



Mortgage Education and Outreach Program

At the peak of the foreclosure crisis, California ranked highest in foreclosure in the nation. While the recovery continues, many consumers still struggle to achieve the dream of homeownership and need assistance understanding mortgage terms, foreclosure and loan modifications. The DBO Mortgage Education and Outreach Program (Program) is focused on supporting homeownership and informing mortgage borrowers of their rights.

This education and outreach effort will be conducted through educational workshops, community events, and train-the-trainer activities with a variety of educational materials and other resources. The Program will partner with government agencies, community organization and other stakeholders. The Program will focus on the hardest hit areas in the state, although resources will be available statewide.

The DBO Education and Outreach Office will provide basic materials to community partners to support mortgage related activities free of charge. Topics include:

- Preparing for Homeownership (including budgeting, saving, building credit)
- Home Buying Process (including types of mortgages, terms, rates)
- Refinancing and Risky Products
- Foreclosure Prevention
- Mortgage Loan Modifications
- Mortgage Fraud and Scams
- How to Report Complaints

Program information and resources are available on the DBO website, www.dbo.ca.gov/Consumers/Education_Outreach/Mortgage.

To partner with DBO, please email Outreach@dbo.ca.gov or call Julie Stewart, 916-323-7120 or Julie.Stewart@dbo.ca.gov.

Office of Education and Outreach

The DBO's Office of Education and Outreach is committed to providing consumers with helpful information and materials on a variety of financial topics. The outreach programs empower Californians to make smart decisions about their finances.