



I APPLIED FOR BANKRUPTCY. CAN I STILL APPLY FOR MORTGAGE RELIEF?

What Is Bankruptcy?

Bankruptcy is the process of liquidating assets or creating a payment plan to pay outstanding debts. Homeowners might need to file for bankruptcy for a number of reasons, including preventing a foreclosure sale from occurring.

How does bankruptcy affect my eligibility?

Applicants in any stage of bankruptcy **may be eligible** for assistance through the Delaware Mortgage Relief Program and are encouraged to apply. Applicants will have to meet all the other program criteria.

How does bankruptcy affect my application?

It may affect your **processing time**. Bankruptcies are filed in federal judicial courts, so some mortgage servicers may require approval from the court to participate.

Your next steps:

- ➔ Contact a **HUD certified housing counselor**.
- ➔ Call **(888) 303-4324** for additional questions or concerns.
- ➔ Use the **document checklist** (available on the program website) to gather all needed documents.