



Avoiding Scams

- Consumer Tips:
 - <https://www.nclc.org/issues/avoiding-home-improvement-fraud.html>
 - <https://www.consumer.ftc.gov/articles/0242-hiring-contractor>

Mortgage Resources

- National Consumer Law Center
 - [“Obtaining Mortgage Relief for Victims of Disasters: A Practice Guide for Advocates”](#) (February 2020)
- “Foreclosures and Mortgage Servicing” manual at www.nclc.org
- CEB “California Mortgages, Deeds of Trust, and Foreclosure Litigation” practice guide
- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/consumer-tools/mortgages/>

Laws Regulating Foreclosure and Loss Mitigation

- CA Homeowner Bill of Rights (HBOR)
- Federal mortgage servicing regulations
 - Real Estate Settlement and Procedures Act (RESPA), 12 U.S.C. §2601 et seq. and Reg. X, 12 C.F.R. § 1024.30 et seq.
 - Truth in Lending Act (TILA), 15 U.S.C. § 1601 et seq. and Reg. Z, 12 C.F.R. § 1026.20, 1026.36, 1026.41
- Further guidance
 - CFPB website: www.consumerfinance.gov
 - CFPB compliance guide (April 2018): https://files.consumerfinance.gov/f/documents/cfpb_mortserv_guide_v3.2.1.pdf