

## Conclusion

Now that you have a better understanding of the non-judicial foreclosure procedure and the judicial foreclosure remedy (as well as possible alternatives or options you as a homeowner may pursue to avoid foreclosure), you should be prepared to negotiate with your lender or its servicing agent and to take the initiative to protect your home from foreclosure.

If you have become the victim of foreclosure or real estate fraud, or if you become aware of such fraud, please file a complaint with DRE. If the person or company is unlicensed and performing “licensed activities,” DRE will file and serve an order to desist and refrain. If the person or company is licensed and performing in violation of the Real Estate Law, DRE will commence an investigation and proceed with the appropriate disciplinary action. Please log on to [www.dre.ca.gov](http://www.dre.ca.gov).

The following section includes a list of resources, agencies, and organizations where you can find additional information.

Remember, to successfully solve your mortgage loan situation, you must be proactive, and that includes utilizing all available resources to the best of your ability to the extent that they apply to your particular situation.