

BANK OF AMERICA

Bank of America Home Loans

Home • Locations • Contact Us • Sign In • Additional Languages

Home Loan Assistance

Let's work together

Help is available for homeowners experiencing payment difficulties. We will do everything possible to come up with a solution to help you. No matter what your situation is, we are here to help.

Select your situation

I am looking for home loan assistance

I have already started the home loan assistance process

I have received a letter about home loan assistance

Find helpful forms and documents you need to provide

Get started

Check my loan status



Get help in person

Information on the National Mortgage Settlement

None

Bank of America > Home Loans > Home Loan Assistance

Loan Assistance Solutions

- Bank of America Home Equity Assistance
- Bank of America Home Loan Modification
- Cooperative Short Sale Program
- Deed in Lieu
- FHA Home Affordable Modification
- FHA Short Sale
- Foreclosure Information & Alternatives
- Hardest Hit Fu

Loan Assistance Solutions (Cont.)

- Home Affordable Second Lien Modification
- Home Affordable Unemployment Program
- National Homeownership Retention Program
- Short Sale: Home Affordable Foreclosure Alternatives
- Traditional Refinance
- Unemployment & Forbearance

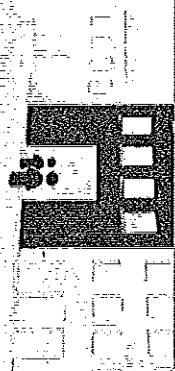
Additional Support

- Avoiding Scams
- Homeowner Counseling Services
- Frequently Asked Questions
- Get Help in Person
- Non-Profit & Government-Housed Events
- Customer Assistance Centers
- Documents You Must Bring

My Status & Tools

- Helpful Forms & Documents
- Check My Loan Status
- Get Help in Person
- Non-Profit & Government-Housed Events
- Customer Assistance Centers
- Documents You Must Bring

Meet in person to discuss your options



If you are having trouble making your home loan payments, schedule an appointment to come in and see us. We will sit down with you, discuss your situation, and begin looking for a solution that is right for you. Start now by finding a customer assistance center and calling for an appointment.

Print Page

1 Find a customer assistance center

To get started, search for customer assistance centers in your area. Then call the location that is most convenient, and schedule an appointment with a specialist.

Texas or Enter ZIP code



Dallas

Please call first to schedule an appointment.
400 South Zang Boulevard
Dallas, TX 75206
map & directions

1.855.566.0427
9am-8pm CT Mon-Thurs
9am-6pm CT Fri
9am-1pm CT Sat

Houston

Please call first to schedule an appointment.
2300 City West Boulevard, Suite 760
Houston, TX 77042
map & directions

1.855.566.0429
9am-8pm CT Mon-Thurs
9am-6pm CT Fri
9am-1pm CT Sat

San Antonio

Please call first to schedule an appointment.
494 North Loop 1604 West, Suite 3101
San Antonio, TX 78232
map & directions

1.855.695.4568
1.210.200.4750
9am-8pm CT Mon-Thurs
9am-6pm CT Fri
9am-1pm CT Sat

Additional Support

- ▶ Avoiding Scams
- ▶ Homeowner Counseling Services
- ▶ Frequently Asked Questions
- ▶ Glossary
- ▶ Help With More Bank of America Products

My Status & Tools

Get Help in Person

Call Us

Government home loan assistance programs

Making Home Affordable is the federal government's plan to help millions of homeowners avoid foreclosure by reducing their monthly mortgage payments to more affordable levels.

What are the Making Home Affordable programs?

Programs at a glance

The federal government's Making Home Affordable (MHA) programs are designed to help homeowners who are struggling to stay in their homes. By participating in these programs, Bank of America is helping to make monthly mortgage payments more affordable for borrowers who have suffered a hardship or have lost significant value in the property due to the current financial crisis. Current MHA programs include:



Home Affordable Refinance

If you do not have enough equity to qualify for traditional refinancing, you may still be able to refinance at a lower interest rate.



Home Affordable Unemployment Program

If you are currently unemployed, you may qualify for suspended payments while you look for new employment.



Home Affordable Modification

If you cannot afford your monthly mortgage payments due to a financial hardship, you may qualify for a loan modification.



Home Affordable Modification Program Military Modification

If you are a military servicemember having difficulty making your mortgage payments, you may be eligible for assistance, including principal for years.



Home Affordable Second Lien Modification

If you have permanently modified your first mortgage under HAMP, help may be available for your home equity loan or home equity line of credit.



Home Affordable Foreclosure Alternatives

If you are worried about a foreclosure, this government program offers alternatives for settling your mortgage debt and benefits such as relocation assistance.

Have an FHA-insured home loan? (How do I know?)

Additional Support

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My Status & Tools

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Print page

Also available as part of the eCourse

[Consumer Bankruptcy Hot Topics: Rule 3002.1 Interpretations and Actions; Home Loan Modifications and Loan Forgiveness; Reaffirmation Agreements; and the Collision of Family Law and Bankruptcy](#)

First appeared as part of the conference materials for the
9th Annual Consumer Bankruptcy Practice session

"Legitimate and Illegitimate Approaches to Home Loan Modification and Loan Forgiveness"