

# HOW TO PREVENT OR NAVIGATE A **FORECLOSURE**

As soon as you begin falling behind on mortgage payments or get a Combined Notice of foreclosure from the Public Trustee, contact the Office of Financial Empowerment and Protection. We will direct you to foreclosure and housing resources, and other supportive services available in Denver.

Call us at 720-944-2498 or email [FEC@denvergov.org](mailto:FEC@denvergov.org) for help.

## Denver Office of Financial Empowerment and Protection, Consumer Financial Protection Unit

The Denver Office of Financial Empowerment and Protection provides citywide navigation for individuals, families, and small businesses that include:

- Eviction assistance
- Housing assistance
- Rental assistance
- Legal services
- Mediation services
- Consumer financial protection (including financial fraud and eviction support)
- And other supportive services

*(Please note: OFEP cannot and does not provide legal advice, but can help residents connect to legal services in the community.)*

## ADDITIONAL FORECLOSURE RESOURCES

### THE PUBLIC TRUSTEE'S OFFICE

The Public Trustee records foreclosure documents and administers the process in a legal and transparent manner. The Public Trustee can: explain the foreclosure process to homeowners; provide a list of outside resources for homeowners; provide foreclosure cure information to homeowners; and hold and release overbid funds. Call 720-865-8400 or email [foreclosures@denvergov.org](mailto:foreclosures@denvergov.org) for more information.

*(Please note: The Public Trustee cannot provide legal advice to homeowners, administer debt mitigation agreements, or administer appeals.)*

### Denver Department of Housing Stability (HOST)

HOST provides resources to help Denver residents find a new home, stay in their current home, find shelter, pay rent, utility, and mortgage bills, and understand the foreclosure and eviction processes.

More information is at

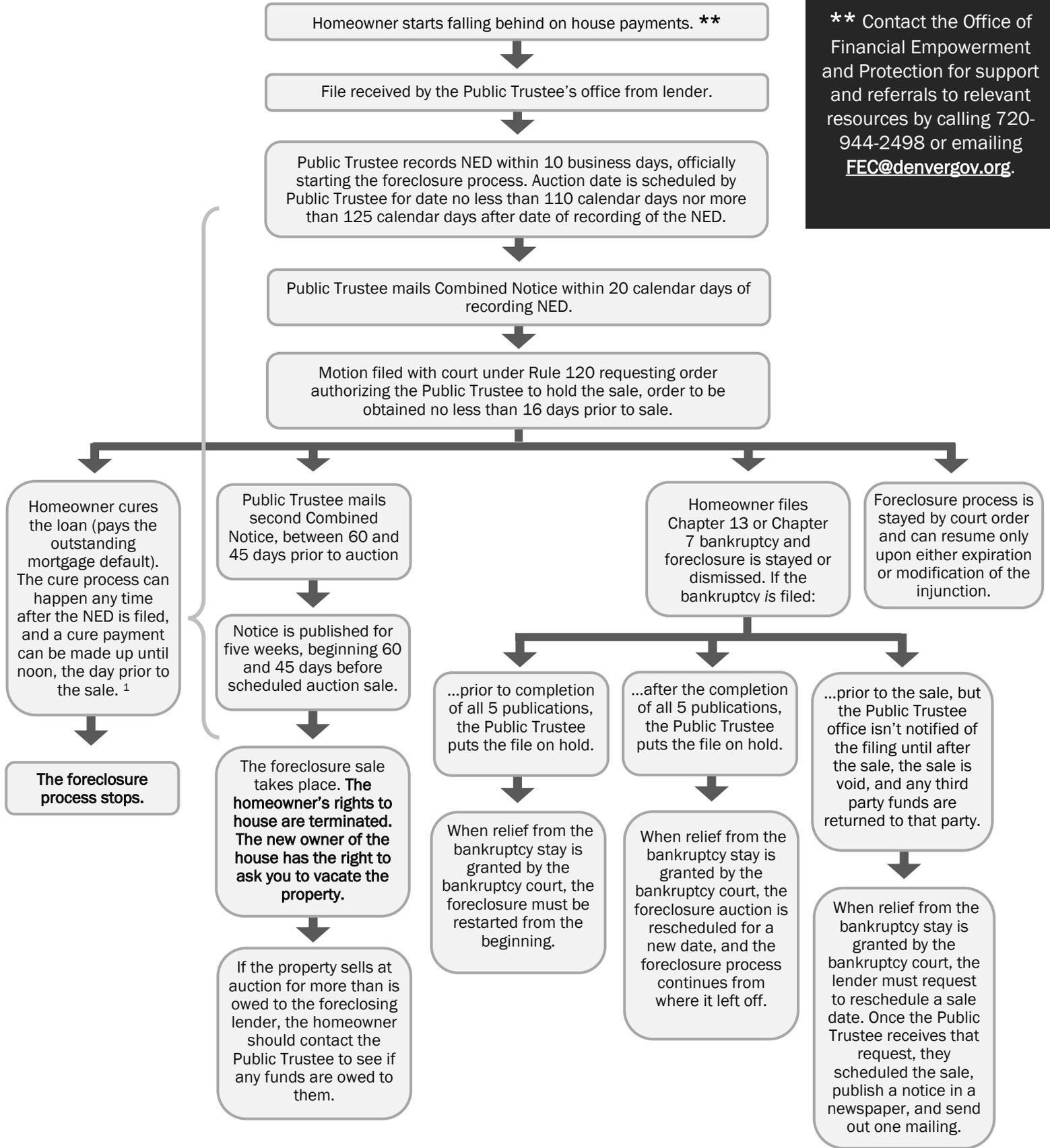
[Denvergov.org/Housing](https://denvergov.org/Housing).

Call 720-913-1534 or email

[housingstability@denvergov.org](mailto:housingstability@denvergov.org) for help.

# Foreclosure Timeline

**\*\* Contact the Office of Financial Empowerment and Protection for support and referrals to relevant resources by calling 720-944-2498 or emailing [FEC@denvergov.org](mailto:FEC@denvergov.org).**



<sup>1</sup> The cure process is something that goes through the Public Trustee. The homeowner may choose to sidestep the process and reinstate the loan directly with their lender. However, if that is done, the Public Trustee's Office cannot guarantee that the foreclosure process will stop. If the homeowner cures through the Public Trustee's Office, the office guarantees that the foreclosure process will stop.