What Your Loan Type's Rules Say About Getting Help

American Default Research, americandefault.org/help/behind-on-mortgage/loan-program-rules/. Rules checked Oct 28, 2026. General information, not legal advice. Your mortgage company decides whether you qualify.

Fannie Mae's rules

From Fannie Mae's Servicing Guide. Rules checked Oct 28, 2026.

1. What your mortgage company looks at first

Fannie Mae's rules say your mortgage company first looks at whether you can catch up in one payment. After that it depends on your hardship. If it's short-term and still going on, the next step is a pause on payments (forbearance). If it's over, a repayment plan, then a payment deferral if a plan costs too much. If the hardship is permanent, a Flex Modification, Fannie Mae's loan modification, then a short sale or a Mortgage Release, which means giving the house back. If you ask to sell or leave, that's looked at first.

Source: F-2-10, https://servicing-guide.fanniemae.com/svc/f-2-10/fannie-maes-workout-hierarchy. Checked Oct 28, 2026.

2. The papers it asks for

Form 710, the Mortgage Assistance Application, isn't needed for every kind of help. A pause on payments or a payment deferral doesn't need a complete application. A repayment plan usually doesn't either, unless you're more than 90 days late or the plan runs longer than six months. A Flex Modification generally needs one if you're less than 90 days late. At 90 days or more, your company may offer it without one. Ask which help it's reviewing.

Source: D2-3.2-01, https://servicing-guide.fanniemae.com/svc/d2-3.2-01/forbearance-plan. Checked Oct 28, 2026.

3. Your income and hardship

Income papers usually can't be more than 90 days old when your mortgage company first decides your application is complete. Some disaster cases get 180 days. Tax transcripts are asked for only in some cases.

Source: D2-2-05, https://servicing-guide.fanniemae.com/svc/d2-2-05/receiving-borrower-response-package. Checked Oct 28, 2026.

4. If you are turned down

A trial plan is the first stage of a loan modification. If you're turned down for one on the home you live in, you can appeal when your complete application arrived at least 90 days before the sale, or no sale date was set. Follow the 14-day appeal period in your letter. The company answers in writing within 30 days. There are limits if you've applied before.

Source: D2-2-07, https://servicing-guide.fanniemae.com/svc/d2-2-07/resolving-appeal-mortgage-loan-modification-trial-period-plan-denial-principal-residence. Checked Oct 28, 2026.

5. Questions for a payment deferral

A payment deferral moves what you missed to the end of the loan. Ask: Is your loan at least 12 months old? Are you two to six months late? Is your hardship over, and can you make your full payment again? Can you neither catch up at once nor afford a repayment plan? Your company also checks earlier deferrals and other open plans.

Source: D2-3.2-04, https://servicing-guide.fanniemae.com/svc/d2-3.2-04/payment-deferral. Checked Oct 28, 2026.

6. Questions for a Flex Modification

Ask: Is your loan at least 12 months old? Are you at least 60 days late, or has your company found you're about to fall behind? Has the loan been modified fewer than three times? Have you avoided a failed Flex trial in the past 12 months? Your company checks other limits and the new payment.

Source: D2-3.2-06, https://servicing-guide.fanniemae.com/svc/d2-3.2-06/fannie-mae-flex-modification. Checked Oct 28, 2026.

7. If a disaster caused it

Tell your company when the disaster happened. After a disaster pause on payments, Fannie Mae reviews a disaster payment deferral first if you can make your full payment again, then a Flex Modification with easier disaster tests if you need one.

Source: D1-3-01, https://servicing-guide.fanniemae.com/svc/d1-3-01/evaluating-impact-disaster-event-and-assisting-borrower. Checked Oct 28, 2026.

Freddie Mac's rules

From Freddie Mac's Seller/Servicer Guide. Rules checked Oct 28, 2026.

1. What your mortgage company looks at first

Freddie Mac's rules say your mortgage company first checks whether you can catch up in one payment. If your hardship is short-term and still going on, the next step is a pause on payments (forbearance). Once it's over, a repayment plan, then a payment deferral if the plan costs too much. A permanent hardship goes to a Flex Modification, Freddie Mac's loan modification, then a short sale, then a deed in lieu, which means giving the house back. Asking to sell, and disaster offers, follow separate rules.

Source: 9201.2, https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

2. The papers it asks for

A pause on payments needs no written application: tell your company about the hardship. A payment deferral doesn't need a complete Form 710, the Mortgage Assistance Application. A repayment plan usually doesn't either if you're no more than 90 days late and the plan lasts six months or less. A Flex Modification usually needs one before you're 90 days late. At 90 days or more, a shorter Flex review doesn't. Ask which help and cutoff apply.

Source: Guide 9203.3(b)(i), https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

3. Your income and hardship

Income papers usually can't be more than 90 days old when your company first decides your application is complete. What you send depends on the kind of income; unemployment benefits need no papers. Child support and alimony count only if you choose to include them. Help from someone not on the loan is voluntary and has to be verified.

Source: 9202.1(c), https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

4. If you are turned down

If your first complete application arrived at least 90 days before a sale, or before a sale date was set, and you're turned down for a trial plan, you have 14 days to appeal. Different staff review it and decide within 30 days. Your letter says where to send it. Offers made without a complete application can't be appealed this way.

Source: 9101.2, https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

5. Questions for a payment deferral

A payment deferral moves what you missed to the end of the loan. Ask: Is your loan at least 12 months old? Are you 60 to 180 days late? Is your hardship over, and can you make your regular payment? Can you neither catch up at once nor afford a repayment plan? Your company checks other limits.

Source: Guide 9203.4(a),(c), https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

6. Questions for a Flex Modification

Ask: Is your loan at least 12 months old? Are you at least 60 days late, or has your company found you're about to fall behind? Would the new principal and interest payment be no higher than the old one? At 90 days late, your company has to check the shorter Flex review without asking for a complete application.

Source: Guide 9206.1(c), https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

7. If a disaster caused it

Tell your company when the disaster happened. Freddie Mac has a separate disaster review. A pause on payments usually starts one to three months at a time, and more than 12 months of missed payments needs Freddie Mac's approval. A disaster payment deferral or Flex Modification may come after.

Source: Guide 9203.3(b), https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2. Checked Oct 28, 2026.

FHA's rules

From HUD's Handbook 4000.1, the FHA rulebook. Rules checked Oct 28, 2026.

HUD's updated FHA rulebook has to be in place at every mortgage company by November 10, 2026. Ask which version yours uses.

1. What your mortgage company looks at first

Early on, FHA's rules point to a repayment plan or a pause on payments (forbearance). For a permanent fix, your mortgage company works through a set of calculations, not a fixed list. If you can go back to your normal payment, it compares a loan modification with a partial claim, a separate no-interest loan for what you're behind that you repay when you sell, refinance or pay off the mortgage. If you need a lower payment, it starts with a 30- or 40-year loan modification, then a mix of modification and partial claim, with a payment supplement. Selling or giving the house back is a separate path.

Source: III.A.2.i and Appendix 4.0, https://www.hud.gov/sites/default/files/OCHCO/documents/40001-hsgh-Update-17.pdf. Checked Oct 28, 2026.

2. The papers it asks for

For a permanent fix, the company gets your Borrower Affordability Attestation, your statement that you can afford the new payment, plus the trial-plan and closing papers. You can say it out loud at first and sign later. FHA's rules don't make Form 710 a must, so ask your mortgage company for its own form and list.

Source: III.A.2.i.iii(B), https://www.hud.gov/sites/default/files/OCHCO/documents/40001-hsgh-Update-17.pdf. Checked Oct 28, 2026.

3. Your income and hardship

You state that you're behind, or about to be, because of a financial hardship, and whether you can go back to your normal payment or need it lowered. Rules about past payments, how far behind you are, trial plans and help in the last 24 months apply, with disaster exceptions. This page can't tell you whether you qualify.

Source: III.A.2.i.iii(A), https://www.hud.gov/sites/default/files/OCHCO/documents/40001-hsgh-Update-17.pdf. Checked Oct 28, 2026.

4. Recent changes

HUD's Mortgagee Letter 2026-08 changed some rules, and mortgage companies had until September 21, 2026, to put them in place. Its changes for a failed trial plan and for asking again already apply.

Source: ML 2026-08, https://www.hud.gov/sites/default/files/hudclips/documents/2026-08hsgml.pdf. Checked Oct 28, 2026.

5. Questions for a permanent fix

Ask: Can you afford your normal payment again, or do you need it lower? If you can afford it, your company compares a partial claim on its own with a modification on its own. A partial claim on its own needs enough claim money to catch you up and a finished trial plan. If you need a lower payment, the calculations aim to cut principal and interest by 25%.

Source: HUD 4000.1, https://www.hud.gov/sites/default/files/Housing/documents/40001-hsgh-Update-18.pdf. Checked Oct 28, 2026.

6. What a partial claim is

An FHA partial claim moves what you missed into a separate loan with no interest, so your mortgage is caught up. You still owe that amount later. Before you choose one, your company has to tell you about any option that might lower your monthly payment.

Source: Handbook 4000.1 III.A.2.i, https://www.hud.gov/sites/default/files/Housing/documents/40001-hsgh-Update-18.pdf. Checked Oct 28,

2026.

7. If a disaster caused it

Ask your company about FHA's separate disaster path. It has options for homes in an area the President declared a major disaster. Ask which disaster and policy date apply to your loan.

Source: HUD 4000.1, https://www.hud.gov/sites/default/files/Housing/documents/40001-hsgh-Update-18.pdf. Checked Oct 28, 2026.

VA's rules

From VA's Servicer Handbook M26-4. Rules checked Oct 28, 2026.

Mortgage companies have until November 28, 2026, to add VA partial claims to their systems. Ask if yours offers it yet.

1. What your mortgage company looks at first

If you can start paying again and want to keep the home, VA's rules set an order: a special forbearance (a pause on payments), a repayment plan, a Traditional VA Modification, then a 30-year modification. If you're at least three full monthly payments behind, a VA Partial Claim comes next, then a 40-year modification. Your company starts at the first step each time it reviews you.

Source: M26-4 5.01(a)-(b), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000314
Checked Oct 28, 2026.

2. The papers it asks for

Usually very few. Your mortgage company isn't allowed to ask for extra financial papers unless VA requires them. After three failed trial plans in the same stretch of being behind, it has to collect your household expenses and verified income first.

Source: 5.01(a)(4), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000314
Checked Oct 28, 2026.

3. Your income and hardship

When papers are required, the company checks your household income and expenses. Papers that change often have to arrive within 90 days of the date on them. Not every VA homeowner has to send bank statements or tax returns.

Source: 5.01(d)(1)(b), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000314
Checked Oct 28, 2026.

4. Recent changes

VA's final rules began June 1, 2026. Mortgage companies have 180 days to put the new order and the partial claim in place together, so ask which one yours is using. An earlier draft isn't the final rule.

Source: VA M26-4, https://benefits.va.gov/HOMELOANS/partial-claims-servicer-faqs.asp. Checked Oct 28, 2026.

5. Questions for a VA Partial Claim

Ask: Are you at least three full monthly payments behind? Have you made at least 12 payments since the loan began? Is this your main home, and do you own it? Have you had no loan modification in the past 24 months, no active bankruptcy, and no earlier VA partial claim on this loan? The amount to catch up also has to fit VA's limit.

Source: M26-4 22.02(a)(1)-(10), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000324
Checked Oct 28, 2026.

6. What a VA Partial Claim is

VA pays part of what you owe so your loan is caught up. You make no monthly payments on that separate

amount, and VA says it doesn't earn interest while VA holds it. You still have to repay it later. You can use it once, and it may affect a later VA refinance or later help.

Source: M26-4 22.01, 22.04, https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000324 Checked Oct 28, 2026.

7. If you work for yourself

If VA asks you to prove income for a repayment plan, a profit-and-loss statement is one way to show self-employment income. Pay stubs, bank statements showing regular deposits or award letters can also work. The company also collects a list of your household expenses.

Source: M26-4 5.01(d), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000314 Checked Oct 28, 2026.

8. If a disaster caused it

Ask about the VA Disaster Modification and the Disaster Extend Modification. VA says your company may offer these without going through the usual order first. Your company doesn't have to offer them, and they have their own tests.

Source: M26-4 5.01(e), 5.06(e)-(f), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000314 Checked Oct 28, 2026.

9. Bankruptcy and inherited homes

An active bankruptcy rules out a VA Partial Claim. Someone who inherited or was given the home doesn't qualify just for that reason; VA requires taking over the loan first, with an exception for some spouses.

Source: M26-4 22.02(a)(4),(8), https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000324 Checked Oct 28, 2026.

USDA's rules for guaranteed loans

From the federal rule 7 CFR 3555 and USDA Handbook HB-1-3555. For a loan a lender made and USDA backs. Rules checked Oct 9, 2026 to Oct 28, 2026.

1. What your mortgage company looks at first

The federal rule sets an order: a repayment plan, a special forbearance (a pause on payments), a loan modification, then a mortgage recovery advance. These come before a simpler option with no financial review. Selling or losing the home comes only after the options to keep it don't work. Disaster options are separate.

Source: 7 CFR 3555.303, https://www.ecfr.gov/api/versioner/v1/full/2026-10-23/title-7.xml?part=3555&section=3555.303. Checked Oct 28, 2026.

2. The papers it asks for

Your mortgage company can use its own form. USDA's handbook asks for detailed financial information and recent pay stubs, or a profit-and-loss statement if you're self-employed. Financial papers have to be dated within 90 days of when the company gets them. It tells you its decision within 30 days of getting a complete application.

Source: HB-1-3555 Attachment 18-A I, https://www.usda.gov/sites/default/files/guidance-documents/RHS%20Consolidated%20HB-1-3555.pdf. Checked Oct 9, 2026.

3. Your income and hardship

You have to be behind for a reason outside your control, or about to be, and be able to repay. The modification path uses a 31% limit on housing costs compared with your income before taxes. That limit applies only here, not to other loans.

Source: 7 CFR 3555.303(a), https://www.ecfr.gov/api/versioner/v1/full/2026-10-23/title-7.xml?part=3555&section=3555.303. Checked Oct 28, 2026.

4. The simpler option

If the usual options run out without a complete application, there's a modification with no financial review. You have to be at least 90 days behind, before the loan is called due or foreclosure starts. It has to cut principal and interest by at least 10%, and you have to finish a trial plan.

Source: 7 CFR 3555.304(a)-(c), https://www.ecfr.gov/api/versioner/v1/full/2026-10-23/title-7.xml?part=3555&section=3555.304. Checked Oct 28, 2026.

5. Limits on each option

A repayment plan lasts three months or less. A special forbearance can cover up to 12 months of full payments. Mortgage recovery advances together can't be more than 30% of what you owed when you first fell behind.

Source: 7 CFR 3555.303(b)(1),(2),(4), https://www.ecfr.gov/api/versioner/v1/full/2026-10-23/title-7.xml?part=3555&section=3555.303. Checked Oct 28, 2026.

6. If a disaster caused it

Tell your company what happened. USDA says it has to look at your case on its own and consider its disaster options.

Source: 7 CFR 3555.307(a),(c), https://www.ecfr.gov/api/versioner/v1/full/2026-10-23/title-7.xml?part=3555&section=3555.307. Checked Oct 28, 2026.

USDA's rules for direct loans

From USDA Handbook HB-2-3550. For a loan USDA made itself. Rules checked Oct 9, 2026.

1. What USDA looks at first

If USDA made your loan itself, its own handbook applies, not the guaranteed-loan order. The tools include a workout plan, payment help, a moratorium, which stops payments, and spreading the balance over the loan again. Before a moratorium, USDA looks at payment help first. A workout can last up to two years. A moratorium can stop payments for up to two years, and what builds up still has to be paid.

Source: HB-2-3550 Chapter 5, https://www.usda.gov/sites/default/files/guidance-documents/HB-2-3550%20Direct%20Single%20Family%20Housing%20Loans%20and%20Grants%20-% Checked Oct 9, 2026.

2. The papers it asks for

You ask for the moratorium and give financial information so the servicing office can see what changed. Ask the USDA servicing office which forms and income papers it needs for the help you want. Form 710 doesn't replace what the agency asks for.

Source: 5.5(B), https://www.usda.gov/sites/default/files/guidance-documents/HB-2-3550%20Direct%20Single%20Family%20Housing%20Loans%20and%20Grants%20-% Checked Oct 9, 2026.

3. Your income and hardship

A moratorium is for money trouble outside your control, such as a drop in income or an illness, death or home cost you weren't paid back for. You also have to live in the home and meet other rules. A drop in income alone doesn't make you eligible.

Source: 5.5(A), https://www.usda.gov/sites/default/files/guidance-documents/HB-2-3550%20Direct%20Single%20Family%20Housing%20Loans%20and%20Grants%20-% Checked Oct 9, 2026.

4. If you are turned down

USDA's letter has to explain your rights to an informal review, mediation and an appeal to its National Appeals

Division. You generally ask within 30 days of getting the letter. Some decisions can't be appealed, so follow the letter you get.

Source: 1.9 and 1.11, https://www.usda.gov/sites/default/files/guidance-documents/HB-2-3550%20Direct%20Single%20Family%20Housing%20Loans%20and%20Grants%20-% Checked Oct 9, 2026.

Rules for a loan another lender keeps

From Regulation X, the federal mortgage-servicing rule. No program guide applies. Rules checked Oct 28, 2026.

1. What your mortgage company looks at first

If a bank or investor keeps your loan itself, its own program and order apply. Ask your mortgage company what they are. Federal rules set steps the company has to follow, but they don't make it offer any particular kind of help.

Source: 12 CFR 1024.41(a), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/. Checked Oct 28, 2026.

2. The papers it asks for

A complete application is everything your mortgage company asks for to look at its options. Ask for its form, its income and hardship rules, and a current list of what's missing. No single federal form or tax paper is required for every loan.

Source: 12 CFR 1024.41(b)(1), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/. Checked Oct 28, 2026.

Rules for every loan (Regulation X)

These federal deadlines generally cover a loan on the home you live in. Small mortgage companies, reverse mortgages and some Farm Credit loans have exceptions.

By day 36

Your mortgage company generally has to try to talk with you by day 36 of being late, then send a letter about your help options by day 45. Bankruptcy and some other cases are exceptions.

Source: 12 CFR 1024.39(a), https://www.consumerfinance.gov/rules-policy/regulations/1024/39/; 12 CFR 1024.39(b), https://www.consumerfinance.gov/rules-policy/regulations/1024/39/.

By day 45

It also has to give you people to contact about help and your application.

Source: 12 CFR 1024.40(a), https://www.consumerfinance.gov/rules-policy/regulations/1024/40/.

After day 120

In most cases, the earliest a foreclosure can start. A complete application can limit when it starts or when a sale happens.

Source: 12 CFR 1024.41(f)-(g), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

45 days or more before a sale

If your application arrives then, your mortgage company generally has to tell you in writing, within five days not counting weekends and holidays, that it got it and whether anything is missing. This applies too if no sale is set.

Source: 12 CFR 1024.41(b)(2), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

More than 37 days before a sale

A complete application generally has to be decided within 30 days, in writing.

Source: 12 CFR 1024.41(c)(1), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

While you are being reviewed

Say your complete application arrived after foreclosure was filed but more than 37 days before the sale. The

company generally can't get a judgment or sale order, or hold the sale, until the review, your answer to any offer and any appeal are done. The rule has exceptions.

Source: 12 CFR 1024.41(g), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

After an offer

You get at least 14 days to accept or turn down an offer if your complete application arrived 90 days or more before a sale, and at least 7 days if it arrived 38 to 89 days before.

Source: 12 CFR 1024.41(e)(1), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

90 days or more before a sale

If you're turned down for a loan modification, you generally get at least 14 days to appeal. Different staff review it and decide within 30 days.

Source: 12 CFR 1024.41(h)(1)-(4), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/; 12 CFR 1024.41(h)(3), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/; 12 CFR 1024.41(h)(4), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.

If you are turned down

The written decision has to give the specific reason for each loan modification you were turned down for.

Source: 12 CFR 1024.41(d), https://www.consumerfinance.gov/rules-policy/regulations/1024/41/.