



## HOMEOWNER RESOURCES | USEFUL LINKS YOU CAN TRUST

**Desirée Patno Enterprises, Inc.** | [www.DesireePatno.net](http://www.DesireePatno.net)

*Desiree Patno Enterprises, Inc. is a full service, women-owned real estate firm. Our website offers numerous resources for homeowners, links to valuable websites, and explains the processes related to doing business with DPE or its clients.*

**Glossary of real estate terms** | [http://www.desireepatno.net/uploads/1/2/6/8/12686083/dpe\\_glossary.pdf](http://www.desireepatno.net/uploads/1/2/6/8/12686083/dpe_glossary.pdf)

*Use this glossary to better understand commonly used real estate terms and their definitions. Many of the terms found here are specific to mortgage default and will help you navigate the process of foreclosure or related loss mitigation programs such as modifications, refinances, and deed-in-lieu.*

**Making Home Affordable** | [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

*This is a government website that explains in detail all of the requirements for federal Making Home Affordable programs such as the Home Affordable Modification Program (HAMP), the Home Affordable Refinance Program (HARP), and the Home Affordable Foreclosure Alternative (HAFA) program.*

**NAWRB** | [www.NAWRB.com](http://www.NAWRB.com)

*NAWRB is the most visible women's trade association specializing in the housing economy. As the only provider of women-owned business certification specific to real estate, NAWRB is dedicated solely to the promotion of underrepresented women and the businesses they own, manage, and operate.*

**HousingWire** | [www.housingwire.com](http://www.housingwire.com)

*Launched in early 2008, HousingWire is the nation's most influential news source covering the U.S. housing economy: lending, servicing, investments and real estate operations. Our news, commentary, magazine content, industry directories, and live and online events give professionals the insight they need to make better, more informed business decisions.*

### *Other important websites*

**Fannie Mae** | [www.fanniemae.com](http://www.fanniemae.com) | **Fannie Mae HomePath** | [www.homepath.com](http://www.homepath.com)

**Freddie Mac** | [www.freddiemac.com](http://www.freddiemac.com) | **Freddie Mac HomeSteps** | [www.homesteps.com](http://www.homesteps.com)

**Department of Housing and Urban Development** | [www.hud.gov](http://www.hud.gov)

**Department of Treasury** | [www.treasury.gov](http://www.treasury.gov)

**Consumer Financial Protection Bureau** | [www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federal Deposit Insurance Corporation** | [www.fdic.gov](http://www.fdic.gov)

**NeighborWorks America** | [www.nw.org](http://www.nw.org)