer more generous and flexible loss mitigation options. The consequences of ignoring or avoiding the situation — even if it feels overwhelming or embarrassing — will almost certainly be worse than facing it head-on.

4) Record every call, keep every letter, and save every email

Lenders are highly regulated, but many still exploit borrowers. **Documenting everything yourself can protect you from illegal practices and prove wrongdoing if needed.** Since Hawai'i is a "one-party state," you legally can record any phone call with your mortgage servicer or lender, even without their permission.

For our full guide on preventing foreclosure, visit: bit.ly/lahaina-foreclosure-guide

