

# Avoiding Foreclosure



## State of Connecticut Department of Banking



260 Constitution Plaza  
Hartford, CT 06103-1800  
860-240-8299 / Toll-free 1-800-831-7225  
[www.ct.gov/dob](http://www.ct.gov/dob)

**Foreclosure Assistance Hotline**  
**1-877-472-8313**

**Handbook**  
**September 1, 2010**

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Are you falling behind on your monthly mortgage payment? Have you found yourself delinquent on your loan? Is your adjustable rate mortgage becoming unaffordable because your payments are increasing? You are not alone. Millions of people have trouble with their mortgage every year. But foreclosure can often be prevented. Do not be afraid or embarrassed to ask for help. The information in this booklet may help avoid that result.

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**Customer Assistance Form** –After contacting the resources available to you, this form may be used to file a complaint with the Department of Banking if you are unable to resolve the matter with your lender. Our action is limited to situations where there is a violation of the law within our jurisdiction.



STATE OF CONNECTICUT  
DEPARTMENT OF BANKING

260 CONSTITUTION PLAZA • HARTFORD, CT 06103-1800



**Howard F. Pitkin**  
Commissioner

Dear Connecticut Homeowner:

Thank you for contacting the State of Connecticut, Department of Banking Foreclosure Hotline. We are sorry to hear about the financial difficulties you are experiencing.

We are providing you with a booklet that outlines steps you can take to avoid foreclosure, contains contact information for counseling services to negotiate with your lender and programs to refinance your loan with affordable terms, summarizes programs available through the Department of Social Services, and lists options for obtaining legal services and advice.

In addition, the booklet includes a customer assistance form in the event you wish to file a formal complaint with this department concerning your mortgage. Please note that our ability to take action with respect to a particular complaint is limited to situations where there is an apparent violation of those laws subject to our jurisdiction.

Please do not hesitate to call the hotline at 877-472-8313, if you have additional questions or concerns. I would like to extend best wishes to you and your family during this difficult time.

Very truly yours,

A handwritten signature in black ink that reads "Howard F. Pitkin".

Howard F. Pitkin  
Banking Commissioner

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# Overview

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## What is Foreclosure?/Contact Your Lender

In the contract you signed when your mortgage lender loaned you money to buy your house, you agreed that if you can't repay the loan, **the lender can foreclose to take ownership of the house**. If you do not pay your mortgage payment, you are technically in default on your mortgage. State laws vary, but generally, a loan that is as little as 90 days delinquent can be considered in foreclosure. Your lender may send you a notice indicating that they are starting foreclosure proceedings, but don't wait. Take steps to prevent a foreclosure as soon as you realize you are having trouble paying the mortgage. If you are having difficulty making your mortgage payments, one of the most important things you can do is to be proactive. Review the terms and conditions of your mortgage, learn about the foreclosure process for residents in Connecticut and what may lead up to it, and find out more about the resources on a local, state, and national level available to assist you in working with your lender and your finances.

**Act early.** Contact your lender as soon as you find yourself unable to make your monthly payment. Take that first step and make your lender aware of your financial difficulties as soon as you realize you have a problem. You and your lender may discuss reasonable workout options and alternative payment plans. **Banks and financial institutions will often work with delinquent borrowers and find reasonable arrangements rather than foreclosing on the loans immediately.** More than one-third of those who take the initiative and seek assistance are successful in finding alternatives to foreclosure.

Do not ignore letters from your lender if you miss payments. It is important to be aware that if you have missed several payments and your loan is in default your lender may start foreclosure proceedings unless you can come up with the money to cover all of your missed payments plus any late fees. This is why it is crucial that you contact your lender as soon as you realize that you will not be able to make your required payment. Most lenders who believe a borrower is acting in good faith will be willing to work with them.

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### Main Points of Foreclosure Prevention and Handling Foreclosure

- Act now and don't ignore the problem!
  - Contact your mortgage lender or servicer as soon as you realize you have a problem.
  - Open and respond to the mail from your lender or servicer.
  - Contact a Department of Housing and Urban Development (HUD) – approved housing counselor.
  - Stay in your home to make sure you qualify for assistance.
  - Understand the foreclosure process in Connecticut.
  - Follow (track) your case on the State of Connecticut Judicial Foreclosure Website.
  - Understand the foreclosure prevention options and alternatives.
  - Beware of foreclosure rescue scams.
  - Send in an Appearance and an Answer form to your court location.
  - Send in your Judicial Foreclosure Mediation Certificate.
  - Do not sign any document you do not understand.
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# Overview

## Explore Loan Workout Solutions

You can contact the Department of Housing and Urban Development (HUD) for more information at:

Phone	Website
1-800-569-4287	<a href="http://www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm">www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm</a>

### Explore loan workout solutions with your lender

Keep your mortgage current if you can do so. If you find you are unable to make your payments, you may qualify for a loan workout option available through your lender. Some options may only apply to your loan if it is insured by the Federal Housing Administration ("FHA").

**If your ability to bring your account current is temporary, discuss these possibilities with your lender:**

Loan Workout Option	Explanation
<b>Reinstatement</b>	Your lender is always willing to discuss accepting the total amount owed in a lump sum by a specific date. Forbearance may accompany this option.
<b>Forbearance</b>	Your lender may allow you to reduce or suspend payments for a short period of time and then agree to another option to bring your loan current. A forbearance option is often combined with a reinstatement when you know you will have enough money to bring the account current at a specific time. The money might come from a hiring bonus, investment, insurance settlement or tax refund.
<b>Repayment Plan</b>	You may be able to get an agreement to resume making regular monthly Payments plus a portion of the past due payments each month until you are caught up. <b>If your ability to bring your account current is <u>long-term</u> or <u>permanent</u>, discuss these possibilities with your lender.</b>
<b>Mortgage Loan Modification</b>	If you can make payments on your loan but do not have enough money to bring your account current or cannot afford your current payment, your lender may be able to change the terms of your original loan to make the payments more affordable. Your loan could be permanently changed in one or more of the following ways: <ul style="list-style-type: none"><li>• Adding the missed payments to the existing loan balance.</li><li>• Changing the interest rate, including making an adjustable rate into a fixed rate.</li><li>• Extending the number of years you have to repay.</li></ul>

## Overview (cont'd)

### Explore Loan Workout Solutions (cont'd)

Loan Workout Option	Explanation
Partial Claim	<p>If your mortgage is FHA-insured (see your HUD-1 settlement statement), your Lender might help you get a one-time interest-free loan from your mortgage guarantor to bring your account current and you may be allowed to wait several years before repaying this loan. You qualify for an FHA Partial Claim if your loan is between 4 and 12 months delinquent.</p> <p>You are able to begin making full mortgage payments again. When your lender files a partial claim, the U.S. Department of Housing and Urban Development (“HUD”) will pay your lender the amount necessary to bring your mortgage current. You must sign a promissory note, and a lien will be placed on your property until the promissory note is paid in full. The promissory note is interest-free and is due when you pay off the first mortgage or sell the property.</p>
Sale	<p>If you can no longer afford your home, your lender will usually give you a specific amount of time to find a purchaser and pay off the total amount owed. You will be expected to use a real estate professional who can aggressively market the property.</p>

If your ability to keep your home is not an option, discuss these possibilities with your lender:

Short Sale, Pre-Foreclosure Sale, or Short Payoff	<p>If you cannot sell the property for the full amount of the loan, your lender may accept less than the amount owed. Financial help may also be available to pay other lien holders and/or help towards some moving costs. You may qualify if:</p> <ul style="list-style-type: none"> <li>• The loan is at least 2 months delinquent.</li> <li>• You (or your real estate professional) can sell the house within 3 to 5 months.</li> <li>• A new appraisal (obtained by your lender) shows that the value of your home meets HUD program guidelines.</li> </ul>
Assumption	<p>A qualified buyer may be allowed to take over your mortgage even if your original loan documents state that it is non-assumable.</p>
Deed –in-lieu of Foreclosure	<p>As a last resort, you “give back” your property to your lender and the debt is forgiven. This will not save your house, but it is less damaging to your credit rating. This option has limitations, including that you usually have to try to sell the home for its fair market value for at least 90 days before the lender will consider this option.</p> <p><b>Note:</b> This option may not be available if you have other liens, such as other creditor judgments, second mortgages, and IRS or state tax liens.</p>

## Avoid Foreclosure “Rescue” Scams

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The Department of Banking, the Federal Deposit Insurance Corporation and the Federal Trade Commission (“FTC”) want you to be aware of foreclosure rescue scams that target homeowners having serious problems making their mortgage payments. In these “rescue” scams, a con artist promises to help you save your home, but is actually intent on stealing your home or most of the equity you have accumulated in your home.

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**Foreclosure Rescue Scam Links.** Click on the following link for the Federal Deposit Insurance Corporation (FDIC) brochure, “Beware of Foreclosure and Loan Modification Scams,” at:

Website
<a href="http://www.fdic.gov/consumers/loans/prevention/rescue/index.html">www.fdic.gov/consumers/loans/prevention/rescue/index.html</a>

The FDIC publishes a Spanish translation of the brochure at:

<a href="http://www.fdic.gov/consumers/loans/prevention/rescuesp/index.html">www.fdic.gov/consumers/loans/prevention/rescuesp/index.html</a> .
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Click on the following for the Federal Trade Commission (FTC) link:

<a href="http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.pdf">http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.pdf</a>
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Click on the following for the Office of the Comptroller of the Currency link:

<a href="http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html">http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html</a>
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This Consumer Advisory from the Office of the Comptroller of the Currency provides advice to help prevent borrowers from becoming victims of foreclosure rescue scams. It outlines what people should watch out for to avoid foreclosure rescue scams and provides a list of resources people can use to find qualified sources for help.

There is a Connecticut Mortgage Fraud Task Force, created to ensure that those who profited while inflicting damage to our neighborhoods and economy will be brought to justice. If you suspect fraudulent activity;

Phone	Email
203-333-3513.	<a href="mailto:ctmortgagefraud@ic.fbi.gov">ctmortgagefraud@ic.fbi.gov</a> .
Website	
<a href="http://www.hud.gov/foreclosure">www.hud.gov/foreclosure</a> , or <a href="http://www.fbi.gov/hq/mortgage_fraud.htm">www.fbi.gov/hq/mortgage_fraud.htm</a>	

Federal Trade Commission brochure, Fiscal Fitness: Choosing a Credit Counselor:

<a href="http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.pdf">http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.pdf</a>
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## **Avoid Foreclosure “Rescue” Scams (cont’d)**

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### **FDIC Consumer News – Tips on How to Protect Against Foreclosure Frauds, Easy Money Schemes and Other Costly Deals**

Many people concerned about their mortgage, their job or their finances may be easily vulnerable to scams and other costly “fixes” for their problems. The Spring 2009 FDIC Consumer News features tips to help consumers be on guard financially in the current economy. Other topics include the extension of \$250,000 deposit insurance, more about mortgage modification programs, and shopping for a CD. See the latest newsletter and subscription information at:

<b>Website</b>
<a href="http://www.fdic.gov/consumers/consumer/news/cnspr09">www.fdic.gov/consumers/consumer/news/cnspr09</a> .

### **Beware of Unethical Mortgage Foreclosure Rescue and Loan Modification Operators**

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**The Foreclosure Prevention Company or Specialist.** This fairly new and dangerous threat has arisen for homeowners who have fallen behind on their mortgage payments and may be at risk of foreclosure – opportunistic companies. They often refer to themselves as a “foreclosure consultant,” or a “mortgage consultant,” and market themselves as a “foreclosure service,” “foreclosure rescue agency,” or “loan modification company.” They count on homeowners being vulnerable and desperate. The “specialist” really is a phony counselor who charges hefty fees in exchange for making a few phone calls or completing some paperwork that a homeowner could easily do himself or herself. None of the actions result in saving the home. Turning to a housing counselor approved by the U.S. Department of Housing and Urban Development (“HUD”) for assistance is one way to avoid this type of fraud.

These companies claim they can assist homeowners facing foreclosure with options that allow them to keep their property, refinance or modify an existing mortgage, repair credit, or help “buy more time.” In reality, these “options” are intended to convince you to take the wrong steps so they can take your money and possibly your home. Remember the old saying, “If it’s too good to be true, it probably is.”

**Be Safe.** It is important that you take action by contacting your mortgage lender or any legitimate financial counselor like a Department Housing and Urban Development (HUD) counselor (1-800-569-4287) to find real options to avoid foreclosure. A number of agencies, including HUD and the Homeownership Preservation Foundation at 1-888-995-4673, provide free counseling services to homeowners who are having trouble making ends meet. These agencies can help you explore options, which may range from modifying your loan to refinancing your loan to selling your home and using equity to start over.

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## **Avoid Foreclosure “Rescue” Scams (cont’d)**

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According to the FTC, in addition to the foreclosure prevention specialist, the following predatory scams have been reported.

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**The Lease/Buy back, Bait-and-Switch or Repurchase Scams.** Homeowners think they are signing documents to bring the mortgage current. Instead, they are signing over the **deed** to their home. Homeowners usually do not know they have been scammed until they get an **eviction notice**. In this scenario, a promise is made to pay off your delinquent mortgage, repair your credit and possibly pay off credit cards and other debt. However, in order to do this homeowners are deceived into signing over the deed to their home “temporarily” to a scam artist, a “third party investor,” who tells them they will be able to remain in the house as a renter and eventually buy it back after a certain amount of time has passed or your financial situation improves. The trouble is once you have signed away your rights in your property, you may not be able to repurchase the property later even if you can and want to. Usually, the terms of this scheme are so demanding that the buy-back becomes impossible. After the new owner takes ownership of your property, the new owner can evict you and the “rescuer” walks off with most or all of the equity. Furthermore, the scammer is under no obligation to sell the house back to you. Typically, after the deed is signed away, the property changes hands several times. The scammer may have taken a new mortgage on your home for hundreds of thousands of dollars more than your mortgage, making it impossible for you to buy back your home.

**Partial Interest Bankruptcy Scams.** The scam operator asks you to give a partial interest in your home to one or more persons. You then make mortgage payment to the scam operator in lieu of paying the delinquent mortgage. However, the scam operator does not pay the existing mortgage or seek new financing. Each holder of a partial interest then files bankruptcy one after another without your knowledge. The bankruptcy court will issue a “stay” order each time to stop the foreclosure temporarily. However, the stay does not excuse you from making payments or from repaying the full amount of your loan. This complicates and delays foreclosure, while allowing the scam operator to maintain a stream of steady income by collecting payments from you, the victim. Bankruptcy laws provide important protections to consumers. This scam can only temporarily delay foreclosure, and may keep you from using bankruptcy laws legitimately to address your financial problems.

**Refinance Scams.** While there are legitimate refinancing programs available, look out for people posing as mortgage brokers or lenders offering to refinance your loan so you can afford the payments. The scammer presents you with “foreclosure rescue” loan documents to sign. You are told that the documents are for a refinance loan that will bring the mortgage current. What you don’t realize is that you are surrendering ownership of your home. The “loan” documents are actually **deed transfer documents**, and the scammer counts on you not actually reading the paperwork. Once the deed transfer is executed, you believe your home has been rescued from foreclosure for months or even years until receive an eviction notice and discover you no longer own your home. At that point, it is often too late to do anything about the deed transfer.

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## Avoid Foreclosure “Rescue” Scams (cont’d)

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**Internet and Phone Scams.** Some scam lenders convince you to apply for a low-interest mortgage loan on the phone or Internet. They then extract vital information, such as your social security and bank account numbers. In this scam, the loan is immediately accepted, after which you start faxing the documents and sending wire transfer payments to the phony company without even meeting the lender. Unfortunately, this scam will put you in twice as much trouble – your personal details have been stolen or sold, putting you at risk of identity theft, and your home is still at risk of foreclosure.

**Phantom Help Scams.** The scam operator presents himself as someone who is able to help a homeowner out of foreclosure or qualify for a government loan modification or refinance program. In exchange for his or her “services,” outrageous fees are charged and grand promises are made for robust representation, which never occurs. The “services” performed entail light paperwork or occasional phone calls that you could easily have made yourself. In the end, you are worse off than before, because you have little or no time to save your home, or seek other assistance.

**If you are Caught in a Foreclosure or Loan Modification Scam.** If you are caught in one of these scams, it is imperative that you contact a lawyer right away. An attorney can assist you as you navigate your way through the process. Lower income individuals may be able to find free legal services through Statewide Legal Services at 1-800-453-3320 or 860-344-0380. You can also find free legal services through the following website:

Website
<a href="http://www.findlegalhelp.org">http://www.findlegalhelp.org</a> .

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### Warning Signs That You May Be Dealing With a Mortgage Foreclosure Scam Operator if the Company:

- **Demands a fee in advance.** No legitimate organization that works with borrowers to avoid foreclosure will ever ask for money up front.
  - Offers to negotiate a loan modification for you **for a fee.**
  - **Makes unsolicited offers or “lofty” advertisements,** claiming they can help you save your home.
  - **Recommends you break off contact** with the lender and any counselor that you may have been working with.
  - Advises you to **stop making mortgage payments.**
  - Tells you to **send your money payment to anyone other than your loan servicer.**
  - Instructs you to **transfer ownership of your property.**
  - **Makes verbal promises** that aren't put in writing.
  - Asks you to sign a document that has **blank lines or spaces.**
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## **Avoid Foreclosure “Rescue” Scams (cont’d)**

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Some foreclosure rescue scammers claim to be able to “rescue” the homeowner from foreclosure. Others promise loan modifications – for a fee. The Federal Trade Commission, the nation’s consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

**Protect yourself.** To protect yourself from opportunity hunters and frauds:

- Contact your lender or mortgage loan servicer and try to negotiate a payment plan.
- Work with reputable non-profit housing or financial counselors.
- Report suspicious activity.

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**Don’t Get Hit By a Pitch.** *“We can stop your foreclosure.” “97% success rate!”*  
*“Guaranteed to save your home.”*

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

**Don’t Pay for a Promise.** Don’t pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they’re out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

**Don’t Pay for a Second Opinion.** Have you applied for a loan modification and been turned down? Never pay for a “second opinion.” Instead, call a HUD-certified housing counselor for assistance.

**Know with whom you are dealing.** Before you hand over any money or provide any personal information, check out the company or person. You can check out the company or person through your local Better Business Bureau or state consumer protection agency to see if the company or organization is legitimate and if any complaints have been filed against them.

**Get promises in writing.** Verbal promises and agreements relating to your home are usually not legally binding. Protect your rights with a written document or contract signed by the person making the promise. Keep copies of all documents you sign.

**Make your mortgage payments directly to your lender or the mortgage servicer.** Do not trust anyone else to make mortgage payments for you. Some scammers offer to handle financial arrangements for you, but then just pocket the payment. Send your mortgage payments **ONLY** to your mortgage company or servicer.

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## Avoid Foreclosure “Rescue” Scams (cont’d)

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**Imitations = Frustrations.** Some con artists use names, phone numbers, and websites to make it look like they’re part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren’t sure about. Use phone numbers listed on agency websites or in other reliable sources like the blue pages in your phone directory. Don’t click on links or open any attachments in unexpected emails.

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**Never sign over your deed until you clearly understand what will happen to your rights to your home.** Foreclosure scams often require you to “temporarily” sign over ownership of your home to another claiming it would be only as a means to help you. If you are in this situation, consult a HUD-approved housing counseling agency.

**Contact a reputable non-profit housing or financial counselor.** You can contact the Department of Housing and Urban Development (HUD) for more information at 1-800-569-4287 or on their website

Website
<a href="http://www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm">www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm</a>

-OR-

Homeownership Preservation Foundation at the following phone number or website

Phone	Website
1-888-995-4673 (HOPE)	<a href="http://www.995hope.org">www.995hope.org</a>

**Know what you are signing.** Read and understand every document you sign. If a document is too complex, seek advice from a lawyer or trusted financial counselor. Never sign documents with blank spaces that can be filled in later. Never sign a document that contains errors or false statements, even if someone promises to correct them later.

**Report suspicious activity** to the Federal Trade Commission, the, your state and local consumer protection agencies, or the state Attorney General’s Office at:

Phone
860-808-5318

Reporting con artists and suspicious schemes helps prevent other from becoming victims.

If you believe that you are the victim of criminal activity, such as forged documents being presented for your signature, you should contact your local law enforcement agency.

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## **Avoid Foreclosure “Rescue” Scams (cont’d)**

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### **Licensed Debt Adjusters**

The Department of Banking licenses Debt Adjusters. These are agencies that offer services including the administration of Debt Management Plans (DMP). In the administration of a DMP, the licensed organization receives money from the debtor and forwards it to the creditor. Your creditors may be listed on your credit report.

Your Access to Free Credit Reports

<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt156.pdf>

How to Dispute Credit Report Errors

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.htm>

Federal Trade Commission brochure, For People on Debt Management Plans: A Must-Do List,

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre38.pdf>

You may download the list of Department of Banking Debt Adjuster Licensees:

[http://www.ct.gov/dob/cwp/view.asp?a=2233&q=297874&dobNAV\\_GID=1663](http://www.ct.gov/dob/cwp/view.asp?a=2233&q=297874&dobNAV_GID=1663)

## **Avoid Foreclosure “Rescue” Scams (cont’d)**

### **Licensed Debt Negotiators**

The Department of Banking licenses Debt Negotiators. “Debt negotiation” means, for or with the expectation of a fee, commission or other valuable consideration, assisting a debtor in negotiating or attempting to negotiate on behalf of a debtor, terms of a debtor’s obligation with one or more mortgagees or creditors of the debtor, including the negotiation of short sales of residential property (one to four family owner-occupied real property) or foreclosure rescue services, which include assistance with foreclosure proceedings or delinquency or default of a residential mortgage loan. No Debt Negotiator may accept a fee until the Debt Negotiator fully performs the services.

Entities exempt from acquiring a Debt Negotiator license include:

- Any Attorney licensed to the practice of law in Connecticut, when engaged in the practice of law.
- Any bank, out-of-state bank, Connecticut credit union, federal credit union or out-of-state credit union, provided subsidiaries of such institutions other than operating subsidiaries of federal banks and federally chartered out-of-state banks are not exempt from licensure.
- Any person licensed as a Debt Adjuster pursuant to Sections 36a-655 to 36a-665, inclusive, of the Connecticut General Statutes while performing debt adjuster services.
- Any person acting under the order of a court.
- Any bona fide non-profit organizations organized under Section 501(c)(3) of the Internal Revenue Code of 1986.

Debt Negotiators are required to provide in each debt negotiation contract the following consumer protections:

1. Complete and detailed lists of services, costs, and statements of the results to be achieved.
2. A statement that the Debt Negotiator has reviewed the consumer’s debt and an individualized evaluation of the likelihood that the debt negotiation services will reduce the consumer’s debt or, if applicable, prevent foreclosure of the consumer’s home.
3. A three-day right of rescission along with the statement: “If you wish to cancel this contract, you may cancel by mailing a written notice by certified or registered mail to the address specified below. The notice shall state that you do not wish to be bound by this contract and must be delivered or mailed before midnight of the third business day after you sign the contract.”

**Note:** “ Business day means any calendar day except Sunday or any of the following business holidays: New Year’s Day, Presidents’ Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans’ Day, Thanksgiving, and Christmas.

Any debt negotiation contract that does not comply with Connecticut Banking Law shall be voidable by the consumer. You can also call the Department of Banking for more information:

<b>Phone</b>	<b>Link to Schedule of Fees for Debt Negotiators</b>
1-800-831-7225	<a href="http://www.ct.gov/dob/cwp/view.asp?a=2245&amp;q=447726&amp;pp=12&amp;n=1">http://www.ct.gov/dob/cwp/view.asp?a=2245&amp;q=447726&amp;pp=12&amp;n=1</a>

## Contact a HUD-Approved Housing Counselor

Department of Housing and Urban Development (HUD) Approved Counselors provide a free service to Connecticut homeowners who are struggling financially and at-risk of foreclosure. HUD-certified counselors can assist in identifying the causes and possible solutions to your financial issues, discuss budgeting with you, and negotiate directly with your lender to work on mutually acceptable plans that address your mortgage issues including loan modification. They will also evaluate you and pursue your participation in the federal Making Home Affordable Programs, FHA programs, the Federal Housing Administration (FHA) program called HOPE for Homeowners, and the CHFA programs, CT FAMLIES and the Emergency Mortgage Assistance Payments Program (EMAP) if they are CHFA-approved counselors. They can also prepare you for Judicial Foreclosure Mediation by providing a loan workout proposal prior to Mediation.

HUD maintains a list of approved housing counselors who give advice for free or at a low cost. Below is a list of HUD-approved housing counseling agencies that provide mortgage delinquency and default resolution counseling. To find a full list of HUD-approved counselors in your area, refer to the phone number and website listed below.

Phone	Website
1-800-569-4287	<a href="http://www.hud.gov">www.hud.gov</a> ,

Or use the following link:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=CT>

### HUD-Approved Housing Counselors List

Agency Name	Telephone/Web Address/Email Address	Location
<b>Bridgeport and all of Connecticut</b>		
<b>Affordable Housing Centers of CT</b> - Serves Bridgeport and all of CT	203-366-4180 <a href="http://www.acornhousing.org">www.acornhousing.org</a> <a href="mailto:dlatorre@acornhousing.org">dlatorre@acornhousing.org</a>	2310 Main Street, 3rd Floor, Bridgeport, CT 06606
<b>Danbury (see Housing Dev. Fund in Stamford)</b>		
<b>East Hartford</b>		
Consumer Credit Counseling Services of Southern New England, a Division of Money Management International Inc.*	800-208-2227 / 800-308-2227 888-845-5669 <a href="http://www.creditcounseling.org">www.creditcounseling.org</a> <a href="mailto:george.hill@moneymanagement.org">george.hill@moneymanagement.org</a>	225 Pitkin Street, Suite 300 East Hartford, CT 06108
Financial Counselors of America*	877-475-4238 860-986-7470 <a href="http://www.financialcounselors.org">www.financialcounselors.org</a> <a href="mailto:patty@financialcounselors.org">patty@financialcounselors.org</a>	1165 Main St., Suite 310 East Hartford, CT 06118

## Contact a HUD-Approved Housing Counselor (cont'd)

### HUD-Approved Housing Counselors List (cont'd)

<b>Hartford</b>		
Christian Activities Council	860-527-9860 <a href="http://www.christianactivities.org">www.christianactivities.org</a> <a href="mailto:dsteinle@christianactivitiescounsel.org">dsteinle@christianactivitiescounsel.org</a>	47 Vine Street Hartford, CT 06112
<b>Co-Opportunity*</b>	860-236-3617 <a href="http://www.co-opportunity.org">www.co-opportunity.org</a> <a href="mailto:garye@coopportunity.org">garye@coopportunity.org</a>	20-28 Sargeant Street Hartford, CT 06105
<b>Community Renewal Team, Inc.*</b>	860-560-5600 <a href="http://www.crtct.org">www.crtct.org</a> <a href="mailto:hardya@crtct.org">hardya@crtct.org</a> / <a href="mailto:dosreiss@crtct.org">dosreiss@crtct.org</a>	395 Wethersfield Avenue Hartford, CT 06120-2418
<b>Housing Education Resource Center*</b>	860-296-4242 <a href="http://www.herc-inc.org">www.herc-inc.org</a> / Email address n/a.	901 Wethersfield Avenue Hartford, CT 06114
<b>Urban League of Greater Hartford, Inc.*</b>	860-527-0147 <a href="http://www.ulgh.org">www.ulgh.org</a> <a href="mailto:lstevenson@ulgh.org">lstevenson@ulgh.org</a>	140 Woodland Street Hartford, CT 06105
<b>Agency Name</b>	<b>Telephone/Web Address/Email Address</b>	<b>Location</b>
<b>Milford</b>		
Consumer Credit Counseling Services of Southern New England, A Division of Money Management International Inc.*	800-208-2227 800-308-2227 888-845-5669 <a href="http://www.creditcounseling.org">www.creditcounseling.org</a> <a href="mailto:george.hill@moneymanagement.org">george.hill@moneymanagement.org</a>	57 Plains Rd., Suite 2A Milford, CT 06460
<b>New Britain</b>		
<b>Neighborhood Housing Services of New Britain, Inc.*</b>	860-224-2433 <a href="http://www.nhsnb.org">www.nhsnb.org</a> <a href="mailto:awatson@nhsnb.org">awatson@nhsnb.org</a>	223 Broad Street New Britain, CT 06053-4107
<b>Springfield, Massachusetts</b>		
NACA (Neighborhood Assistance Corporation of America) Springfield, MA (Serves Central & Northern CT)	413-788-6220 <a href="http://www.naca.com">www.naca.com</a> . Email address n/a.	1623 Main Street Springfield, MA 01103
<b>New Haven</b>		
NACA (Neighborhood Assistance Corporation of America) New Haven, CT (Serves Southern CT)	203-562-6220 <a href="http://www.naca.com">www.naca.com</a> Email address n/a.	144 Orange Street New Haven, CT 06510
<b>Neighborhood Housing Services of New Haven*</b>	203-562-0598 <a href="http://www.nhsfnh.org">www.nhsfnh.org</a> <a href="mailto:brussell@nhsfnh.org">brussell@nhsfnh.org</a>	333 Sherman Avenue New Haven, CT 06511-3107
Greater New Haven Community Loan Fund	203-624-7406 <a href="http://www.gnhclf.org">www.gnhclf.org</a> / <a href="mailto:earl@gnhclf.org">earl@gnhclf.org</a>	171 Orange St., New Haven
<b>Norwich and New London</b>		
<b>Catholic Charities</b>	860-889-8346 <a href="http://www.ccfns.org">www.ccfns.org</a> <a href="mailto:sylvialaudette@ccfns.org">sylvialaudette@ccfns.org</a>	331 Main Street Norwich, CT 06360 <b>An additional office is located in New London.</b>
<b>Rocky Hill</b>		
<b>Connecticut Housing Finance Authority*</b>	860-571-4396 <a href="http://www.chfa.org">www.chfa.org</a> <a href="mailto:counseling@chfa.org">counseling@chfa.org</a>	999 West Street Rocky Hill, CT 06067

## Contact a HUD-Approved Housing Counselor (cont'd)

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### HUD-Approved Housing Counselors List (cont'd)

<b>Stamford</b>		
<b>Housing Development Fund, Inc.**</b>	203-969-1830 <a href="http://www.hdf-ct.org">www.hdf-ct.org</a> / <a href="mailto:jcarty@hdf-ct.org">jcarty@hdf-ct.org</a>	Suite SP-101 100 Prospect Street Stamford, CT 06901 <b>Additional offices are located in Bridgeport and Danbury.</b>
<b>Mutual Housing Association of Southwestern CT</b>	203-359-6940 <a href="mailto:carol@mhaswct.org">carol@mhaswct.org</a> / <a href="http://www.mhaswct.org">www.mhaswct.org</a>	63 Stillwater Avenue Stamford, CT 06902
<b>Urban League of Southern CT</b>	203-327-5810 <a href="mailto:virginia@ulswc.org">virginia@ulswc.org</a> / <a href="http://www.ulsc.org">www.ulsc.org</a>	46 Atlantic St. Stamford, CT 06901
<b>Waterbury</b>		
<b>Neighborhood Housing Services of Waterbury, Inc.*</b>	203-753-1896 <a href="mailto:assistant@nhswaterbury.org">assistant@nhswaterbury.org</a> / <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a>	139 Prospect Street Waterbury, CT 06710-2318

\*Spanish

\*\*Creole, Portuguese and Spanish

**Note:** Agencies listed in bold are also CHFA-approved housing counselors for the Emergency Mortgage Assistance Program (EMAP).

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## **Gather Mortgage Loan Documents and Keep a Diary**

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Gather all the documents that relate to any loans on your house. These should include the following:

- The mortgage note
- Records of payments
- Notes of any conversations with any loan servicing company
- Paystubs
- Bank statements
- Any documents faxed or sent to a loan servicer
- Any records you have that show what you have done to pay what you owe.

It is also important to keep a diary of all conversations with the servicer/lender. Include:

- The name of the person you spoke to
- Their telephone number and extension
- What they told you/what was discussed
- The date and time.

Print and save the fax confirmation sheet for all correspondence with the lenders and or their attorneys. Save all mailing receipts.

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## Hotlines

### Homeowner's HOPE

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**Homeowner's HOPE**, a service of the non-profit Homeownership Preservation Foundation, and **NeighborWorks America**, a national non-profit organization, have established a toll-free hotline to provide a foreclosure prevention counseling service to help homeowners avoid foreclosure. Callers can receive immediate free counseling from nonprofit, HUD-certified organizations 24 hours a day, 7 days a week.

Phone	Website
1-888-995-4673	<a href="http://www.995hope.org">www.995hope.org</a>

### Operation Hope

**Operation HOPE, Inc.** is a 24-hour a day, 7-day a week hotline for homeowners who are in foreclosure and who need assistance with loan modifications can call Operation HOPE. Each homeowner is assigned to a dedicated HOPE mortgage counselor who works with the homeowner until the loan is modified or another outcome is reached. The Operation HOPE hotline is available 24 hours a day and 7 days a week. The free services at Operation Hope include how to:

- Negotiate with your lender
- Apply for loan modification
- Avoid foreclosure
- Sell a house and purchase an affordable home
- Restructure your existing debt and obligations.

1-888-388-4673	<a href="http://www.operationhope.org">www.operationhope.org</a>
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### The Workplace, Inc. – Mortgage Crisis Job Training Program

The **Mortgage Crisis Job Training Program** through **The WorkPlace, Inc.** helps borrowers gain the skills they need to be able to earn more money to become more financially stable by providing employment assistance. The program offers:

- Customized Employment Services, Job Placement Assistance, Financial Literacy, Credit Counseling, and Referrals to other needed services.

The Mortgage Crisis Job Training Program staff will work in partnership with credit counselors and other support agencies to help improve your financial standing with lenders. The program is for Connecticut residents who meet the following requirements:

- 60 days or more past due on their mortgage
- Mortgage is for primary residence in Connecticut
- Household income less than \$120,000
- Referred by the Connecticut Housing Finance Authority (CHFA), or
- Can demonstrate an imminent need for services.

Phone	Website
1-866-683-1682	<a href="http://www.workplace.org/mortgage.asp">www.workplace.org/mortgage.asp</a>

# Check into Refinancing and Loan Programs

## If you are Current on your Mortgage Mortgage Relief Fund

**Mortgage Relief Fund** was created by a consortium of five New England Banks: Citizens Bank, Sovereign Bank, TD Bank, Webster Bank and Bank of America. These banks committed \$125 million to help eligible New England homeowners refinance into conventional fixed-rate loans that will better meet their needs. Homeowners can have an adjustable rate or fixed rate mortgage. Homeowners must also be in good standing with their current mortgage but may be experiencing difficulty making payments now and or expect to have greater difficulty making payments when their rate resets. The program is not designed for borrowers who are delinquent on their current mortgage or who are facing imminent foreclosure. For more information, refer to the following website:

Websites
<a href="http://www.citizensbank.com/mortgages/mortgage-relief-fund.aspx">http://www.citizensbank.com/mortgages/mortgage-relief-fund.aspx</a>
<a href="http://www.sovereignbank.com/personal/promotions/mortgage_relief_fund.asp">http://www.sovereignbank.com/personal/promotions/mortgage_relief_fund.asp</a>

For more information on the member banks, contact:

Bank	Phone Number
Citizens Bank	1-888-411-1145
Sovereign Bank	1-800-288-6225
TD Bank	1-800-281-0025, extension 2315
Webster	1-888-681-7788
Bank of America	1-800-344-9403

## If you are Current or Delinquent on your Mortgage FHA HOPE for Homeowners

The **HOPE for Homeowners (H4H)** program, a federal program, was created by Congress to help borrowers at risk of default and foreclosure refinance into more affordable and sustainable loans and remain in their homes. The program allows refinancing to 30-year or 40-year fixed rate mortgages that are insured by the Federal Housing Administration (FHA). H4H is voluntary and both lender(s) and borrowers must agree to participate. Homeowners can contact their existing lender and/or a new lender to discuss how to qualify for the H4H program.

There are four ways that a distressed homeowner could pursue participation in the HOPE for Homeowners program:

1. Homeowners may contact their existing lender and/or a new lender to discuss how to qualify and their eligibility for this program.
2. Servicers working with troubled homeowners may determine that the best solution for avoiding foreclosure is to refinance the homeowner into a HOPE for Homeowners loan.
3. Originating lenders who are looking for ways to refinance potential customers out from under their high-cost loans and/or who are willing to work with servicers to assist distressed homeowners.
4. Counselors who are working with troubled homeowners and their lenders to reach a mutually agreeable solution for avoiding foreclosure.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current or Delinquent on your Mortgage FHA HOPE for Homeowners**

The primary way homeowners will initially participate in this program is through the servicing lender on their existing mortgage. Servicers that do not have an underwriting component to their mortgage operations will partner with an FHA approved lender that does.

The program is effective from October 1, 2008 to September 30, 2011.

Contact your lender to determine eligibility, but you may be eligible if among other factors:

- The home is your primary residence, and you have no ownership interest in any other residential property, such as second homes.
- Your existing mortgage was originated on or before January 1, 2008 and you have made at least six payments.
- You cannot afford your current loan (you are not able to pay your existing mortgage without help).
- Your total monthly mortgage payments due were more than 31 percent of your gross monthly income. As of:
  - March 1, 2008 if you have a fixed rate mortgage
  - March 1, 2008 or the date of you loan application if you have an ARM.

Contact your existing lender or another FHA-approved lender to see if they are participating in the H4H program. Like all FHA programs, you can only apply through a participating lender. You may also wish to contact a housing counselor to learn more about your options.

To start the application process, contact:

- An FHA-approved lender to apply. You can find a list of lenders at

Website
<a href="http://www.fha.gov">www.fha.gov</a> .

- A Housing Counselor. A list of Housing Counselors can be found at

<a href="http://www.fha.gov">www.fha.gov</a> .
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## Check into Refinancing and Loan Programs (cont'd)

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### If you are Current or Delinquent on your Mortgage

#### FHA HOPE for Homeowners (cont'd)

Information needed to apply includes evidence of your income and assets and your current mortgage information. Your lender can direct you based on your specific situation. A new H4H mortgage is no more than 96.5% of the new appraised value of your home with your lender essentially writing down your current mortgage to that amount. Your lender may choose not to write down your mortgage, in which case you would not be able to participate in the program.

The **interest rate** for the new mortgage is based on current market interest rates and will be provided by the lender. You cannot take out a second mortgage for the first five years of the loan, except under certain circumstances for emergency repairs.

HUD/FHA does not accept loan applications or lend money directly. Contact your existing lender or another FHA-approved lender to see if they are participating in the H4H program. Like all FHA programs, you can only apply through a participating lender. You may also wish to contact a HUD-approved housing counselor to learn more about your options. A HUD-approved **Housing Counselor** in your area can help you evaluate the different options that may be available to you, review your specific situation, identify your options, and help you make an informed decision and determine your best course of action.

You can locate a counselor in your area by going to

<b>Website</b>
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<a href="http://www.fha.gov">www.fha.gov</a>
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and clicking on the link "Talk to a Housing Counselor"

<a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>
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Housing counselors are knowledgeable about available programs to help struggling homeowners. HOPE for Homeowners is a voluntary program for both borrowers and existing lenders. In order to complete a HOPE for Homeowners loan, your lender must agree to accept the proceeds of the new loan as payment in full. For a list of participating lenders and counselors, go to:

<a href="http://www.fha.gov">www.fha.gov</a>
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Contact the Internal Revenue Service at:

<b>Phone</b>
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1-800-TAX-1040 (1-800-829-1040),
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or your tax advisor regarding tax-related questions including paying taxes on the portion of the loan the current lender will write off or forgive.

## Check into Refinancing and Loan Programs (cont'd)

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### If you are Current or Delinquent on your Mortgage

#### FHA HOPE for Homeowners (cont'd)

To learn more about the program:

- Review the Frequently Asked Questions page at

<b>Website</b>
<a href="http://www.fha.gov">www.fha.gov</a> , <a href="http://www.fhaoutreach.gov/FHAFAQ/">http://www.fhaoutreach.gov/FHAFAQ/</a>

- Read the Consumer Disclosure on

<a href="http://www.fha.gov">www.fha.gov</a>
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- by typing in “Consumer Disclosure” in the Search field.

There will be **closing costs** associated with HOPE for Homeowners loans, however, they may not be required to be paid out of pocket by the borrowers. Consult your lender or a HUD-approved Housing Counselor for more details. To find a FHA-approved lender or a HUD-approved Housing Counselor, go to:

<a href="http://www.fha.gov">www.fha.gov</a> , <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>
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**Processing time** varies, but usually takes approximately 60 days. Consult your lender when you apply. You can apply for H4H if the lender has started foreclosure proceedings, depending on which stage of the foreclosure process you are in. Call your lender immediately for more detailed information. There are no income restrictions, but you need to demonstrate that you have sufficient, steady income to make the new H4H mortgage payments. You can apply for H4H if you have a first and second mortgage on your home, however, all existing lenders must agree to release the liens against your home. **You can apply for H4H if you are current with your mortgage.**

In the section marked “Business Tools,” click on the link “Lender Locator,” or

<a href="http://www.fhaoutreach.gov/lender/lender.do">http://www.fhaoutreach.gov/lender/lender.do</a>
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## Check into Refinancing and Loan Programs (cont'd)

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### If you are Current or Delinquent on Your Mortgage FHA HOPE for Homeowners (cont'd)

You may contact any participating lender to apply. Loans made under the FHA's HOPE for Homeowners Program have some **special restrictions**. If you refinance your home through this program:

- You must share equity and future appreciation as described below.
- You cannot take out a second mortgage, home equity loan, or home equity line of credit for the first five years you have your new loan, except under certain circumstances for emergency repairs.
- You will pay an upfront mortgage insurance premium of up to 3% and up to 1.5% annual mortgage insurance premium on the current principal balance of the new mortgage. The annual premium will be included in your monthly payments.

If you refinance your home through this program you will not owe any payments, fees, penalties or other debt on your existing mortgage(s).

#### Equity and Appreciation Sharing Requirements

You agree to share both the **initial equity** created at the beginning of this mortgage and **any future appreciation** in the value of your home with FHA. Initial equity is the difference between the appraised value of the home at the time of the new FHA loan, or the total debt secured by your home if that is less, and the original balance on your FHA mortgage. Appreciation is the growth, if any, in the appraised value of the home between the time you take out the FHA mortgage and the time you sell your home. You will share the newly created equity with FHA, if you sell or refinance your home, as follows:

Year	% of Equity
During year 1	100% of the initial equity is paid to FHA
During year 2	90% of the initial equity is paid to FHA
During year 3	80% of the initial equity is paid to FHA
During year 4	70% of the initial equity is paid to FHA
During year 5	60% of the initial equity is paid to FHA
After year 5	50% of the initial equity is paid to FHA

When you sell your home, you will also share with FHA up to one half (50%) of any appreciation created since the time you took out the loan.

## Check into Refinancing and Loan Programs (cont'd)

### If you are Current or Delinquent on Your Mortgage FHA HOPE for Homeowners (cont'd)

This is an example of how the unique equity and appreciation sharing elements of this program work. Keep in mind that this is only one example, and your actual experience will depend on many things, including how much your home increases or decreases in value. **Additional examples and details about how the equity and appreciation in your home is calculated can be found at:**

<b>Website</b>
<a href="http://www.hud.gov">www.hud.gov</a>

1. If you have no equity in your home and your home has an appraised value at the time you receive your FHA mortgage of . . . . .	\$200,000.
2. And your new FHA mortgage is 90% of this, or . . . . .	\$180,000.
3. This means the initial <b>equity</b> is the difference between 1 and 2, or	\$20,000.

In this example, you and the FHA share this \$20,000 when you sell your home or refinance your loan. Here's how the \$20,000 would be split. If you sell or refinance:

During Year 1	<b>FHA</b> receives 100%, or	\$20,000	<b>You receive 0%, or</b>	\$0
During Year 2	FHA receives 90%, or	\$18,000	You receive 10%, or	\$2,000
During Year 3	FHA receives 80%, or	\$16,000	You receive 20%, or	\$4,000
During Year 4	FHA receives 70%, or	\$14,000	You receive 30%, or	\$6,000
During Year 5	FHA receives 60%, or	\$12,000	You receive 40%, or	\$8,000
After Year 5	FHA receives 50%, or	\$10,000	You receive 50%, or	\$10,000

In addition to this equity sharing, you will have to share any future **home price appreciation** with the FHA. This means that, if your home has gone up in value between the time your FHA mortgage and the time of your home sale (or other disposition), you will share the amount of this increase with the FHA (less closing costs and a portion of any improvements you have made). This is a 50/50 split that does not change over time. For example if:

1. The value of your home when you take out this loan is . . . . . \$200,000
2. After some years, you decide to sell. Now the home is worth . . . . . \$250,000
3. That means, the appreciation is the difference between 1 and 2, or . . . . . \$50,000

In this example, you would keep half of this, or \$25,000. The FHA would also receive half, which is also \$25,000. Again, keep in mind that this is just an example, and your actual experience will vary depending on factors such as: How much your home is worth when you get a new HOPE for Homeowners loan, how long you stay in your home, and how much your home is worth when you sell.

**Note:** These examples assume that there are no closing costs when you sell your home and that you have made no improvements to your home.

#### Underwater Borrowers

HOPE for Homeowners can particularly benefit underwater borrowers by helping to increase the equity they own in their homes.

## Check into Refinancing and Loan Programs (cont'd)

### If you are Current or Delinquent on Your Mortgage FHA HOPE for Homeowners (cont'd)

**United States Department of Housing and Urban Development  
HOPE for Homeowners (H4H) Program  
FHA-Approved Lenders Licensed by Connecticut Department of Banking**

For the H4H Program, you can only apply through a voluntary participating lender. Contact your existing lender or another FHA-approved lender to see if they are participating in the H4H Program.

**FHA Lender Locator:** <http://www.hud.gov/ll/code/llslcrit.cfm>. As of January 1, 2009, the FHA list of voluntary participants in the H4H program included the following companies. These companies are also licensed by the Connecticut Department of Banking. This information does not constitute an endorsement, referral, or recommendation by the Department of Banking.

#### Hope for Homeowners (H4H) Participating Lenders

Lender	Phone Number	Address/Contact
1 <sup>st</sup> Alliance Lending LLC	866-546-7298	111 Founders Plaza Ste 1102, East Hartford, CT 06108 / John Dilorio, Huong Do
Advantage Mortgage	866-554-6331 / 949-428-0300	2201 Dupont Dr., Ste 150, Irvine, CA 92612 / Scott Krelle
Allegro Funding Corp.	904-265-2098 X7000	7700 Square Lake Blvd., Jacksonville, FL 32256 / Laurie Hammerbacher
BrokerSolutions DBA New American Funding	800-426-5626 X315	17890 Skypark Circle, Ste 100, Irvine, CA 92614 / Patricia Arvielo
Globe Mortgage America	201-816-5900	475 Grand Ave., Englewood, NJ 07361 / Joseph L. Ennis, Jr.
Homeland Funding Solutions	401-228-6600	120 Lavan St., Warwick, RI 02886 / H4H Department
Mortgage Services, Inc.	800-922-3210	193 Grand St. 2 <sup>nd</sup> Floor, Waterbury, CT 06702 / Ron Giannamore
The Hills Mortgage & Financial Company LLC	877-974-4557	776 Mountain Blvd., Ste 107, Watchung, NJ 07069/ Thomas Pasckvale
Voyage Financial Group, Inc.	916-504-4505	10304 Placer Ln., Sacramento, CA 95827 / W. Paul Ueckert
Waterhouse Financial Mortgage Consultants, LLC	203-772-2422	50 Elm St. 2 <sup>nd</sup> Floor, New Haven, CT 06510 / Lloyd Bromfield
WCS Lending Inc.	561-864-2562	6501 Congress Ave. 3 <sup>rd</sup> Floor, Boca Raton, FL, 33487 / Miles N. Rosenthal
WSB Mortgage	866-309-6626	9712 Fair Oaks Blvd., Ste C, Fair Oaks, CA 95628 / Pam Loveless

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current or Delinquent on your Mortgage Making Home Affordable Program**

**The Making Home Affordable Program, which includes the Home Affordable Refinance and the Home Affordable Modification Programs a federal program announced by President Obama,** is part of a broad, comprehensive strategy that addresses the current economic situation. The plan mandates that banks receiving certain federal funds adhere to government guidelines when changing the terms of loans. The plan intends to help homeowners lower their payments by refinancing into new mortgages or modifying loans. To find out more about this program, click on:

<b>Website</b>
<a href="http://www.makinghomeaffordable.gov/">http://www.makinghomeaffordable.gov/</a>

For a list of participating servicers, click on:

<a href="http://www.makinghomeaffordable.gov/contact_servicer.html">http://www.makinghomeaffordable.gov/contact_servicer.html</a>
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The following terms apply to all "Making Home Affordable" Programs:

- All homeowners must contact their lenders directly to participate.
- The mortgage must have originated before January 1, 2009.
- This new program runs until December 31, 2012.
- This new program is not automatically given to homeowners at risk of losing their homes. Borrowers must have sufficient income and must meet all program eligibility requirements.
- There can be no debt consolidation.
- The owner must have lived in the home for three months.
- Owner occupied 1-4 unit family homes including condos and planned unit developments are eligible.
- The loan to value on the first mortgage cannot exceed 125%.
- There is a counseling requirement for homeowners. Although all lenders want homeowners to seek counseling, they are only mandating counseling for clients with a 55% debt to income ratio.
- All arrearages plus interest, fees, homeowner's insurance, real estate taxes and condo fees will be included in the first mortgage.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current or Delinquent on your Mortgage Making Home Affordable Program**

The **MHA Short Sale Program** became effective on April 5, 2010. It allows homeowners to sell their homes for less than they owe. A Short Sale is a sale of property for less than the balance of the mortgage. Lenders are compelled to accept that arrangement, forgiving the difference between the market price of the property and what the lender owes. If successful, the homeowner can receive \$3,000 in relocation assistance, \$1,500 for servicers to cover administrative and processing costs, and up to \$2,000 for investors who allow a total of \$6,000 in short sale proceeds to be distributed to subordinate lien holders, on a one-for-three matching basis. Under this new program, the lender works with real estate agents to determine the value of the home. If an offer comes in that is equal to or higher than this amount, the lender must take it. Implementation of a principal write-down option and strengthening assistance to underwriters is expected by Fall, 2010.

**MHA Unemployment Program.** Effective July 1, 2010, all mortgage servicers participating in the Making Home Affordable Program will offer extra help for homeowners struggling to make their monthly mortgage payments because of unemployment. The Unemployment Program will offer homeowners a forbearance period to temporarily reduce or suspend their monthly mortgage payments while they seek re-employment.

The minimum forbearance program is three months, although a mortgage servicer may extend it depending on the investor and regulator guidelines. If a homeowner becomes re-employed in that time, the forbearance period will end and the homeowner will be evaluated for a mortgage modification under the Making Home Affordable Program. Unemployment benefits will no longer qualify as income for the Making Home Affordable Program. During the forbearance period, a homeowner's monthly mortgage payment must be reduced to no more than 31 percent (or less) of their gross monthly income. The servicer can decide to temporarily suspend payments in full. The payment amount and due dates will be decided by the servicer depending on investor and regulator guidelines.

**Call your mortgage lender or servicer** to find out if you qualify for refinancing or a loan modification under this plan. You can find the number on your monthly mortgage bill or coupon book. The plan includes the **Home Affordable Refinance Program** and the **Home Affordable Modification Program**.

### **Underwater Borrowers**

The integration of an improved Hope for Homeowners program will help underwater borrowers, who often face heightened risks of foreclosure, by requiring principal write-downs to help homeowners increase the equity they own in their homes.

## Check into Refinancing and Loan Programs (cont'd)

### If you are Current on Your Mortgage

#### Making Home Affordable Home Affordable Refinance Program

The **Home Affordable Refinance Program** is available to homeowners who have a solid payment history on an existing mortgage owned by **Fannie Mae or Freddie Mac**. Homeowners who haven't missed a payment can refinance into lower-cost loans even if they have little or no equity or a decrease in the value of their home. Many of these homeowners will be eligible to refinance their loan to take advantage of today's lower mortgage rates or to refinance an adjustable rate mortgage into a more stable mortgage, such as a 30-year fixed rate loan.

To qualify for the Home Affordable Refinance Program:

- Your home is your primary residence (the property must be owner occupied).
- You have a Fannie Mae or a Freddie Mac loan. Contact:

Agency	Phone	Available Times	Website
Fannie Mae	1-800-732-6643 (1-800-7-FANNIE)	from 8 a.m. to 8 p.m. EST	<a href="http://www.fanniemae.com/homeaffordable">www.fanniemae.com/homeaffordable</a> or <a href="http://loanlookup.fanniemae.com/loanlookup/">http://loanlookup.fanniemae.com/loanlookup/</a>
Freddie Mac	1-800-373-3343 (1-800-FREDDIE)	from 8 a.m. to 8 p.m. EST	<a href="http://www.freddiemac.com/avoidforeclosure/">www.freddiemac.com/avoidforeclosure/</a> or <a href="https://ww3.freddiemac.com/corporate/">https://ww3.freddiemac.com/corporate/</a>

- You are current on your mortgage payments. "Current" means that you haven't been more than 30 days late on your mortgage payment in the last 12 months.
- The borrower must have sufficient income to support the new mortgage debt.
- The amount you owe on your first mortgage is about the same (100%) or less than the current value of your house. The first mortgage may not exceed 125% of the current market value of the property. For example, if the property is worth \$200,000, the borrower must owe \$250,000 or less.
- No temporary income can be used to qualify, such as unemployment income.
- The program is designed to assist homeowners who are current but are in variable rate mortgages. The program will also assist homeowners who are struggling to pay their variable rate mortgages or homeowners who own property with declined values.
- The program will correct high interest rates, variable rates, term of mortgages and balloon payments.
- Freddie Mac only: On new refinances, the homeowner's credit score should be 620, but there may be some flexibility in the credit score if the refinance is in the customer's best interest.
- Fannie Mae only: There is no minimum credit score required.
- Fannie Mae only: Borrowers cannot have any 60 day late notices on their mortgage history in a 12 month period.
- Fannie Mae only: Borrowers may only have one late 30 day notice on their mortgage history in a 12 month period.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current on Your Mortgage**

#### **Making Home Affordable Home Affordable Refinance Program (cont'd)**

Gathering the following documentation regarding the Home Affordable Refinance Program will help facilitate your discussion:

- Information about the monthly gross (before tax) income of your household, including recent pay stubs if you receive them or documentation of your income you receive from other sources.
- Your most recent income tax return.
- Information about any second mortgage on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts such as student loans and car loans.

### **If you are Delinquent on Your Mortgage**

#### **Making Home Affordable Home Affordable Modification Program**

The **Home Affordable Modification Program (HAMP)** will help at risk homeowners avoid foreclosure by reducing monthly mortgage payments to affordable levels. The program also uses cash incentives for loan servicers and investors to keep loan payments current. The government will also subsidize interest rate reductions to get borrowers to affordable monthly payments. The modification piece includes modifying loans so that monthly payments are not more than 31% of monthly gross income. "At Risk" is defined as those: suffering serious hardships, declines in income or increase in expenses, facing an interest rate hike, having high mortgage debt compared to income, owing more than their house is worth, or demonstrating other reasons for being close to default.

#### **Foreclosure Process**

HAMP also requires the **suspension of foreclosure proceedings** until the lender or servicer has conducted a full evaluation of the homeowner's eligibility for a HAMP loan modification. Any foreclosure action will be temporarily suspended during the trial period, or while borrowers are considered for alternative foreclosure prevention options. In the event that the Home Affordable Modification or alternative foreclosure prevention options fail, the foreclosure action may be resumed.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current on Your Mortgage**

#### **Making Home Affordable Home Affordable Modification Program (cont'd)**

To qualify for the Home Affordable Modification Program's loan modification plan:

- Borrowers must have obtained their mortgage before January 1, 2009. New borrowers will be accepted until December 31, 2012.
- The homeowner must be 60 days delinquent or be at risk of mortgage default.
- The lender cannot charge any fees associated with this mortgage modification.
- The lender may reduce the homeowner's current mortgage rate by 2% or more.
- The appraised value of the home will be determined by the lender. The lender will only be using the net value.
- The home must be an owner-occupied, single family, one to four unit properties (including condominium, cooperative, and manufactured home affixed to a foundation and treated as real property under state law).
- The home must be a primary residence (verified with a tax return, credit report, and any other documentation such as a utility bill).
- The home must not be investor-owned.
- The home may not be vacant or condemned.
- Borrowers in bankruptcy are not automatically eliminated from consideration for a modification.
- Borrowers in active litigation regarding the mortgage loan can qualify for a modification without waiving their legal rights.
- The home must have a primary mortgage of less than \$729,750 (have an unpaid principal balance that is equal to or less than \$729,750 for one unit properties and higher for two to four unit properties: 2 units = \$934,200, 3 units = \$1,129,250, and 4 units = \$1,403,400)).
- Borrowers must have a debt to income ratio (mortgage payment, including taxes, insurance, and homeowners association dues) that exceeds 31% of the borrowers' household gross monthly income (without going below 31%). Monthly income includes wages, salary, overtime, fees, commissions, tips, Social Security, pensions, and all other income.
- The goal of the loan modification is to get the homeowner's debt to income ratio as close to 31% as possible, making the mortgage more affordable.
- When a modification is initiated on a first lien, servicers participating in the Second Lien Program will automatically reduce payments according to a pre-set protocol.
- Servicers must determine an applicant's eligibility under the "Hope for Homeowners" program and offer that option if viable.
- The mortgage modification is for a 5 year fixed term. After completion of the 5 year term, the lender can gradually begin increasing the rate at no more than 1% a year.
- There is a trial period associated with the mortgage modification. The homeowner must make their first three mortgage payments on time before the loan modification is finalized. If a payment is late or missed during the trial period, they forfeit their mortgage modification.
- Borrowers must sign a statement of financial hardship.
- Borrowers must have experienced a significant change in income or expenses, to the point that the current mortgage payment is no longer affordable.
- Borrowers must go for counseling if total household debt – including auto loans, credit cards and alimony – total more than 55% of income.
- The loan is owned by Fannie Mae or Freddie Mac or serviced by a servicer who has entered into a HAMP participating contract.

**Check into Refinancing and Loan Programs (cont'd)**  
**If you are Delinquent on Your Mortgage**  
**Making Home Affordable Home Affordable Modification Program (cont'd)**

**HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List**

Name	Web Site	Phone	Service Address	Fax
Allstate Mortgage Loans & Investments, Inc.	<a href="http://www.allstateocala.com/">http://www.allstateocala.com/</a>	866-351-0200	P.O. 1201, Crystal River, FL 34423	352-351-4557
American Eagle Federal Credit Union	<a href="http://www.americaneagle.org">www.americaneagle.org</a>	800-842-0145	417 Main Street, East Hartford, CT 06118	860-291-6374
American Home Mortgage Servicing, Inc.	<a href="http://www.ahmsi3.com">www.ahmsi3.com</a>	877-304-3100	Attn: HAMP Processing 1525 S. Belt Line Road Coppell, TX 75019	866-452-1837
AMS Servicing, LLC	<a href="http://www.ams-servicing.com">www.ams-servicing.com</a>	866-919-5608	3374 Walden Avenue Buffalo, NY 14043	716-204-3875
Aurora Loan Services LLC	<a href="https://www.myauroraloan.com/">https://www.myauroraloan.com/</a>	800-550-0508	P.O. Box 1706 2617 College Park Scottsbluff, NE 69363-1706	866-517-7975
Bank of America, N.A.	<a href="http://www.bankofamerica.com/mha/">www.bankofamerica.com/mha/</a>	800-669-6607	MHA Escalations Unit P.O. Box 940070 Simi Valley, CA 93094-0070	800-596-8395
Bank United	<a href="http://www.bankunited.com/display.asp?navid=&amp;id=117">http://www.bankunited.com/display.asp?navid=&amp;id=117</a>	866-615-0662	Attn: Modification Department Mail Code: DO4-RESALT-560 7815 N.W. 148th Street Miami, FL 33016	
Bay Federal Credit Union	<a href="http://www.bayfed.com/lo/mortgage.html">http://www.bayfed.com/lo/mortgage.html</a>	888-422-9333	3333 Clares Street Capitola, CA 95010	831-479-6027
Bay Gulf Credit Union	<a href="http://www.baygulf.com">http://www.baygulf.com</a>	800-275-4229	3202 W. Waters Ave, Tampa, FL 33614 Tampa, FL 33614	813-932-3470
Bayview Loan Servicing, LLC	<a href="http://www.bayviewloanservicing.com">www.bayviewloanservicing.com</a>	800-457-5105	Attn: Specialized Asset Management 4425 Ponce De Leon Blvd., 5TH Floor Coral Gables, FL 33146	305-646-9943 or 877-360-9593

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
CCO Mortgage	<a href="http://www.ccomortgage.com">www.ccomortgage.com</a>	877-745-7366	10561 Telegraph Road Glen Allen, VA 23059	888-777-1631
Carrington Mortgage Services, LLC	<a href="http://www.carringtonms.com">www.carringtonms.com</a>	888-267-2417	Attention: Home Retention P.O. Box 54285 Irvine, CA 92619-4285	877-267-1331
Central Florida Educators Federal Credit Union	<a href="http://www.mycfe.com">www.mycfe.com</a>	800-771-9411	P.O. Box 958471 Lake Mary, Florida 32795-9814 Attn: Real Estate - HAMP Team	407-893-5727
Central Jersey Federal Credit Union	<a href="http://www.cjfcu.org">www.cjfcu.org</a>	732-634-0600	380 Berry St Woodbridge NJ 07095	732-726-8709
Chase	See J.P. Morgan Chase			
Community Bank & Trust Co	<a href="http://www.combk.com">www.combk.com</a>		125 N. State Street, Clarks Summit, PA 18411	
CitiMortgage, Inc.	<a href="http://www.mortgagehelp.citi.com">www.mortgagehelp.citi.com</a>	866-915-9417	Citi Ham Trial Agreements NTSB 1680, 680 Colwell Blvd Irving, TX 75039	866-989-1356
Citizens 1st National Bank	<a href="https://www.citizens1st.com/">https://www.citizens1st.com/</a>	800-311-7531	606 S. Main Street Princeton, IL 61356	815-872-0247
Citizens First Wholesale Mortgage Co.	<a href="https://www.cfwmortgage.com/">https://www.cfwmortgage.com/</a>	800-477-1086	560 Fieldcrest Drive The Villages, FL 32162	352-753-4482
Countrywide Home Loans Servicing LP	<a href="http://my.countrywide.com/media/hasp.html">http://my.countrywide.com/media/hasp.html</a>	800-669-6607	Bank of America Home Loans MHA Escalations Unit P.O. Box 940070 Simi Valley, CA 93094-0070	800-596-8395
CUC Mortgage Corporation	<a href="http://www.cucmortgage.com">www.cucmortgage.com</a>	800-342-4998	P.O. Box 12670 Albany, NY 12212	N/A
DuPage Credit Union	<a href="http://www.dupagecu.com">www.dupagecu.com</a>	800-323-2611	Attn: Alternative Loan Solutions P O Box 3930 Naperville, IL 60567	630-305-6030

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
EMC Mortgage Corporation	<a href="http://www.emcmortgagecorp.com">http://www.emcmortgagecorp.com</a>	800-723-3004	Regular Mail Chase/EMC Fulfillment Center PO Box 293150 Lewisville, TX 75029  Overnight Mail Chase/EMC Fulfillment Center 2780 Lake Vista Drive Lewisville, TX 75067	917-849-2677
Eaton National Bank & Trust Co	<a href="http://www.enbbank.com">www.enbbank.com</a>	937-456-5544	110 West Main Street, Eaton, OH 45320	937-456-6847
Farmers State Bank	<a href="https://farmersstate-oh.com">https://farmersstate-oh.com</a>	800-350-2844	11 S. Main St., P.O.Box 801, West Salem, OH 44287	419-853-4730
Fidelity Homestead Savings Bank	<a href="http://www.fidelityhomestead.com">http://www.fidelityhomestead.com</a>	504-569-3490	201 St. Charles Ave, 20th Floor New Orleans, LA 70170	504-569-3537
First Bank	<a href="http://www.firstbanks.com">http://www.firstbanks.com</a>	800-760-2265	1 First Missouri Center St. Louis, MO 63141	314-264-0220
First Federal Savings and Loan Assoc of Lakewood	<a href="http://www.ffl.net">http://www.ffl.net</a>	800-966-7300	14806 Detroit Ave., Lakewood, OH 44107	216-221-4507
First National Bank of Grant Park	<a href="http://www.1st-nationalbank.com/">http://www.1st-nationalbank.com/</a>	815-465-2161	119 N Main Street, Grant Park, IL 60940	815-465-6245
First Keystone Bank	<a href="http://www.firstkeystonebankonline.com">http://www.firstkeystonebankonline.com</a>	610-565-6210	22 West State Street Media, PA 19063	610-892-5122
Franklin Credit Management Corporation	<a href="http://www.franklincredit.com/">http://www.franklincredit.com/</a>	800-255-5897	Attn: Loss Mitigation 101 Hudson Street 25th Floor Jersey City, NJ 07302	201-839-4545

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Fresno County Federal Credit Union	<a href="http://www.fresnocfcu.com/">http://www.fresnocfcu.com/</a>	800-613-2328	2580 West Shaw Lane, Fresno CA 93711	559-436-4529
Glass City Federal Credit Union	<a href="http://www.glasscityfcu.com">www.glasscityfcu.com</a>	800-837-3595	1340 Arrowhead Drive Maumee, OH 43537	419-887-1099
Glenview State Bank	<a href="http://www.gsb.com">www.gsb.com</a>	847-729-1900	800 Waukegan Road, Glenview, IL 60025	847-832-0175
GMAC Mortgage LLC	<a href="http://www.gmacmortgage.com">www.gmacmortgage.com</a>	800-766-4622	3451 Hammond Avenue Waterloo, IA 50702	866-709-4744
Golden Plains Credit Union	<a href="http://www.gpcu.org">www.gpcu.org</a>	877-775-8175	1135 College Drive, Suite C, Garden City, KS 67846	620-276-8072
Grafton Suburban Credit Union	<a href="http://www.graftonsuburban.com">www.graftonsuburban.com</a>	508-839-5493	86 Worcester Street, North Grafton, MA 01536	508-839-5750
Great Lakes Credit Union	<a href="http://www.glcu.com">www.glcu.com</a>	800-442-3488		
Greater Nevada Mortgage Services	<a href="http://www.gnms.com/">http://www.gnms.com/</a>	800-421-6674	4070 Silver Sage Drive, Carson City, NV 89701	775-884-7041
Green Tree Servicing LLC	<a href="http://www.gtservicing.com">www.gtservicing.com</a>	800-643-0202	7360 S Kyrene Road T214 Tempe, AZ 85283	877-265-9717
Harleysville National Bank & Trust Company	<a href="http://truebridge.harleysvillebank.com/hnb/home.php?b=24541143-0">http://truebridge.harleysvillebank.com/hnb/home.php?b=24541143-0</a>	888-462-2100	483 Main Street, P.O. Box 195 Harleysville, PA 19438	215-256-4903
Hartford Savings Bank	<a href="http://www.hartfordsavingsbank.com">http://www.hartfordsavingsbank.com</a>	800-844-3812	1400 Schauer Drive, Hartford, WI 53027	262-673-0459
Hillsdale County National Bank	<a href="http://www.countynationalbank.com">www.countynationalbank.com</a>	517-439-6121	One South Howell Street Hillsdale, MI 49242	517-437-3151
HomeEq Servicing	<a href="http://www.homeeq.com">www.homeeq.com</a>	877-867-7378	P.O. Box 160248 Sacramento, CA 95816- 0248	866-554-5325
Home Financing Center Inc.	<a href="http://www.homefinancingcenter.com">www.homefinancingcenter.com</a>	305-777-1171	806 S. Douglas Rd., Suite 580 Coral Gables, FL 33134	305-777-9819

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
HomeStar Bank and Financial Services	<a href="http://www.homestarbanc.com">www.homestarbanc.com</a>	815-468-2265	3 Diversatech Dr., Manteno, IL 60950	815-468-2378
Home Loan Services, Inc.	<a href="http://www.viewmyloan.com">www.viewmyloan.com</a>	800-622-5035	Loan Services P.O. Box 1838 Pittsburgh, PA 15230-1838	412-499-3400
Horicon Bank	<a href="http://www.horiconbank.com">www.horiconbank.com</a>	920-485-3080 ext.7310	326 E Lake Street, PO 126 Horicon, WI 53032	920-485-3059
Horizon Bank, NA	<a href="http://www.accesshorizon.com">www.accesshorizon.com</a>	888-873-2640	515 Franklin Square, Michigan City, IN 46360	219-874-9374
Iberiabank	<a href="http://www.iberiabank.com">www.iberiabank.com</a>	800-968-0801	1680 Fruitville Rd. Sarasota, FL 34236	941-556-1700
IBM Southeast Employees Federal Credit Union	<a href="http://www.ibmsecu.org">www.ibmsecu.org</a>	800-873-5100	Attn: Mortgage Modifications PO Box 2850 Kennesaw GA 30156	678-797-6314
IC Federal Credit Union	<a href="http://www.iccreditunion.org">http://www.iccreditunion.org</a>	800-262-1001	Attn: Judy Kaddy 300 Bemis Road Fitchburg, MA 01420	978-343-4949
Idaho Housing and Finance Association	<a href="http://www.ihfa.org">www.ihfa.org</a>	877-428-8844	565 W. Myrtle Street Boise, ID 83702	208-331-4801
J.P. Morgan Chase Bank, NA	<a href="http://www.chase.com/myhome">http://www.chase.com/myhome</a> <a href="https://www.chase.com/chf/mortgage/keeping-your-home">https://www.chase.com/chf/mortgage/keeping-your-home</a> <a href="https://www.chase.com/chf/mortgage/hrm_options">https://www.chase.com/chf/mortgage/hrm_options</a>	877-682-4273	Regular Mail: PO Box 469030 Glendale, CO 80246  Overnight Mail Attn: Chase Fulfillment Center 4500 Cherry Creek Drive South Suite 410 Glendale, CO 80246	866-282-5682
Lake City Bank	<a href="http://www.lakecitybank.com">www.lakecitybank.com</a>	888-522-2265	ATTN: Candy Little PO BOX 1387 Warsaw, IN 46581-1387	574-267-9128

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Lake National Bank	<a href="http://www.lakenationalbank.com">www.lakenationalbank.com</a>	440-205-8100	PO Box 1048 Mentor, Ohio 44061-1048	
Litton Loan Servicing	<a href="http://www.littonloan.com">www.littonloan.com</a>	800-247-9727	4828 Loop Central Drive Houston, TX 77081	713-793-4923
Los Alamos National Bank	<a href="http://www.lanb.com">www.lanb.com</a>	800-684-5262	PO Box 60 Los Alamos NM 87544	505-663-4053
Marix Servicing, LLC	<a href="http://www.marixservicing.com">www.marixservicing.com</a>	866-406-2749	1925 W. Pinnacle Peak Road Phoenix, AZ 85027	623-249-2070
Members Mortgage Company, Inc	<a href="http://www.membersmortgage.com">www.membersmortgage.com</a>	800-316-9790	10 Cedar Street, Suite 11 Woburn, MA 01801	781-376-9452
Mission Federal Credit Union	<a href="http://www.missionfcu.org">www.missionfcu.org</a>	800-500-6328 x2074	PO Box 919023 San Diego, CA 92121 Attn: Loss Mitigation	858-546-2058
Metropolitan National Bank	<a href="https://www.metbank.com/default.asp">https://www.metbank.com/default.asp</a>	866-796-3876	Attn: Mortgage Department P.O. Box 8010 Little Rock, AR 72203	501-907-8709
MorEquity, Inc.	<a href="http://www.morequity.com">www.morequity.com</a>	800-441-3805	1) PO Box 3788 Evansville IN 47736-9984 2) 601 NW Second Street, Evansville IN 47708	812-475-7074
Mortgage Center, LLC	<a href="http://www.mortgagecuso.com">www.mortgagecuso.com</a>	866-856-3750	20300 Civic Center Dr, # 403 Southfield, MI 48076	248-799-8556
Mortgage Clearing Corporation	<a href="http://www.mortgageclearing.com">www.mortgageclearing.com</a>	800-727-9043		
National City Bank (PNC Mortgage)	<a href="http://www.pncmortgage.com">www.pncmortgage.com</a>	800-523-8654	3232 Newmark Drive Miamisburg, OH 45342	937-910-4009
National City Bank (PNC Mortgage)	<a href="http://www.pncmortgage.com">www.pncmortgage.com</a>	800-523-8654	3232 Newmark Drive Miamisburg, OH 45342	937-910-4009
Nationstar Mortgage LLC	<a href="http://www.nationstarmtg.com">www.nationstarmtg.com</a>	888-850-9398	Attn: HAMP 350 Highland Drive Lewisville, TX 75067	214-488-1993

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Oakland Municipal Credit Union	<a href="http://www.omcu.com">www.omcu.com</a>	510-637-6600	250 Frank H. Ogawa Plaza Suite 6301 Oakland , CA 94612	510-238-5227
Ocwen Financial Corporation, Inc.	<a href="http://www.ocwencustomers.com">www.ocwencustomers.com</a>	800-746-2936	Ocwen Loan Servicing LLC PO Box 24737 West Palm Beach, FL 33416-4737	407-737-6174
OneWest Bank	<a href="http://www.owb.com/mymortgage">www.owb.com/mymortgage</a>	800-781-7399	Indymac - 1, 2900 Esperanza Crossing Austin, TX 78758	866-235-2366
ORNL Federal Credit Union	<a href="http://www.ornlfcu.com/">www.ornlfcu.com/</a>	800-676-5328	Attn: Mortgage Modification Dept 221 S. Rutgers Avenue Oak Ridge, TN 37830	865-481-5810
Park View Federal Savings Bank	<a href="http://www.parkviewfederal.com">www.parkviewfederal.com</a>	440-914-3900	30000 Aurora Road, Solon, OH 44139	440-914-3656
PennyMac Loan Services, LLC	<a href="http://www.pnmac.com/index.php">www.pnmac.com/index.php</a>	866-545-9070	Attn: Karen Denton 27001 Aguora Road, Suite 350 Calabasas, CA 91301 Attn: Karen Denton	818-224-7510
PNC Bank, National Association	<a href="http://www.pncmortgage.com">www.pncmortgage.com</a>	800-523-8654	3232 Newmark Drive Miamisburg, OH 45342	937-910-4009
Purdue Employees Federal Credit Union	<a href="http://www.purdueefcu.org">www.purdueefcu.org</a>	800-627-3328	P.O. Box 1950 West Layette IN 47996- 1950	765-497-7477
Q lending, Inc.	<a href="http://www qlending.com">www qlending.com</a>	517-439-6121	1 Corporate Drive, Suite 360 Lake Zurich, IL 60047	847-574-7658
Quantum Servicing Corporation	<a href="http://www.quantum-servicing.com">www.quantum-servicing.com</a>	813-371-0254	6302 E. MLK Blvd., Suite 300 Tampa, FL 33619	203-447-8001
RG Mortgage Corporation	<a href="http://www.rgmortgage.com/mortgage">www.rgmortgage.com/mortgage</a>	888-264-4674	PO Box 362394 San Juan, PR. 00936-2394	787-756-2845

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Residential Credit Solutions	<a href="http://www.residentialcredit.com">www.residentialcredit.com</a>	800-737-1192	4282 North Freeway Fort Worth TX 76137	888-775-7250
Roebing Bank	<a href="http://www.roebingbank.com/">http://www.roebingbank.com/</a>	609-499-9400	Route 130 & Delaware Avenue, Roebing , NJ 08554	609-668-6252
RoundPoint Mortgage Servicing Corporation	<a href="http://www.rpmservicing.com/">www.rpmservicing.com/</a>	877-426-8805	P.O. Box 19409 Charlotte, NC 28219-9409	888-364-5558
Saxon Mortgage Services	<a href="http://www.saxononline.com">www.saxononline.com</a>	800-594-8422	Saxon Attention: Home Preservation HMP Documentation Department 4708 Mercantile Drive North Fort Worth, TX 76137	888-240-1885
Schools Financial Credit Union	<a href="http://www.schools.org">www.schools.org</a>	800-962-0990	C/O Real Estate Department 1485 Response Rd Suite 126 Sacramento CA, 95815	916-569-2047
SEFCU	<a href="http://www.sefcu.com">www.sefcu.com</a>	866-733-2880	700 Patroon Creek Blvd Albany, NY 12206	518-464-5213
Select Portfolio Servicing	<a href="http://www.spservicing.com">www.spservicing.com</a>	888-818-6032	PO BOX:65250 Salt Lake City, UT 84165-0250 3815 S. West Temple Salt Lake City, UT 84107	801-293-3936
Servis One Inc.,dba BSI Financial Services, Inc	<a href="http://www.bsifinancial.com">www.bsifinancial.com</a>	866-209-4178	Attn: HAMP Department P.O. Box 517, 314 S. Franklin Street, Titusville, PA 16354	814-217-1366
ShoreBank	<a href="http://www.sbk.com">www.sbk.com</a>	800-905-7725	Attn: Mortgage Dept 3401 South King Drive, Chicago, IL 60466	773-420-4501
Silver State Schools Credit Union	<a href="http://www.silverstatecu.com">www.silverstatecu.com</a>	800-357-9654	1 Corporate Drive Suite 360 Lake Zurich, IL 60047	847-574-7658

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Sound Community Bank	<a href="http://www.soundcb.com">www.soundcb.com</a>	800-458-5585 ext 362	2005 5th Ave., Seattle, WA 98121	866-216-3405
Specialized Loan Servicing, LLC	<a href="http://www.sls.net/">http://www.sls.net/</a>	800-315-4757	8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129	720-241-7509
Spirit of Alaska Federal Credit Union	<a href="http://www.spiritofak.com">www.spiritofak.com</a>	907-459-5974	Mortgage Dept 1417 Gillam Way Fairbanks, AK 99701	907-459-5980
Stanford Federal Credit Union	<a href="http://www.sfcu.org">www.sfcu.org</a>	888-723-7328	Attn: Tram Le 1860 Embarcadero Road Palo Alto, CA 94303	866-743-3151
Sterling Savings Bank	<a href="http://www.sterlingsavingsbank.com">www.sterlingsavingsbank.com</a>	800-772-7791	Attn: Tram Le 111 N. Wall, Spokane, WA 99201	509-624-8038
Tempe Schools Credit Union	<a href="http://www.tscu.org">www.tscu.org</a>	480-967-9475	2800 S. Mill Ave., Tempe, AZ 85282	480-776-3729
Technology Credit Union	<a href="http://www.techcu.com">www.techcu.com</a>	800-553-0880	2010 N First Street San Jose, CA 95131 Attn: LAD	408-453-8742
The Bryn Mawr Trust Company	<a href="http://www.bmtc.com">www.bmtc.com</a>	610-687-4268	801 Lancaster Ave., Bryn Mawr, PA 19010	610-526-2450 Attn: Bill Shirdan
The Golden 1 Credit Union	<a href="http://www.techcu.com">www.techcu.com</a>	800-553-0880	8945 Cal Center Drive Sacramento, CA 95826	408-453-8742
United Bank Mortgage Corporation	<a href="http://www.unitedbankofmichigan.com">www.unitedbankofmichigan.com</a>	800-968-1990	900 East Paris SE, Grand Rapids MI 49546	616-559-4631
U.S. Bank National Association	<a href="http://www.usbank.com">www.usbank.com</a>	866-932-0462	P.O. BOX 20005 Owensboro, KY 42304- 0005	866-847-9464
Vantium Capital, Inc.	<a href="http://www.acqura.net">http://www.acqura.net</a>	866-660-5804	6500 International Parkway Suite 1500 Plano, TX 75093	972-444-3356
Verity Credit Union	<a href="http://www.veritycu.com">http://www.veritycu.com</a>	800-836-8172	CU Home Mtge. Solutions PO Box 75989 Seattle, WA 98175	206-361-5300

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### Making Home Affordable Home Affordable Modification Program (cont'd)

#### HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List

Name	Web Site	Phone	Service Address	Fax
Wachovia Mortgage, FSB See Wells Fargo	<a href="http://www.wachovia.com">www.wachovia.com</a>	800-922-4684	4101 Wiseman Blvd Mailcode TX 1616 San Antonio, TX 78251	866-359-7363
Wachovia Bank, NA See Wells Fargo	<a href="http://www.wachovia.com">www.wachovia.com</a>	800-922-4684	1000 Blue Gentian Road Suite 300 Eagan MN 55121	866-359-7363
Wells Fargo Bank, NA	<a href="http://www.wellsfargo.com/homeassist">www.wellsfargo.com/homeassist</a>	800-678-7986	<b>HAMP Application Documents</b> 1000 Blue Gentian Road Suite 300 X9999-01N Eagan MN 55121  <b>Customer Service Correspondence</b> PO Box 10335 MAC: X2302-017 Des Moines, IA 50306	866-359-7363
Wescom Central Credit Union	<a href="http://www.wescom.org">www.wescom.org</a>	888-493-7266	5601 E. La Palma Avenue Anaheim, CA 92807	626-535-1357
Wilshire Credit Corporation	<a href="https://www.wcc.ml.com">https://www.wcc.ml.com</a>	888-502-0100	PO Box 8517 Portland, OR 97207-8517	888-917-1050
Yadkin Valley Bank	<a href="http://www.yadkinvalleybank.com">www.yadkinvalleybank.com</a>	336-258-6252	PO Box 96 Pfafftown, NC 27040	336-922-9896

#### Website

[http://www.makinghomeaffordable.gov/contact\\_servicer.html](http://www.makinghomeaffordable.gov/contact_servicer.html)

## Check into Refinancing and Loan Programs (cont'd)

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### If you are Delinquent on Your Mortgage

#### Making Home Affordable Home Affordable Modification Program (cont'd)

The loan modification program will be in effect until the end of 2012, but loans can only be adjusted once. Gathering the following documentation regarding the Home Affordable Modification Program will help facilitate your discussion:

- Information about the monthly gross (before tax) income of your household, including recent pay stubs (two most recent pay stubs) if you receive them or documentation of income you received from other sources.
- Most recent tax returns for all borrowers named on the mortgage. You can go to your local IRS Office for a free income tax return transcript (Form 4506T-EZ).
- Information about your assets.
- Information about any second mortgage on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts such as student loans and car loans.
- A letter describing the circumstances that caused your income to be reduced or expenses to be increased (job loss, divorce, illness, etc.). Include short statements: 1. Explain what happened (all the lender knows is that you missed a payment). 2. Explain what you want to do. 3. Describe how you are going to do it. 4. Address facts that would have an adverse impact on your application (for example, late payments, an insufficient funds payment that caused you to send a replacement cashier's check).
- Letters or communications from your lender.
- Foreclosure notices.
- Recent mortgage statements showing your loan number.
- Homeowner's insurance policy.
- Proof of other income, such as child support, alimony, Social Security, or pension.
- Bank account statements.
- A list of major monthly bills, including child care, utilities, credit cards and cell phones.

For more information, go to the following website:

<b>Website</b>
<a href="http://www.financialstability.gov/">http://www.financialstability.gov/</a>

**Second Lien Program.** Second liens contribute to the number of American homeowners unable to afford their housing payments. Even where a first mortgage payment may be affordable, the addition of a second mortgage payment can increase monthly payments beyond affordable levels. In addition, second mortgages often complicate or prevent modification or refinancing of a first mortgage. Up to 50 percent of at-risk mortgages have second liens. Even if a first lien is modified to create an affordable payment, second liens can contribute to much higher foreclosure rates if not addressed. By offering homeowners a way to lower payments on their second mortgages with the Second Lien Program, there is a potential to reduce payments further for millions of homeowners, accounting for up to 50% participation in the Home Affordable Modification Program, as well as maximize the effectiveness of the first lien modification program. The program ensures that first and second lien holders are treated fairly and in a consistent manner with the priority of liens.

## Check into Refinancing and Loan Programs (cont'd)

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### Connecticut Housing Finance Authority (CHFA)

**Connecticut Housing Finance Authority** (“CHFA”) provides affordable mortgage financing to low- and moderate-income first-time homebuyers in Connecticut. CHFA offers three state programs: CT FAMLIES, EMAP, and HERO. For more information on all of the available programs, contact CHFA at:

Phone	Website
877-571-2432 (CHFA) 860-721-9501	<a href="http://www.chfa.org">www.chfa.org</a>

### If you are Delinquent on Your Mortgage CT FAMLIES Program

**CT FAMLIES** (Connecticut Fair Alternative Mortgage Lending Initiative & Education Services Program) is a mortgage loan refinance program designed to help homeowners who have an Adjustable Rate Mortgage (ARM) or a fixed rate mortgage that does not qualify for a conventional refinance. You may be eligible to refinance your existing loan into a CT FAMLIES loan if you are delinquent on a fixed rate mortgage, or you are delinquent on your Adjustable Rate Mortgage because of an interest rate adjustment. The CT FAMLIES loan is a 30-year, fixed rate mortgage. The interest rate for the CT FAMLIES loan is the same as the CHFA Regular Homebuyer Program rate. To find current rate information, see the CHFA website at:

[www.chfa.org](http://www.chfa.org).

The CT FAMLIES program is available until allocated funding is exhausted.

Phone
877-571-2432 (Toll Free) 860-571-3500

**Note:** There are many types of Adjustable Rate Mortgages. Even if your mortgage interest rate is fixed for 2 years, and the interest rate increases in the third year, this is an adjustable rate mortgage. The Note for your current mortgage will tell you exactly what type of mortgage you have.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Current (anticipating 60 days late) or Delinquent on Your Mortgage / CT FAMLIES Program (cont'd)**

**Acceptable Temporary Financial Hardships** include, but are not limited to, the following unforeseen circumstances that caused a temporary financial hardship impacting your ability to pay your mortgage payment during the hardship:

- Temporary unemployment during hardship period (currently employed)
- Temporary loss of overtime or reduction in work hours
- Unanticipated temporary loss of child support or alimony
- An unanticipated expense such as a funeral or an uninsured medical emergency or procedure
- An unforeseen housing repair expense not covered by insurance

To refinance with the CT FAMLIES Program:

- You must own and live in the home you would like to refinance. (**Note:** Under the CT FAMLIES Program, you cannot own more than one residential property.) Your home must meet all local ordinances with regard to health and safety issues. An appraisal will be required to determine the market value of your home.
- Eligible properties include one-to-four family homes including condominiums, or homes located in Planned Unit Developments (PUDS). In addition, a participating lender can tell you if your condominium is eligible for CT FAMLIES refinancing.
- The maximum CT FAMLIES loan amount cannot exceed the CHFA Sales Price Limits listed on the attached chart.

### **CHFA Income Limits and Sales Price Limits**

Please see the attached link for the CHFA Income Limits and Sales Price Limits:

<a href="http://www.chfa.org/FirstHome/IncomeSalesPriceLimits.htm">Website</a>
<a href="http://www.chfa.org/FirstHome/IncomeSalesPriceLimits.htm">http://www.chfa.org/FirstHome/IncomeSalesPriceLimits.htm</a>

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage CHFA CT FAMLIES Program (cont'd)**

#### **Eligibility for a CT FAMLIES Loan with a First and Second Mortgage**

You may be eligible for CT FAMLIES if you have a first or second mortgage. You can discuss the options available to you with a CT FAMLIES lender.

#### **Eligibility if your house is worth less than what you owe on your existing mortgage**

If your home is worth less than your mortgage and the gap between the appraised value and the remaining balance of your mortgage is \$15,000 or less, you may be eligible for a CT FAMLIES second mortgage. A CT FAMLIES second mortgage must be done in conjunction with a CT FAMLIES first mortgage. (Note: if your home is worth less than your remaining balance on your first mortgage and you do not meet the requirements for a CT FAMLIES loan, refer to information on the Making Home Affordable program in this booklet.)

#### **Income Limits associated with the CT FAMLIES loan**

Your household income may not exceed CHFA's income limits based on the location of your home (refer the CHFA website) and the number of individuals in your household. (Note: If your income limits exceeds the CHFA Income Limits, refer to information on the Making Home Affordable program in this booklet.) Income limits do not apply when your home is located in one of the federally targeted census tracts listed in the following chart.

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage CHFA CT FAMLIES Program (cont'd)

Targeted Areas	Eligible Census Tracts
Ansonia	1252-1254
Bridgeport	ALL
Danbury	2101, 2102, 2107
Enfield	4801, 4806
Groton	7022.01, 7023, 7025
Hartford	ALL
Meriden	1701-1703, 1709, 1710, 1715
Middletown	5411, 5415-5418
New Britain	4153, 4156, 4159-4163, 4166, 4171-4173
New Haven	ALL
New London	ALL
Norwalk	0434, 0437, 0438, 0440-0442, 0444, 0445
Norwich	6964, 6967, 6968
Rocky Hill	4902
Stamford	0201, 0214-0217, 0221-0223
Torrington	3101-3103, 3108
Waterbury	ALL
Windham	8006

To determine if your home is located in a targeted census tract:

1. Visit the following website:

Website
<a href="http://www.ffiec.gov/Geocode/default.aspx">http://www.ffiec.gov/Geocode/default.aspx</a>

2. Select 2008 for the inquiry year.
3. Enter your home address.
4. Click the search button.

The results will indicate the "Tract Code" or census tract for your home's location. The first four digits of this number will match those listed above in the event your home is located in a targeted census tract.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage**

#### **CHFA CT FAMLIES Program (cont'd)**

**Counseling Class requirement associated with the CT FAMLIES loan** – All homeowners must attend a 3-hour financial fitness counseling session or class prior to closing your CT FAMLIES loan. In addition, you will be required to attend at least one counseling session within the first six (6) months of the closing of your CT FAMLIES Program loan. Your lender will direct you to call and schedule a counseling session or class.

**Application Fees with loan application** – Your lender may charge you an application fee when you apply for the CT FAMLIES Program loan. In addition, you will be required to pay points which represent 1.5% of the total mortgage amount for the CT FAMLIES loan. This is a one-time fee that can be financed through your CT FAMLIES loan.

The CT FAMLIES loan will be insured by CHFA. As such, you may be required to pay mortgage insurance on this loan. Mortgage insurance is protection for CHFA in the event you default on your loan. You are responsible for paying mortgage insurance which will be included in your monthly mortgage payment amount that you pay to your lender. Your lender will discuss mortgage insurance premiums with you as well as any additional fees associated with a CT FAMLIES Program loan.

**Information to provide to the lender** – Before scheduling an appointment to meet with the lender, it is helpful for you to have the following items readily available in order to the lender to determine if you are eligible for the program:

- Copies of your recent paycheck stubs covering one month of pay.
- Copies of your two (2) most recent federal income tax returns with all schedules and W2's.
- A copy of the Note(s) for your existing mortgage(s).
- Copies of your three (3) most recent bank statements for checking and savings accounts, etc.
- Copies of statements from all other outstanding debts including second mortgage loans (if applicable), equity lines of credit (if applicable), credit card statements, car loans, etc.
- Compose a detailed letter explaining the reason(s) for your delinquency.
- Please also include copies of your mortgage statements.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage CHFA CT FAMLIES Program (cont'd)**

**Applying for a CT FAMLIES Loan** – Homeowners may contact one of the following approved CT FAMLIES Participating Lenders:

<b>Lender</b>	<b>Phone Number</b>
Liberty Bank *	888-570-0773
McCue Mortgage	800-382-0017
New Alliance Bank	800-892-2096
People's United Bank	800-772-1090
Webster Bank	888-681-7788

**\* *Liberty Bank does not lend in Fairfield or Litchfield Counties.***

**Note:** If you do not meet the CT FAMLIES eligibility guidelines, refer to the Making Home Affordable guidelines in this booklet.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage CHFA Emergency Mortgage Assistance Program (EMAP)**

**Emergency Mortgage Assistance Program (EMAP)** is administered by CHFA. EMAP is available to eligible Connecticut homeowners who have a non-FHA mortgage and have fallen behind on their mortgage payment because of a temporary financial hardship beyond their control. A homeowner must be 60 days delinquent or in receipt of a delinquency notice from the current mortgage lender which indicates the lender's intent to initiate foreclosure proceedings. Homeowners who anticipate becoming behind in their mortgage payments may also be eligible. An EMAP loan provides an initial disbursement to bring a homeowner's delinquent mortgage current. In addition, a homeowner may be eligible to receive monthly mortgage assistance.

For more information, click on the EMAP brochure:

<b>Website</b>
<a href="http://www.chfa.org/FirstHome/EMAP-Brochure.pdf">http://www.chfa.org/FirstHome/EMAP-Brochure.pdf</a>

While receiving EMAP assistance, a homeowner must participate in an annual recertification process conducted by CHFA to determine the necessity for continuation, termination, or adjustment in the amount of emergency mortgage assistance. The homeowner must also notify CHFA of any changes in their financial status during the period of assistance. Repayment of the EMAP mortgage loan does not begin until a homeowner's finances allow for a full payment, as determined by CHFA. Interest will not accrue on the EMAP loan until it is scheduled for repayment. The EMAP loan will be repaid as a 30-year, fixed rate mortgage.

#### **Terms and Conditions**

EMAP is available to Connecticut homeowners who have fallen behind on their mortgage payments because of a temporary financial hardship beyond their control. A financial hardship includes, but is not limited to, a reduction of income or an increase in expenses resulting from:

- Unemployment or Underemployment of one or more of the mortgagors;
- A loss, reduction or delay in receipt of such federal, state or municipal benefits as Social Security, supplemental security income, public assistance and government pensions;
- A loss, reduction or delay in receipt of such private benefits as pension, disability, annuity or retirement benefits;
- Divorce or loss of support payments;
- Disability, illness or death of a mortgagor;
- A significant increase in the dollar amount of the periodic payments required by the mortgage;
- An unanticipated rise in housing expenses;
- Expenses related to the disability, illness, or death of a member of the mortgagor's family.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage**

#### **CHFA Emergency Mortgage Assistance Program (EMAP) (cont'd)**

A hardship does not include accumulation of credit card or installment debt for recreational or nonessential items which caused a financial burden.

- The maximum allowable monthly mortgage assistance is set by law and based on a formula that uses annual area median income, as published by the U.S. Department of Housing and Urban Development (HUD). Please refer to the chart, MAXIMUM MONTHLY MORTGAGE ASSISTANCE FOR EMAP, in this section.
- Assistance is available for up to a total of 60 months. Eligible homeowners are required to pay a portion of their monthly mortgage payment to CHFA, based on their total household income, while receiving emergency mortgage assistance. CHFA will combine the homeowner's payment with the monthly assistance provided through the Emergency Mortgage Assistance Program and will then pay the total required monthly mortgage and will then pay the total required monthly mortgage payment to the homeowner's lender.

#### **Eligible Properties**

A homeowner cannot have an ownership interest in any other real estate.

All properties must be owner-occupied and the primary residence of the applicant. Eligible properties include:

- Single family homes
- Single family homes located in Planned Unit Developments (PUDs)
- Single family condominiums
- Two-to-four family homes.

Please note that no business or commercial use of the property is allowed.

#### **Homeowner Eligibility Requirements**

Eligibility for EMAP includes the following:

- The delinquent mortgage is not FHA-insured.
- The mortgage must be secured by a homeowner's primary residence.
- Eligible homeowners may not have sufficient assets at their disposal to alleviate the financial hardship.
- A homeowner's inability to make the mortgage payments on their primary residence must be due to either a financial hardship resulting in a reduction of household income or an increase in expenses, or a significant increase in the monthly mortgage payment amount required by their current mortgage lender.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage**

#### **CHFA Emergency Mortgage Assistance Program (EMAP) (cont'd)**

- A homeowner must either be 60 days delinquent or be in receipt of a delinquency notice from the current mortgage lender which indicates the lender's intent to initiate foreclosure proceedings. Homeowners who anticipate being 60 days delinquent on a mortgage may also be eligible. A homeowner will need to provide CHFA with documentation to support the probability of becoming delinquent, which will be reviewed by CHFA to determine eligibility (for example: notice of a lay-off or copy of a mortgage statement showing an increase in the adjustable rate and payment).
- In order to be eligible to apply for EMAP, a homeowner must inform CHFA that they contacted their current mortgage lender in an effort to correct the delinquency, but were either unsuccessful in negotiating a repayment plan or were unable to honor a negotiated repayment plan due to an unforeseen financial hardship; or they contacted a CHFA/HUD-approved counseling agency (refer to the list of approved agencies) in an effort to contact their lender to negotiate terms to correct the delinquency of the mortgage.
- Except for the current delinquency, the homeowner must have a favorable mortgage credit history for the previous two years (or period of ownership) with no more than three 30-day late payments for the previous 12 months prior to the hardship.
- CHFA must determine that there is a reasonable expectation that the homeowner will be able to reinstate their current mortgage payments and have the ability to repay the EMAP mortgage loan.
- Eligible homeowners must be fully discharged from any action of bankruptcy.

## **Check into Refinancing and Loan Programs (cont'd)**

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### **If you are Delinquent on Your Mortgage CHFA Emergency Mortgage Assistance Program (EMAP) (cont'd)**

#### **Timelines for response to EMAP notice:**

Within 60 days from date of notice, the borrower must have 1) meeting with the lender (face-to-face, telephone, conference acceptable to CHFA) OR Face-to-face meeting with credit counseling agency to resolve delinquency/default (A list of CHFA-approved housing counselors for EMAP is on the next page) AND 2) if unable to resolve delinquency/default, contact CHFA and apply for EMAP.

Once the time for response to the EMAP notice has expired and the earlier of a determination on the EMAP application or the time periods in the EMAP process have expired, a judgment of foreclosure can be entered.

#### **Borrower Already in Foreclosure**

A borrower already in foreclosure may qualify for EMAP. If such a borrower:

- (1) does not meet the criteria for CT FAMLIES, **and**
- (2) has taken the necessary steps to negotiate with their lender directly (see above), **or** through a face-to-face meeting with a HUD housing counselor, **and**
- (3) is unsuccessful in resolving their delinquency or default, they may apply for EMAP.

The borrower already in foreclosure must provide a copy of their Summons and Complaint as part of their EMAP application. Copies of the Summons and Complaint are available from the court.

The EMAP initial payment may be an amount which pays all arrearages and pays reasonable costs and reasonable attorney's fees incurred by the lender in connection with a foreclosure action. EMAP payments continue for up to 60 months, consecutively or non-consecutively, and the total amount of assistance is repaid by the borrower to CHFA at a time when the borrower's finances allow, based on CHFA's review. Interest will not accrue on the EMAP loan until it is scheduled for repayment. An annual re-certification process is used to determine a borrower's continued eligibility for monthly assistance.

For more information on EMAP and to obtain an application, you may contact the CHFA Special Programs Call Center at:

<b>Phone</b>	<b>Email</b>
877-571-2431 (CHFA) / 860-571-3500	EMAPinfo@chfa.org

## Check into Refinancing and Loan Programs (cont'd)

### If you are Delinquent on Your Mortgage

### CHFA Emergency Mortgage Assistance Program (EMAP) (cont'd)

The chart below is a list of CHFA-approved housing counselors for EMAP.

**CHFA-Approved Housing Counselor List**

<b>Agency</b>	<b>Location</b>	<b>Telephone</b>
Affordable Housing Centers of America	2310 Main St., 3 <sup>rd</sup> Floor, Bridgeport	203-366-4180 ext. 8766
Catholic Charities & Family Services	331 Main St., Norwich	860-889-8346 ext. 271
Co-Opportunity	20-28 Sargeant St., Hartford	860-236-3617 ext. 100
Community Renewal Team (CRT)	395 Wethersfield Ave., Hartford	860-560-5881
Housing Development Fund	100 Prospect St., Suite SP 101, Located in Stamford, Also serves Bridgeport and Danbury area residents.	203-969-1830, ext. 31
Housing Education Resource Center	901 Wethersfield Ave., Hartford	860-296-4242, ext. 107
Mutual Housing Association of Southwestern Connecticut	63 Stillwater Ave., Stamford	203-672-0249
Neighborhood Housing Services of New Britain, Inc.	223 Broad St., New Britain	860-224-2433 ext. 112
Neighborhood Housing Services of New Haven	333 Sherman Ave., New Haven	203-777-6925 ext. 26
Neighborhood Housing Services of Waterbury, Inc.	161 North Main St., Waterbury	203-753-1896, ext. 8
Urban League of Greater Hartford, Inc.	140 Woodland St., Hartford	860-527-0147, ext. 168
Urban League of Southern CT	46 Atlantic St., Stamford	203-327-5810 ext. 108

## Check into Refinancing and Loan Programs (cont'd)

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### Additional Programs

#### Neighborhood Assistance Corporation of America (NACA)

**Neighborhood Assistance Corporation of America** ("NACA") is a non-profit community advocacy and homeownership organization that has a Home Save/Refinance Program to provide effective solutions for homeowners at risk of foreclosure or with an unaffordable mortgage. NACA provides HUD-approved counseling and works with a homeowner's lender or servicer to reduce the interest rate or remaining term of the loan or to refinance your loan with another lender.

<b><i>Southern Connecticut</i></b> 144 Orange Street New Haven, CT 06510 <b>Phone:</b> 203-562-6220	<b><i>Central and Northern Connecticut</i></b> 1623 Main Street Springfield, MA 01103 <b>Phone:</b> 413-788-6220
<b>Web:</b> <a href="http://www.naca.com">www.naca.com</a>	

## Check into Refinancing and Loan Programs (cont'd)

### Additional Programs

### United States Department of Agriculture, Rural Housing Service

**Rural Housing Service** of the U.S. Department of Agriculture, a federal program, has loan programs that may be available to refinance your mortgage if you are in threat of foreclosure, have a fixed-rate mortgage, and depending on your household income and the location of your residence. Available programs, qualifications, income guidelines and loan limits can be obtained by contacting the Rural Housing Service.

Website
<a href="http://www.rurdev.usda.gov">www.rurdev.usda.gov</a>

<b>Norwich Service Center</b>	<b>Windsor Service Center</b>
Windham & New London Counties 238 West Town Street Norwich, CT 06360 Phone: (860) 859-5218, x. 200 & x. 201	Tolland, Middlesex, Hartford, Litchfield, New Haven & Fairfield Counties 100 Northfield Drive, 4 <sup>th</sup> floor Windsor, CT 06095-4729 Phone: (860) 688-7725, x. 130

### USDA Rural Housing – Eligible Locations by County and Town

FAIRFIELD	HARTFORD	LITCHFIELD		MIDDLESEX	NEW HAVEN
Brookfield Easton Monroe New Fairfield Newtown Redding Sherman Weston	Avon Burlington Canton East Granby East Windsor Granby Hartland Marlborough Suffield	Barkhamsted Bethlehem Bridgewater Canaan Colebrook Cornwall Goshen Harwinton Kent Litchfield Morris New Hartford	New Milford Norfolk North Canaan Plymouth Roxbury Salisbury Sharon Thomaston Warren Washington Winchester Woodbury	Chester Clinton Deep River Durham East Haddam East Hampton Essex Haddam Killingworth Middlefield Portland Old Saybrook Westbrook	Beacon Falls Bethany Guilford Madison Middlebury North Branford Oxford Prospect Seymour Southbury Woodbridge

NEW LONDON		TOLLAND		WINDHAM	
Bozrah Colchester East Lyme Franklin Griswold Lebanon Ledyard Lisbon Lyme	Montville North Stonington Old Lyme Preston Salem Sprague Stonington (part) Voluntown Waterford (part)	Andover Bolton Columbia Coventry Ellington Hebron Mansfield Somers	Stafford Tolland Union Willington	Ashford Brooklyn Canterbury Chaplin Eastford Hampton Killingly Plainfield	Pomfret Putnam Scotland Sterling Thompson Windham Woodstock

## Check into Refinancing and Loan Programs (cont'd)

### Additional Programs - Reverse Mortgage

**Reverse mortgage** is a loan option available to a homeowner who is at least 62 years of age who lives in the home. Many reverse mortgages have no income restrictions, are generally tax-free and do not affect Social Security or Medicare benefits. You retain title to your home and do not have to make monthly repayments, but the loan must be repaid when the last surviving borrower dies, sells the home or no longer lives in the home as a principal residence. There are three basic types of reverse mortgages. A **single purpose** reverse mortgage has very low costs and can be used only for one purpose specified by the lender, such as home repairs, improvements or property taxes. You may need to be a low- or moderate-income household to qualify.

A **federally-insured** reverse mortgage, known as a home equity conversion mortgage (“**HECM**”), is backed by HUD. Upfront costs can be high if you do not plan to stay in the home for a long period of time. There is no income or medical requirement, and the money can be used for any purpose. Before applying for an HECM, you *must* meet with a HUD-approved housing counselor who can explain the costs, financial implications and possible alternatives. The amount you can borrow depends on several factors, including age, the appraised value of the home, current interest rates and where the property is located. An HECM can be paid to you as a fixed monthly cash advance for a specific period or for as long as you live in your home, as a line of credit which allows you to draw on the loan proceeds at any time in amounts you choose, or as a combination of a monthly payment and a line of credit. A borrower not living in the home may live in a nursing home or other medical facility for up to 12 months before the loan becomes due and payable.

A **proprietary** reverse mortgage is similar to a federally-insured reverse mortgage, but is offered by a private company and may be more costly. Owners of higher-valued homes may get larger loan advances with this type of reverse mortgage. For more information on reverse mortgages, contact one of the following agencies:

#### AARP Foundation

Phone	Website
1-800-209-8085	<a href="http://www.aarp.org/revmort/list">www.aarp.org/revmort/list</a>

#### HUD

1-800-569-4287	<a href="http://www.hud.gov">www.hud.gov</a>
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Under the “Making Home Affordable Program and Refinancing Options” heading, click on “Foreclosure Avoidance Counseling” and then click on Connecticut on the “Agency Contact Information by State” Map, or use the following link:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=CT>

to see which agencies have federally-insured Reverse Mortgages, or Home Equity Conversion Mortgages (HECM) counseling.

#### Federal Trade Commission

1-877-382-4357	<a href="http://ftc.gov/credit">ftc.gov/credit</a>
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Click on “Mortgages & Your Home”

## **Check into Refinancing and Loan Programs (cont'd)**

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### **Additional Programs -Reverse Annuity Mortgage**

**CHFA** offers a **reverse annuity mortgage** that allows a low-income homeowner who is at least 70 years of age, with a need for long-term care or supportive services, to use the equity in his or her single-family home, condominium or planned unit development to provide a monthly tax-free cash payment or lump sum at the closing. A borrower can receive payments from CHFA each month for five or ten years and the loan balance is repaid in one payment after the death of the borrower or when the borrower ceases to occupy the property. The amount of the monthly payment varies based on the equity in the home; CHFA lends up to 70% of the home's value. Household income may not exceed \$81,000 per year. For more information, contact:

#### **CHFA – Single Family Underwriting**

<b>Phone</b>
(860) 571-3502

## Social Service Programs

### 2-1-1/CAFCA

**2-1-1 (Infoline)** is a partnership between the State of Connecticut and United Way of Connecticut to provide a single source of information to Connecticut residents to assist them in locating community services, human services and crisis intervention services in their area. It is available toll-free from anywhere in Connecticut by dialing 2-1-1, and is available 24 hours a day, 365 days a year. Professional call specialists help callers assess their situation and find appropriate services in their area using a comprehensive database of human service resources. 2-1-1 also offers an online interview using its 2-1-1 Navigator to find out if you qualify for state and federal programs that can help you pay for food, child care, health insurance, prescriptions and more.

Phone	Website
211	<a href="http://www.infoline.org/">www.infoline.org</a> / <a href="http://navigator.211ct.org">navigator.211ct.org</a>

**Connecticut Association for Community Action** (“CAFCA”) is an organization comprised of 12 community-based agencies that act as a third-party facilitator to help develop mutually agreed upon solutions to identified problems, which may include back rent or mortgage payments through the Eviction and Foreclosure Prevention Program (EFPP), also known as the Rent Bank. Through the EFPP, you can apply for a grant of up to \$1200. In addition, the CAFCA agencies assist their clients in finding employment and training, day care, energy and heating assistance, food pantries, homeless shelters and other services. The agencies also offer assistance with individual development accounts (“IDAs”), which are matched savings accounts for low-income Connecticut residents to accumulate funds that can be used for specific goals, for example, first month’s rent and security deposit for an apartment. The IDA program is administered through the State of Connecticut Department of Labor and through community-based organizations. To determine what services may be available to you, contact the agency in your area.

#### CAFCA Agencies

Agency/Web	Phone	Town/City Served
The ACCESS Community Action Agency, Inc. (ACCESS) 1315 Main Street Willimantic, CT 06226 Web: <a href="http://www.accessagency.org">www.accessagency.org</a>	(860) 450-7449	Andover, Ashford, Bolton, Brooklyn, Canterbury, Chaplin, Columbia, Coventry, Eastford, Ellington, Hampton, Hebron, Killingly, Lebanon, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Somers, Stafford, Sterling, Thompson, Tolland, Union, Vernon, Willington, Windham, Woodstock
Action for Bridgeport Community Development, Inc. (ABCD) 1070 Park Avenue Bridgeport, CT 06604 Web: <a href="http://www.abcd.org">www.abcd.org</a>	(203) 366-8241	Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull

## Social Service Programs (cont'd)

### CAFCA

#### CAFCA Agencies (cont'd)

Agency/Web	Phone	Town/City Served
Bristol Community Organization, Inc. (BCO), 55 South Street, Bristol, CT 06010 Web: <a href="http://www.bcoinc.org">www.bcoinc.org</a>	(860) 584-2725	Bristol, Burlington, Farmington, Plainville, Plymouth
Community Action Committee of Danbury, Inc. (CACD) 66 North Street Danbury, CT 06810 Web: <a href="http://www.cacd-caa.org">www.cacd-caa.org</a>	(203) 744-4700	Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Kent, New Fairfield, New Milford, Newtown, North Canaan, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Warren, Washington
Community Action Agency of New Haven, Inc. (CAA-NH), 781 Whalley Avenue, New Haven, CT 06515 Web: <a href="http://www.caanh.net">www.caanh.net</a>	(203) 387-7700	East Haven, Hamden, New Haven, North Haven, West Haven
Community Renewal Team (CRT) 555 Windsor Street Hartford, CT 06120 Web: <a href="http://www.crtct.org">www.crtct.org</a>	(860) 560-5600	Avon, Branford, Bloomfield, Canton, Chester, Clinton, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Enfield, Essex, Glastonbury, Granby, Guilford, Haddam, Hartford, Killingworth, Madison, Manchester, Marlborough, Middlefield, Middletown, North Branford, Newington, Old Saybrook, Portland, Rocky Hill, Simsbury, South Windsor, Suffield, Westbrook, West Hartford, Wethersfield, Windsor, Windsor Locks
CTE, Inc. (CTE), 34 Woodland Avenue Stamford, CT 06902, <a href="http://www.ctecap.org">www.ctecap.org</a>	(203) 327-3260	Darien, Greenwich, Stamford
Human Resources Agency of New Britain, Inc. (HRA-NB), 180 Clinton Street, New Britain CT 06053, <a href="http://www.hranbct.org">www.hranbct.org</a>	(860) 225-8601	New Britain

**Community Mediation, Inc.** serves the Greater New Haven towns of Branford, East Haven, Hamden, New Haven, North Haven and West Haven. It provides mediation and other conflict resolution services, as well as information on agencies administering an Eviction and Foreclosure Prevention Program through which you can apply for a grant of up to \$1200 and homeless intervention programs.

Phone	Website
203-782-3500	<a href="http://www.community-mediation.org">www.community-mediation.org</a>

## Social Service Programs (cont'd)

### EFPP/Housing

**Department of Social Services** (“DSS”) is a state agency that provides a broad range of services, including housing-related services. DSS offers their services and programs through their offices and through direct grants to municipalities and community-based agencies. Listed below are some of the programs and services available. For more information, contact DSS directly or use the contact information related to the specific program.

1-800-842-1508 or 860-424-5578	<a href="http://www.ct.gov/dss">www.ct.gov/dss</a>
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#### DSS Housing Assistance

**Eviction and Foreclosure Prevention Program (“EFPP”) and Rent Bank** – EFPP is designed to prevent evictions and foreclosures through mediation and a Rent Bank through which you can apply for a grant of up to \$1200, and is operated by the 12 CAFCA agencies listed above. A trained mediator acts as a third-party facilitator to help develop mutually agreed upon solutions to identified problems, which may include back rent or mortgage payments. Rent Bank provides assistance in paying rent to low-income and moderate-income households who are at risk of becoming homeless or are in imminent danger of eviction or foreclosure. For contact information to access this program, call Infoline at 211 or see the CAFCA list in this booklet for an agency in your area.

**Locating Affordable Housing** – DSS, the Connecticut Housing Finance Authority, United Way’s 2-1-1 Infoline, the U.S. Department of Housing and Urban Development and the U.S. Department of Agriculture – Rural Development are founding sponsors of a free housing registry to help people find accessible and affordable rental housing in Connecticut. The website was created by Socialserve.com and the Department of Economic and Community Development. Socialserve.com also develops and maintains a bilingual, toll-free call center and Web applications to help agencies, property owners and the general public offer and find rental housing.

Phone	Website
1-877-428-8844 <b>Spanish/Español:</b> 1-877-428-8844, ext. 204	<a href="http://www.cthousingsearch.org/">http://www.cthousingsearch.org/</a>

**Other Rental Housing Resources** – Rental housing listings are available at the following website:

Housing Type	Website
Apartments	<a href="http://www.rent.com">www.rent.com</a> <a href="http://www.apartments.com">www.apartments.com</a>
Senior Apartments	<a href="http://www.seniorhousingnet.com">www.seniorhousingnet.com</a>

**Grants for Programs for Homeless** – DSS funds a number of homeless shelters which provide initial shelter, nutrition and social supportive services. Transitional living programs help to facilitate the movement of homeless people into decent housing and a stable living environment.

**Grants for Housing for Homeless With AIDS** – DSS provides grants to house people with AIDS and provides grants for their operation.

## Social Service Programs (cont'd)

### Security Deposits/HUSKY

**Section 8 Housing Choice Voucher Program** – The housing choice voucher program is the government's major program for assisting very low-income families to afford decent, safe and sanitary housing in the private market. Participants are able to find their own housing, including apartments, townhouses and single-family homes, that meets the requirements of the program. Vouchers are federally funded through the Department of Housing and Urban Development and are administered locally by over 40 public housing agencies across the state and statewide by DSS and its agent, J. D'Amelia & Associates.

**Security Deposit Guarantee Program** – This program provides a guarantee to landlords of up to two months' rent instead of an actual payment. This program is available to persons who hold a Section 8 voucher or DSS rent subsidy certificate newly issued while the applicant was on the waiting list of DSS or a housing authority, to income-eligible households which reside in an emergency shelter or in emergency housing in Connecticut, and to those who cannot remain in permanent housing for certain reasons, as specified by DSS.

#### Other DSS Assistance

**HUSKY Plan** – This plan is a full health insurance package for children and teenagers up to age 19, regardless of family income. HUSKY pays for doctor visits, prescriptions, vision and dental care and more. You choose doctors and other medical providers participating in a member health plan. For most families, HUSKY is low-cost or free. Families with high incomes can get HUSKY health care for children at a group rate. HUSKY can also provide health coverage for parents, relative caregivers and pregnant women, depending on income.

Phone	Website
1-877-284-8759 / (1-877-CT-HUSKY)	<a href="http://www.huskyhealth.com">www.huskyhealth.com</a>

**Charter Oak Health Plan** – This program is designed to bring affordable group health insurance rates to the uninsured and adults experiencing financial hardship in paying unaffordable, non-group premiums on their own. The State has contracted with Aetna Better Health, AmeriChoice of Connecticut and Community Health Network of Connecticut to offer individual premium rates ranging from \$75 to \$259, and annual deductibles ranging from \$150 to \$900. Enrollees must have been uninsured during the past six months, but exceptions to this waiting period can be requested for factors such as job loss, financial hardship or loss of HUSKY plan eligibility due to age or income. Charter Oak will cover enrollees with pre-existing medical conditions.

1-877-772-7625 / (1-877-77-CT-OAK)	<a href="http://www.charteroakhealthplan.com">www.charteroakhealthplan.com</a>
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**Care 4 Kids** – This program is a partnership between DSS, the families in the program and child care providers and is designed to help low- to moderate-income families in Connecticut pay for child care costs. To be eligible, families must live in Connecticut, be working or attending a temporary family cash assistance approved education or training activity and meet certain income requirements. Children must be under 13 years of age or under 19 years of age if they have a special need. Providers must be licensed by the Connecticut Department of Public Health, a relative (like a grandparent) or take care of the child in the child's home. Contact the program directly to determine if you qualify.

1-888-214-5437 / (1-888-214-KIDS)	<a href="http://www.ctcare4kids.com">www.ctcare4kids.com</a>
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## **Social Service Programs (cont'd)**

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### **Food Stamps/Safety Net**

**Food Stamp Program** – This program helps low-income individuals and families afford the cost of food at the grocery store. You can apply for these benefits by completing an application form that can be mailed, faxed or dropped off at your local DSS Regional Office. Once the form is submitted, you will be assigned an eligibility worker who will interview you to complete the application process. You must be a resident of Connecticut and meet certain income requirements. See the next page to find your local DSS Regional Office.

The **Safety Net Program** – This program has been implemented to protect the children of families who have exhausted their twenty-one months of Temporary Family Assistance, are not eligible for an extension because they have not made a good faith effort to obtain and maintain employment and have earnings below the payment standard. Safety Net services provide the family with basic needs such as food, shelter, and clothing, as well as offering counseling to help remove barriers to employment. Services are provided primarily through referral to existing community resources. Vouchers for basic needs and rental assistance are also available to the families in Safety Net. Generally, Safety Net services are available for no more than 18 months.

## Social Service Programs (cont'd)

### DSS Regional Offices

Office	Hartford	New Britain	Manchester	Willimantic	New Haven	Middletown
<b>Address</b>	3580 Main St. Hartford, CT 06120	270 Lafayette St. New Britain, CT 06053	699 East Middle Tpk. Manchester, CT 06040	676 Main St. Willimantic, CT 06226	194 Bassett St. New Haven, CT 06511	117 Main Street Ext. Middletown, CT 06457
<b>Phone</b>	860-723-1000	860-612-3400 866-723-2591	860-647-1441 800-859-6646	860-465-3500 866-327-7700	203-974-8000	860-704-3100
<b>Towns Served</b>	Avon Bloomfield Canton East Granby Farmington Granby Hartford Newington Rocky Hill Simsbury Suffield West Hartford Wethersfield Windsor Windsor Locks	Berlin Bristol Burlington New Britain Plainville Plymouth Southington	Andover Bolton East Hartford East Windsor Ellington Enfield Glastonbury Hebron Manchester Marlborough Somers South Windsor Stafford Tolland Vernon	Ashford Brooklyn Canterbury Chaplin Columbia Coventry Danielson Eastford Hampton Killingly Mansfield Moosup Plainfield Pomfret Putnam Scotland Sterling Thompson Union Willington Windham Woodstock	Ansonia Bethany Branford Derby East Haven Hamden Milford New Haven North Branford North Haven Orange Seymour Shelton Wallingford West Haven Woodbridge	Chester Clinton Cromwell Deep River Durham East Haddam East Hampton Essex Guilford Haddam Killingworth Lyme Madison Meriden Middletown Middlefield Middletown Old Lyme Old Saybrook Portland Westbrook

## Social Service Programs (cont'd)

### DSS Regional Offices (cont'd)

Office	Norwich	Bridgeport	Stamford	Waterbury	Danbury	Torrington
<b>Address</b>	401 West Thames St. Unit 102 Norwich, CT 06360	925 Housatonic Ave. Bridgeport, CT 06360	1642 Bedford St. Stamford, CT 06905	249 Thomaston Ave. Waterbury, CT 06702	342 Main St. Danbury, CT 06810	62 Commercial Blvd. Suite #1 Torrington, CT 06790
<b>Phone</b>	860-823-5000 800-473-8909	877-551-2700	203-251-9300 866-663-9300	203-597-4000 866-454-1108	203-207-8900	860-496-6900 800-742-6906
<b>Towns Served</b>	Bozrah Colchester East Lyme Franklin Giswold Groton Lebanon Ledyard Lisbon Montville New London North Stonington Norwich Preston Salem Sprague Stonington Voluntown Waterford	Bridgeport Easton Fairfield Monroe Norwalk Stratford Trumbull Weston Westport	Darien Greenwich New Canaan Stamford Wilton	Beacon Falls Cheshire Middlebury Naugatuck Oxford Prospect Southbury Waterbury Watertown Wolcott	Bethel Bridgewater Brookfield Danbury New Fairfield New Milford Newtown Redding Ridgefield Sherman	Barkhamsted Bethlehem Canaan Colebrook Cornwall Goshen Hartland Harwinton Kent Litchfield Morris New Hartford Norfolk North Canaan Roxbury Salisbury Sharon Thomaston Torrington Warren Washington Winchester Woodbury

## Social Service Programs (cont'd)

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### Pets

**Pets** are not only companions, but part of the family. If you are faced with foreclosure and need to move to a location where pets are not allowed, or if you can no longer afford to maintain your pet, please do not abandon your pet. Try to find a friend, co-worker or family member willing to accept your pet into his or her home. If you cannot find a temporary or new home for your pet, there are animal shelters and animal rescue organizations that may be able to help. One of the following organizations may be able to assist you:

#### Programs for Pets

Program	Phone	Website
<b>Connecticut Humane Society</b>	1-800-452-0114- Newington Branch 860-442-8583- Waterford Branch 203-227-4137- Westport Branch)	<a href="http://www.cthumane.org">www.cthumane.org</a> , <a href="http://www.cthumane.org/site/PageServer">http://www.cthumane.org/site/PageServer</a>
<b>SPCA of Connecticut</b>	203-445-9978	<a href="http://www.animaladoptionnetwork.org">www.animaladoptionnetwork.org</a>
<b>No Paws Left Behind, Inc.</b>	281-717-0055	<a href="http://nopawsleftbehind.org">nopawsleftbehind.org</a> , <a href="http://nopawsleftbehind.org/paws/">http://nopawsleftbehind.org/paws/</a>
<a href="http://www.Petfinder.com">www.Petfinder.com</a>		<a href="http://www.petfinder.com">http://www.petfinder.com</a> (for a listing of pet shelters)

# Fuel, Heating, and Energy Assistance

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## Help With Your Heating and Energy Bills

The **Connecticut Energy Assistance Program (CEAP)** and the **Contingency Heating Assistance Program (CHAP)** help offset the costs of winter heating and also pay for weatherization services. For income eligibility and benefit levels, contact the Department of Social Services (DSS) at:

<b>Phone</b>
1-800-842-1132

or visit the Winter Heating Assistance web page at DSS. You can also contact Infoline at 211 or visit the Infoline web pages regarding CEAP and CHAF.

**Operation Fuel** - Operation Fuel provides energy assistance to income-eligible residents. For the information on the fuel bank program they administer, it is best to call Infoline at 211. You can also download a PDF document listing the various regional fuel banks to find a local contact number in your area.

**Weatherization Assistance Program (WAP)** – is part of the **American Recovery and Reinvestment Act (ARRA)**, the three year stimulus program that was signed into law by President Obama in February, 2009. WAP is designed in part to assist low-income families minimize their energy related costs and fuel usage. This funding is available this winter season. For more information, contact 211 or the DSS Energy Services Hotline at:

<b>Phone</b>
1-800-842-1132.

**Sales Tax Exemptions** – Connecticut provides sales tax exemptions for energy-efficient products including:

- Insulation, Caulking, Doors, Flourescent Lights bulbs, Flourescent Geothermal heat pumps, Programmable thermostats, Water heaters, and Windows.

## Other Energy Links

Information	Website
Connecticut Clean Energy Fund	<a href="http://www.ctcleanenergy.com/">http://www.ctcleanenergy.com/</a>
Connecticut Energy Efficient Fund	<a href="http://www.ctsavesenergy.org/">http://www.ctsavesenergy.org/</a>
Connecticut Energy Info	<a href="http://www.ctenergyinfo.com/">http://www.ctenergyinfo.com/</a>
Connecticut Incentive for Renewables and Efficiency	<a href="http://www.dsireusa.org">http://www.dsireusa.org</a>
ENERGYSTAR	<a href="http://www.energystar.gov/">http://www.energystar.gov/</a>
Find cars that protect the environment and save you money. Information on advanced technology, gas mileage tips, links, and car by car fuel ratings.	<a href="http://www.fueleconomy.gov">www.fueleconomy.gov</a>

## Fuel, Heating, and Energy Assistance (cont'd)

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**Furnace Upgrades – the Boiler/Furnace Replacement/Upgrade Rebate Program** provides up to \$500 toward a more energy-efficient boiler or furnace replacement or upgrade. Contact the Office of Policy and Management at:

<b>Phone</b>
1-866-940-4676.

Or visit their web page regarding the Furnace and Boiler Replacement Rebate Program for an application, income eligibility guidelines, and more information.

**Connecticut Housing Investment Fund's (CHIF) Energy Conservation Loan Program** - provides low- or no-interest, long-term loans for energy-efficient upgrades including furnaces and boilers, thermal windows and doors, insulation, hot water heaters and replacement roofs. Contact CHIF at:

<b>Phone</b>	<b>Website</b>
1-860-233-5165 ext. 2019 or 2023.	<a href="http://www.chif.org">www.chif.org</a>

### Connecticut Light and Power (CL&P) Customers

The **Weatherization Residential Assistance Partnership (WRAP)** helps income-eligible customers reduce their energy bills by making their homes more energy-efficient. Visit the WRAP webpage or call:

<b>Phone</b>	<b>Website</b>
1-800-388-9727.	<a href="http://www.cl-p.com/home/saveenergy/rebates/wrap.aspx">http://www.cl-p.com/home/saveenergy/rebates/wrap.aspx</a>

The **Matching Payment Program** provides year-round electric service and possible forgiveness of back balances to low-income electric heating customers who have past-due balances. Call:

<b>Phone</b>	<b>Phone</b>
1-800-286-2828	1-860-947-2828 in the Hartford and Meriden area.

The **NUSTART Program** - helps certain customers reduce or eliminate their past-due balance if they pay an agreed-upon budgeted amount on time each month. Call CL&P at the phone numbers listed above for the Matching Payment Program.

**Home Energy Solutions** – provides energy audits to all households that heat with natural gas or electricity for a \$75 fee. Visit the CL&P Home Energy Solutions web page or call:

<b>Phone</b>	<b>Website</b>
1-877-947-3873 (1-877-WISE-USE).	<a href="http://www.cl-p.com/home/saveenergy/rebates/homeenergysolutions.aspx">http://www.cl-p.com/home/saveenergy/rebates/homeenergysolutions.aspx</a>

## Fuel, Heating, and Energy Assistance (cont'd)

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### United Illuminating Customers

**UI Helps** – is a free service to help lower your energy bills. An energy expert comes to your home and performs an energy audit. For more information, visit the UI Helps website or call:

Phone	Website
1-877-947-3873 (1-877-WISE-USE).	<a href="http://www.uinet.com">www.uinet.com</a> , and click on “UI Helps.”

The **Forgiveness Program** – helps residential customers who heat with electricity and are having difficulty making payments.

Phone
1-800-322-9288

The Matching Payment Plan – helps low-income customers maintain year-round service and pay down delinquent balances by company-matched dollars. Call:

Phone
1-800-442-5004

**Home Energy Solutions** - energy audits are available to all households if you heat with natural gas or electricity or a reduced rate if you heat your home with oil. Visit the Home Energy Solutions web page or call:

Phone	Website
1-877-947-3873 (1-877-WISE-USE).	<a href="http://www.uinet.com">www.uinet.com</a> , and click on “Home Energy solutions.”

## Veterans' Services

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**Servicemembers Civil Relief Act (“SCRA”)**, formerly known as The Soldiers’ and Sailors’ Civil Relief Act of 1940, applies to active duty military personnel who had a mortgage obligation prior to enlistment or prior to being ordered to active duty. This includes members of the Army, Navy, Marine Corps, Air Force, Coast Guard, commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration engaged in active service, reservists ordered to report for military service, people ordered to report for induction (training) under the Military Selective Service Act, and guardsmen called to active service for more than 30 consecutive days. In limited situations, dependents of servicemembers are also entitled to protections.

The Act limits the **interest** that may be charged on mortgages incurred (or acquired) by a servicemember (including debts incurred jointly with a spouse) before he or she entered into active military service. Mortgage lenders must, at your request, reduce the interest rate to no more than 6% per year during the period of active military service and **recalculate your payments** to reflect the lower rate. This provision applies to both conventional and government-insured mortgages. To ask for this temporary interest rate reduction, you must submit a written request to your mortgage lender and include a copy of your military orders. The request may be submitted as soon as the orders are issued, but no later than 180 days after the date of your release from active duty military service. The change in interest rate is not a subsidy and the interest in excess of 6% per year that would otherwise have been charged is forgiven. However, the reduction in the interest rate and monthly payment amount only applies during the period of active duty. Once the period of active military service ends, the interest rate will revert back to the original interest rate, and payments recalculated accordingly.

Your mortgage lender may **let you stop paying the principal** amount due on your loan during active duty service. Lenders are not required to do this, but they generally try to work with servicemembers to keep them in their homes. You will still owe this amount and will have to repay it after you complete active duty service. If notified that a borrower is on active military duty, the lender must advise the borrower or representative of the adjusted amount due, provide adjusted coupons or billings, and ensure that the adjusted payments are not returned as insufficient payments.

If you are having problems making your mortgage payments and you are not on active duty service, most lenders have other programs to assist borrowers or you may need to discuss loss mitigation. If you have an FHA-insured loan, you may also be eligible for special forbearance and other loss mitigation options.

## Veterans' Services (cont'd)

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Mortgage lenders may not foreclose on your property while you are on active duty or within 90 days after military service without court approval. In court, the lender would be required to show that your ability to repay the debt was not affected by your military service.

Servicemembers who have questions about SCRA or the protections that they may be entitled to may contact their unit judge advocate or installation legal assistance officer. Dependents of servicemembers can also contact or visit local military legal assistance offices where they reside. A military legal assistance office locator for each branch of the armed forces is available at :

Website
<a href="http://legalassistance.law.af.mil/content/locator.php">http://legalassistance.law.af.mil/content/locator.php</a>

**Office of Veterans Affairs** of the State of Connecticut maintains an Office of Advocacy and Assistance that is responsible to provide assistance to veterans, their eligible spouses and eligible dependents in obtaining veterans benefits under federal, state and local laws. Authorized Veterans' Service Officers can assist in the establishment, preparation and presentation of claims pursuant to rights, benefits or privileges accruing to veterans; furnish counsel to veterans concerning educational training, health, medical, rehabilitation, housing facilities and services, and employment services; and represent veterans before the U.S. Department of Veterans Affairs (VA) concerning claims and benefits. For more information, contact the Veterans Info Line at 1-866-9CT-VETS (1-866-928-8387) or one of the following district offices.

### Office of Veterans' Affairs District Offices

<p><b>1st District</b> 287 West Street, Bldg. # 7 Rocky Hill, CT 06067 <b>Phone:</b> (860) 721-5893 or 5894</p>	<p><b>3rd District</b> 487 B Campbell Avenue West Haven, CT 06516 <b>Phone:</b> (203) 931-0460 (processes claims for disabled veterans only)</p>
<p><b>2nd District</b> 100 Broadway Norwich City Hall, Room 305 Norwich, CT 06360 <b>Phone:</b> (860) 887-9162</p>	<p><b>4th District</b> 75 Middle Street Bridgeport, CT 06604 <b>Phone:</b> (203) 336-2570</p>
	<p><b>5th District</b> 55 West Main Street, Suite 140 Waterbury, CT 06702 <b>Phone:</b> (203) 805-6340</p>

## Veterans' Services (cont'd)

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**Soldiers', Sailors' and Marines' Fund** ("SSMF") is an agency of the State of Connecticut established in 1919 to assist needy wartime veterans and their families and is administered by The American Legion. As a Connecticut veteran, you may contact a full-time Veterans Aid Investigator or a volunteer Fund Representative serving your area to discuss your situation, what assistance is available and how to apply for assistance. **Note:** Assistance is not available if you are in foreclosure.

Assistance is temporary and includes:

- Weekly assistance.
- Assistance with rental payments, **mortgage interest payments**, utilities such as gas, electricity, water and home heating fuel.
- Assistance with medical care
- Assistance with emergent dental care.
- Prescription medications and durable medical equipment.
- Eye examination and eyeglasses.
- Audiological evaluation and hearing aids.
- Funeral expenses.
- Home health aide and Visiting Nurse Association homemaker services.
- Prosthetic devices.
- Orthopedic shoes and appliances.

Purposes for which assistance is **not available** includes:

- Payment of taxes.
- Payment of insurance premiums with the exception of medical insurance.
- Payment of loans.
- Payment of mortgage principal.
- Purchase of real estate.
- Purchase of equities, bonds and mutual funds.
- Purchase of furniture, automobiles or other capital goods.
- Payment of past-due bills, debts, loans or other obligations, irrespective of the reason for their incurrence by the veteran, spouse, widow/widower or children under age 18.
- Alimony or child support payments.

For more information, contact Soldiers' Sailors' and Marines' Fund in Hartford at:

<b>Phone</b>
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(860) 296-0719 / 1-800-491-4941
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## **Veterans' Services (cont'd)**

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**U.S. Department of Veterans Affairs, Veterans Administration Home Loan Guaranty Program** is a benefit for eligible veterans, active duty personnel, Reserve members and National Guard personnel to assist them with purchasing and retaining a home. If you have a VA loan and are having problems making payments, the program may be able to arrange a repayment plan or other alternative to foreclosure. The VA offers home loan counseling through Regional Loan Centers. Contact the Regional Loan Center servicing Connecticut at:

<b>Address</b>	<b>Phone</b>
Department of Veterans Affairs VA Regional Loan Center 275 Chestnut Street Manchester, NH 03101	1-800-827-6311 or 1-800-827-0336  <b>Website:</b> <a href="http://www.vba.va.gov/ro/manchester/lgy/main/loans.html">http://www.vba.va.gov/ro/manchester/lgy/main/loans.html</a>  <b>For the following states:</b> CT, MA, ME, NH, NY, RI, and VT

## Legal Services

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**Foreclosure** is a court process whereby a bank, mortgage company, or other creditor seeks to take an owner's property to satisfy a debt, and you must follow the process carefully to protect your rights.

If you have been served with a summons or are behind on your mortgage payments, you should consult a lawyer *as soon as possible*. If you do not have an attorney, you may find legal services through one of the organizations listed below. There is also a publication entitled: "My House is Being Foreclosed . . . *What Can I Do?*" produced by the Legal Assistance Resource Center of CT (LARCC) that offers information based on current laws:

[http://www.larcc.org/pamphlets/housing/my\\_house\\_is\\_being\\_foreclosed.htm](http://www.larcc.org/pamphlets/housing/my_house_is_being_foreclosed.htm)

Common legal terms are available at the State of Connecticut Judicial Website at:

<http://www.jud.ct.gov/legalterms.htm>

**Statewide Legal Services** ("SLS") is the entry point for the legal services network in Connecticut. It is a legal aid telephone hotline program that assists low-income individuals with noncriminal legal matters, including foreclosure. When you contact SLS, you will first speak to a screener who will ask you questions about you, your family and your total household income to determine if they can help you. If you do qualify, you will speak with an advocate who will discuss your problem and talk to you about ways that you can fix your problem or may try to arrange to have someone from another program or volunteer lawyer help you with your problem through the Foreclosure Prevention Pro Bono Panel. The Panel is a network of attorneys providing pro bono legal representation to low-income homeowners who are in danger of foreclosure or who may be victims of predatory lending. To determine if you qualify for services, contact SLS at:

## Legal Services (cont'd)

### Statewide Legal Services (continued)

Phone	Website
1-800-453-3320 / 860-344-0380 (from Middletown and Hartford areas)	<a href="http://www.slsct.org">www.slsct.org</a>

Household Members	Income Range
1	\$13,000 - \$20,800
2	\$17,500 - \$28,000
3	\$22,000 - \$35,200
4	\$26,500 - \$42,400
5	\$31,000 - \$49,600
6	\$35,500 - \$56,800
7	\$40,000 - \$64,000
8	\$44,500 - \$71,200
For each additional member add:	\$4,500 - \$7,200

**Consumer Law Project for Elders** (“CLPE”) provides free legal assistance to Connecticut seniors 60 years of age and older of all income levels who have consumer questions or problems. When you contact CLPE, a receptionist will ask for some basic information and a brief description of your problem. You will then be contacted by an advocate to discuss your problem in more detail. All information you provide will remain confidential. The advocate will explain your legal rights, provide legal advice, suggest options to help you resolve your problem on your own and offer educational materials, all free of charge. The advocate may also refer you to other service providers for assistance. If your problem is complicated and you need an attorney to represent you, CLPE may either represent you or refer you to a private attorney who specializes in your problem. **Phone:** 1-800-296-1467

Phone	Website
1-800-296-1467	<a href="http://www.ctelderlaw.org/consumer.htm">http://www.ctelderlaw.org/consumer.htm</a>

**Connecticut Fair Housing Center** serves as a resource for borrowers, housing counselors, consumer attorneys and policy makers on foreclosure prevention, responsible lending and mortgage lending discrimination issues. The Center also refers homeowners facing foreclosure to the Foreclosure Prevention Pro Bono Panel. The Panel is a network of attorneys providing pro bono legal representation to low-income homeowners who are in danger of foreclosure or who may be victims of predatory lending.

<p><b>Connecticut Fair Housing Center</b>            221 Main Street, Suite 204            Hartford, CT 06106  <b>Phone:</b> 860-247-4400 / 888-247-4401  <b>Web:</b> <a href="http://www.ctfairhousing.org">www.ctfairhousing.org</a></p>	<p><b>Foreclosure Prevention Pro Bono Panel            Statewide Legal Services</b>            1-800-453-3320</p>
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## Legal Services (cont'd)

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The Connecticut Fair Housing Services publishes a guide called **Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners**. It is available through the following website:

Website
<a href="http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHCForeclosureManualR3.pdf">http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHCForeclosureManualR3.pdf</a>

### Lawyer Referral Service

If you do not qualify for Statewide Legal Services or are not over 60 years of age, you can find an attorney through the lawyer referral service of the bar association in your county. The referral service will set up an appointment for you with an attorney in your area. Services beyond an initial half hour consultation will be at the attorney's market rate.

#### County Bar Associations

Bar Association	Phone	Email	Fee
<b>Fairfield County</b>	203-335-4116	<a href="http://www.fairfieldlawyerreferral.com">www.fairfieldlawyerreferral.com</a>	\$35 first ½ hour consultation
<b>Hartford, Litchfield, Middlesex, Tolland and Windham Counties</b>	860-525-6052	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	\$25 first ½ hour consultation
<b>New Haven County</b>	203-562-5750	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	\$35 first ½ hr consultation
<b>New London County</b>	860-889-9384	<a href="http://www.nlcba.org">www.nlcba.org</a>	\$25 first ½ hour consultation

### Predatory Lending Referrals to the Office of the Attorney General

If you think that the lender misled you when you got the mortgage or tricked you into a mortgage that you cannot afford, call the State of Connecticut Attorney General's Office. They may be able to take action against the lender.

Phone
860-808-5318

## Legal Services (cont'd)

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### Connecticut Superior Court Judicial Districts

<b>Court</b>	<b>Phone Number</b>	<b>Fax Number</b>
<b>Ansonia-Milford Judicial District</b> 14 West River Street, 2nd Floor (P.O. Box 210) Milford 06460 Chief Clerk: Nelli Jo Dubin	203-877-4293	203-876-8640
<b>Danbury Judicial District</b> 146 White Street, Danbury 06810 Chief Clerk: Therese A. Servas	203-207-8600	203-207-8642
<b>Fairfield Judicial District</b> 1061 Main St., Bridgeport 06604 Chief Clerk: Donald J. Mastrony	203-579-6527	203-382-8406
<b>Hartford Judicial District</b> 95 Washington Street, Hartford 06106 Chief Clerk: Robin C. Smith	860-548-2700	860-548-2783
<b>Litchfield Judicial District</b> 15 West St., Litchfield 06759 Chief Clerk: Brian J. Murphy	860-567-0885	860-567-4779
<b>Middlesex Judicial District</b> 1 Court Street, Middletown 06457 Chief Clerk: Michael Kokoszka	860-343-6400	860-343-6423
<b>New Britain Judicial District</b> 20 Franklin Square, New Britain 06051 Chief Clerk: Cynthia DeGoursey	860-515-5180	860-515-5185
<b>New Haven-Meriden Judicial District</b> 235 Church Street, New Haven 06510 Chief Clerk: William Sadek	203-503-6800	203-503-6885
<b>New London-Norwich Judicial District</b> 70 Huntington Street, New London 06320 Chief Clerk: Jeffrey W. Felman	860-443-5363	860-442-7703
<b>Stamford-Norwalk Judicial District</b> 123 Hoyt Street, Stamford 06905	203-965-5308	203-965-5370
<b>Tolland Judicial District</b> 69 Brooklyn Street, Rockville 06066 Chief Clerk: Kathleen F. Chase	860-896-4920	860-875-0777
<b>Waterbury Judicial District</b> 300 Grand Street, Waterbury 06702 Chief Clerk: Philip H. Groth	203-591-3300	203-596-4032
<b>Windham Judicial District</b> 155 Church Street (P.O. Box 191), Putnam 06260 Chief Clerk: Francis A. Orszulak	860-928-7749	860-928-7076

## Legal Services (cont'd)

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### Library Staff, Locations, Directions and Hours

#### BRIDGEPORT Law Library at Bridgeport Courthouse

1061 Main Street, Bridgeport, CT 06604  
Telephone: (203) 579-7244 - Fax: (203) 579-7298  
Mr. Willie Jackson, Ms. Mary Ann Krivicky,  
Ms. Karen Yeltema  
email: [willie.jackson@jud.ct.gov](mailto:willie.jackson@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### NEW LONDON Law Library at New London Courthouse

70 Huntington Street, New London, CT 06320  
Telephone: (860) 442-7561 - Fax: (860) 442-9416  
Mr. Peter Jenkins  
email: [peter.jenkins@jud.ct.gov](mailto:peter.jenkins@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### DANBURY Law Library at Danbury Courthouse

146 White Street, Danbury, CT 06810  
Telephone: (203) 207-8625 - Fax: (203) 207-8627  
Ms. Linda Mellick  
email: [linda.mellick@jud.ct.gov](mailto:linda.mellick@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### NORWICH Law Library at Norwich Courthouse

1 Courthouse Square, Norwich, CT 06360  
Telephone: (860) 887-2398 - Fax: (860) 823-1752  
Ms. Lori Sulmasy, Ms. Kathryn Miller  
email: [lori.sulmasy@jud.ct.gov](mailto:lori.sulmasy@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### HARTFORD Law Library at Hartford Courthouse

95 Washington Street, Hartford, CT 06106  
Telephone: (860) 548-2866 - Fax: (860) 548-2868  
Ms. Sandra Phillips  
email: [sandra.phillips@jud.ct.gov](mailto:sandra.phillips@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### PUTNAM Law Library at Putnam Courthouse

155 Church Street, Putnam, CT 06260  
Telephone: (860) 928-3716 - Fax: (860) 963-7531  
Ms. Donna Izbicki  
email: [donna.izbicki@jud.ct.gov](mailto:donna.izbicki@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### LITCHFIELD Law Library at Litchfield Courthouse

15 West Street, Litchfield, CT 06759  
Telephone: (860) 567-0598 - Fax: (860) 567-4533  
Ms. Louise Tucker  
email: [louise.tucker@jud.ct.gov](mailto:louise.tucker@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### ROCKVILLE Law Library at Rockville Courthouse

69 Brooklyn Street, Rockville, CT 06066  
Telephone: (860) 896-4955 - Fax: (860) 875-3213  
Ms. Roseann Canny  
email: [roseann.canny@jud.ct.gov](mailto:roseann.canny@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### MIDDLETOWN Law Library at Middletown Courthouse

One Court Street, Middletown, CT 06457  
Telephone: (860) 343-6560 - Fax: (860) 343-6568  
Mr. Lawrence Cheeseman, Mr. Jeffrey Dowd  
email: [lawrence.cheeseman@jud.ct.gov](mailto:lawrence.cheeseman@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### STAMFORD Law Library at Stamford Courthouse

123 Hoyt Street, Stamford, CT 06905  
Telephone: (203) 965-5250 - Fax: (203) 965-5784  
Mr. Jonathan Stock, Ms. Andrea Wilson  
email: [jonathan.stock@jud.ct.gov](mailto:jonathan.stock@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

#### MILFORD Law Library at Milford Courthouse

#### WATERBURY Law Library at Waterbury Courthouse

14 West River Street, 2nd Floor, Milford, CT 06460  
Telephone: (203) 283-8235 - Fax: (203) 283-8267  
Mr. Lawson Ward / email: [lawson.ward@jud.ct.gov](mailto:lawson.ward@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

**NEW BRITAIN Law Library**  
at New Britain Courthouse

20 Franklin Square, New Britain, CT 06051  
Telephone: (860) 515-5110 - Fax: (860) 515-5111  
Mr. Christopher Roy  
email: [christopher.roy@jud.ct.gov](mailto:christopher.roy@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

**NEW HAVEN Law Library**  
at New Haven Courthouse

235 Church Street, New Haven, CT 06510  
Telephone: (203) 503-6828 - Fax: (203) 789-6499  
Ms. Ann Doherty, Ms. Astoria Ridley, Ms. Janet Zigadto  
email: [ann.doherty@jud.ct.gov](mailto:ann.doherty@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

300 Grand Street, Waterbury, CT 06702  
Telephone: (203) 591-3338 - Fax: (203) 596-4317 Ms.  
Mary Fuller, Ms. Kathleen Koller, Mr. George A. Booth,  
Ms. Rosanne Billias / email: [mary.fuller@jud.ct.gov](mailto:mary.fuller@jud.ct.gov)  
Library Hours: M-F, 9-5 - [Directions to Library](#)

**WILLIMANTIC Law Library**  
at Willimantic Courthouse

108 Valley Street, Willimantic, CT 06226  
Telephone: (860) 450-0627 - Fax: (860) 423-0772  
[Directions to Library](#)

**Administrative Office**

Ms. Maureen Well, Deputy Director, Law Libraries  
Ms. Claudia Jalowka, Law Librarian  
90 Washington St., Third Floor, Hartford, CT 06106  
Telephone: (860) 706-5145 - Fax: (860) 706-5086  
email: [maureen.well@jud.ct.gov](mailto:maureen.well@jud.ct.gov)  
Staff Hours: M-F, 8:45-5:15

## Legal Services (cont'd)

### Court Service Centers

The following equipment and services are available at the Connecticut courts that have a **Court Service Center** (see list of locations):

- Personal Computers with Internet access
- Word Processing
- Electronic Filing
- Printer
- Copy Machine
- Fax Machine
- Phone
- Work Space
- Statewide Civil/Family Case Information
- Court Forms and Judicial Publications
- Multi-lingual Staff
- Notary Services
- Staff Assistance

### Court Service Center Locations

<b>Danbury Judicial District (JD)</b> 146 White Street Danbury, CT 06810 (203) 207-8766	<b>New Britain JD</b> 20 Franklin Square New Britain, CT 06051 (860) 515-5153
<b>Fairfield JD</b> 1061 Main Street Bridgeport, CT 06604 (203) 579-7210	<b>New Haven JD</b> 235 Church Street New Haven, CT 06510 (203) 503-6819
<b>Hartford JD</b> 90 Washington Street Hartford, CT 06106 (860) 706-5064	<b>Norwich JD</b> 1 Courthouse Square Norwich, CT 06360 (860) 823-0857
<b>Meriden JD</b> 54 West Main Street Meriden, CT 06451 (203) 238-6499	<b>Stamford JD</b> 123 Hoyt Street Stamford, CT 06905 (203) 965-5297
<b>Middlesex JD</b> 1 Court Street Middletown, CT 06457 (860) 343-6499	<b>Tolland JD</b> 69 Brooklyn Street Rockville, CT 06066 (860) 896-4945
<b>Milford JD</b> 14 West River St. Milford, CT 06460 (203) 283-8260	

State of Connecticut Judicial Branch Website:

[www.jud.ct.gov](http://www.jud.ct.gov)

## Legal Services (cont'd)

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### Appearance and Answer Forms

When you have been served a foreclosure summons and complaint, it is important to do the following:

1. File an Appearance form (attached to the summons and complaint), **Form JD-CL-12**
2. File an Answer form, **Form JD-CV-106 if you have defenses.**
3. File for Mediation (attached to the summons and complaint).
4. Track your case on the Judicial Website:

<b>Website</b>
<a href="http://www.jud.ct.gov">www.jud.ct.gov</a>

**File an Appearance.** As previously stated, foreclosure is a court process and you must follow the process carefully to protect your rights. If you have been served with a summons and complaint and cannot hire an attorney to represent you or you do not qualify for free legal assistance, you may represent yourself. To respond to the summons or to be informed of further proceedings, you or your attorney must file a form called an “**Appearance**” with the clerk of the court at the court address referenced on the summons on or before the fifteen (15) days after the **Return Date** noted in the upper right corner of the summons. The Appearance is the official court form filed with the court clerk which tells the court that you are representing yourself in the foreclosure or that an attorney is representing you. All court notices and calendars will be mailed to the address listed on a form. When a defendant in a civil case files an appearance, the person is submitting to the court’s jurisdiction.

In foreclosure actions with a Return Date during the period from **July 1, 2009 to June 30, 2010**, attached to the front of the summons and complaint are the form “YOUR ARE BEING SUED AND YOU ARE IN DANGER OF LOSING YOUR PROPERTY,” notices of the Foreclosure Mediation Program, a Foreclosure Mediation Certificate and a blank Appearance form. The Appearance form (Form JD-CL-12) is also available at the court or available for download at:

<b>Website</b>
<a href="http://www.jud2.ct.gov/webforms/forms/cl012.pdf">http://www.jud2.ct.gov/webforms/forms/cl012.pdf</a>

under General Forms. You are required to mail or deliver to all counsel and self-represented parties of record a copy of the Appearance. If you are unsure of any address or party listed, contact the court clerk’s office for verification. Filing an Appearance entitles you to receive all court notices and calendars concerning your foreclosure at the address you provide in the Appearance.

The **Return Date** is the date used as a reference for when you need to file forms when you are served with a summons and complaint. Nothing happens in court on the Return Date and you do not need to go to court on the Return Date. The Return Date is always a Tuesday in Civil cases. Refer to the following for an exhibit of where the Return Date appears on the summons and complaint:

<a href="http://www.jud.ct.gov/returndate2.htm">http://www.jud.ct.gov/returndate2.htm</a>
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## Legal Services (cont'd)

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### Appearance and Answer Forms (cont'd)

**File an Answer.** When you are served with a summons and complaint, a lawsuit against you has commenced. To protect your legal rights, you can serve a formal written “**Answer**” on the opposing party within 15 days of the **Return Date**. The Answer form (**Form JD-CV-106**) is available at the court or available for download at

Website
<a href="http://www.jud2.ct.gov/webforms/forms/CV106.pdf">http://www.jud2.ct.gov/webforms/forms/CV106.pdf</a>

under Civil Forms.

You do not have to file an Answer. See the Connecticut Fair Housing’s **Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners**, at the following website:

Website
<a href="http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf">http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf</a>

The Answer is a court document, or pleading, in a civil case, by which the defendant responds to the plaintiff’s complaint. A complaint consists of one or more allegations set out in numbered paragraphs stating why you are being sued. In your Answer to the complaint, you must answer each numbered allegation specifically. Do not skip any of the allegations as this may be taken as an admission on your part. You need to say whether you **agree, disagree, or do not know** whether you agree or disagree with each paragraph in the complaint. If applicable, you can provide an explanation of your response.

A separate section of the Answer Form is **Special Defenses**. In this section, you may state the reasons that you believe it is unfair for the plaintiff to foreclose on your property. You may also specify what relief you are requesting from the court in your Answer. See an attorney if you are not sure how much information to include or how to word your answer regarding Special Defenses. You need to explain each defense.

You file the Answer at the Court Clerk’s office and send a copy of it to everyone who has also filed an Appearance in the case. The court will give you a list of names and addresses of people who have filed an Appearance. It is up to you to send every one of them a copy of anything you file in the case. In the last section of the Answer, you must include a Certification of Service to certify that you mailed copies of the Answer to everyone who has appeared in the case. You must sign the certification separately from your signature on the Answer. You can also refer to “My House Is Being Foreclosed. What Can I Do?” This brochure is produced by the Legal Assistance Resource Center of Connecticut (LARCC) and provides the basics on the foreclosure process.

<a href="http://www.larcc.org/pamphlets/housing/my_house_is_being_foreclosed.htm">http://www.larcc.org/pamphlets/housing/my_house_is_being_foreclosed.htm</a> ,
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**Refer to the EMAP Program section in the Check Into Refinancing and Loan Programs section of this manual for more information. You can apply for the EMAP Program if you are already in foreclosure.**

## Legal Services (cont'd)

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### Tracking Your Case

#### Tracking Your Case on the Judicial Website (Case Detail)

When you are served with a summons and complaint, you can look up your case information by your last name or docket number, called a **Case Detail**, on the following website:

Website
<a href="http://civilinquiry.jud.ct.gov/PartySearch.aspx">http://civilinquiry.jud.ct.gov/PartySearch.aspx</a> .

Using the options on the left side of the screen, you can look up your foreclosure case. You can input your last name and first name in the **Party Last Name:** and **Party First Name:** fields. You can also look up your information by your docket number by clicking on the **Case Detail** field on the menu and filling in the **CASE DETAIL SEARCH** fields and clicking on the Search button.

If you did not receive a docket number with your summons and complaint, you can call the Court Clerk's office or one of the Court Service Centers (locations are listed in this booklet) for assistance.

#### Motion to Re-open Within 30 Days of Strict Foreclosure Law Day

Effective October 1, 2009, any judgment foreclosing the title to real estate by Strict Foreclosure may be opened after the title has vested (become absolute) as of the Strict Foreclosure Law Day upon agreement of each party to the foreclosure action who filed an Appearance in the foreclosure and any person who acquired an interest in the real estate after the title vested, provided the later of:

- The judgment may not be opened more than four months after the date the judgment was entered, or
- More than thirty (30) days after the title was vested.

Also, the rights and interests of each party, regardless of whether the party filed an appearance in the foreclosure, and any person who acquired an interest in the real estate after the title was vested, are restored to the status that existed on the date the judgment was entered.

If the judgment is opened, the person who filed the written motion needs to record a certified copy of the court's order to open the judgment on the land records in the town of the real estate.

## Legal Services (cont'd)

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### Foreclosure Mediation Program

**Foreclosure Mediation Program** is a *confidential* program that was established effective July 1, 2008, by the Chief Court Administrator in each judicial district, in accordance with Public Act 08-176. It was the first Foreclosure Mediation Program in the country. This program gives homeowners the opportunity to meet with a representative of their lender and try to negotiate a resolution to their mortgage issues with the help of a judicial mediator. Mediation is a process by which a neutral third party (mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong. Mediation is required for all eligible homeowners who file an appearance. The mediation sessions will be held at courthouses located throughout the state.

Mediators are Judicial Branch employees who are trained in mediation and foreclosure law. The mediators have knowledge of different community-based resources and mortgage assistance programs. Mediation is free, there is no application fee for this program. You do not have to be represented by a lawyer to take part in this program. All borrowers must be present at the mediation session; for example, if a husband and wife signed the mortgage then both will need to be present for the mediation. You can refer to the following website for more information:

<b>Website</b>
<a href="http://www.jud.ct.gov/foreclosure/">http://www.jud.ct.gov/foreclosure/</a>

The program was established to assist homeowners whose one-to-four family, owner-occupied residential property in Connecticut and is the homeowner's primary residence, is the subject of a foreclosure action. The homeowner also must be the borrower. There is no judgment filed for Strict Foreclosure or Foreclosure By Sale while a homeowner is in mediation. There also will be no signs on the lawn, no ads in the paper, and no locks put on doors while a homeowner is in mediation.

**Stay Positive!** – Mediators settle 74% of their cases. 60 - 65% of homeowners who attend Judicial Foreclosure Mediation keep their homes.

#### Attend Every Mediation Session

It is important to attend every mediation session unless a judge or mediator tells you that the session has been postponed – even if the loan servicer/lender tells you that the loan has been modified. Unfortunately, there have been cases where the loan servicers have not notified their attorneys that there is a modification and the attorney has asked the judge for a judgment of foreclosure.

#### Return Date During the Period from July 1, 2008 to June 30, 2009

If you received your summons with a return date after July 1, 2008 to June 30, 2009, notices included are:

- “YOU ARE BEING SUED AND YOU ARE IN DANGER OF LOSING YOUR PROPERTY” (Form JD-CV-103),
- “Notice to Homeowner: Availability of Foreclosure Mediation Program ”,
- “Foreclosure Mediation Request” (JD-CV-93) information about the availability of this program and
- a copy of a Foreclosure Mediation Request form (Form JD-CV-93) were attached to the front of the complaint served upon you.

## **Legal Services (cont'd)**

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### **Foreclosure Mediation Program (cont'd)**

An Appearance Form (Form JD-CL-12) should have been filed with the court within two (2) days of the Return Date and a Foreclosure Mediation Request Form should have been filed with the court within fifteen (15) days of the Return Date. The Appearance form and Foreclosure Mediation Request form must be mailed or delivered to all parties of record (the plaintiff and all other defendants named on the Summons).

### **Return Date During the Period from July 1, 2009 to June 30, 2010**

If you received your summons with a return date after July 1, 2009 to June 30, 2010, notices included are:

- “YOU ARE BEING SUED AND YOU ARE IN DANGER OF LOSING YOUR PROPERTY” (Form JD-CV-103)
- Foreclosure Mediation Notice to Homeowner (Form JD-CV-94)
- a Foreclosure Mediation Certificate (Form JD-CV-108)\
- a blank Appearance Form (Form JD-CL-12).

On the Foreclosure Mediation Certificate, the mortgagor confirms that the defendant in the action is the mortgagor and certifies that the mortgagor has sent a copy of the Foreclosure Mediation Certificate to the plaintiff in the action.

The first session must be held no later than 15 business days after the court sends notice that the request has been submitted to the court. The mediator will address all issues of foreclosure, including, but not limited to:

- Reinstatement of the mortgage
- Restructuring of the mortgage debt, assignment of law days
- Assignment of sale date and foreclosure by decree of sale.

All borrowers who are **named defendants** in the foreclosure action must be present at the mediation sessions held at the court. The homeowner will meet with a mediator and the lender to try to reach an agreement.

## Legal Services (cont'd)

### Foreclosure Mediation Program (cont'd)

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You should **bring the following information** to your mediation session with the mortgage loan number on each document:

1. Current First Mortgage statement with your loan number and any recent notices/letters received.
2. Other mortgage information, including: borrower's name(s) and or contact information, the Mortgage Note, record of payments, records to show what you have done to pay what you owe, letters from the lender/servicer, copies of documents sent to the servicer/lender with the fax transmittal sheet, status of Homeowner's Insurance Policy and Real Estate Property Taxes, and Homeowner's Association (HOA) fees if not included in the payment(s).
3. Copies of any completed applications for your Mortgage or financial assistance you have applied for.
4. Current statement for any other loans/liens (second or third) on the house or home equity line of credit on the house including monthly payments due.
5. A diary/log of your phone calls with the servicer/lender, with the name of the person you spoke, the date and time, and the information they provided to you. You should also include notes from persons in agencies that you spoke to.
6. Your most current paystubs for the borrower and co-borrower, if employed (one month of current and consecutive paystubs).
7. An Award Letter (for Social Security, Social Security Income, Social Security Disability, Aid for Families with Dependent Children (ADC), Welfare, or Pension, Death benefits) showing the amount, frequency and duration.
8. Additional information about your income, including: the monthly gross (before tax) income of your household, child support, alimony, copy of court order for child support and/or alimony, and/or an award letter for Unemployment, or commissions.
9. If Self-Employed, your most current Quarterly Profit and Loss Statement. You can obtain free assistance from the Senior Corps of Retired Executives (SCORE):  
[http://www.sba.gov/localresources/district/ct/CT\\_CTDOSCOR.html](http://www.sba.gov/localresources/district/ct/CT_CTDOSCOR.html)
10. A copy of your most recent (last two months) personal bank statement (for example, savings, checking) and information on other income, assets (for example: cars, motorcycles, boats), investments (for example: stocks, bonds, mutual funds), and retirement plans (for example: 401K, IRA.)
11. Contribution Letter (if you have additional household income) or Lease Agreement from your tenant.
12. A list of your expenses, including: account balances and minimum monthly payments due on all of your credit cards, a list of major monthly bills, including child care, utilities, credit card, and cell phone accounts, account balances and monthly payments on all of your other debts such as student loans, car loans, and car insurance..
13. The Budget Worksheet/Loss Mitigation paperwork from the servicer/lender or from the servicer/lender's website (see the Making Home Affordable section in this manual, HAMP Participating Lenders/Making Home Affordable Mortgage Servicers List for the list of websites, and the website:  
[http://makinghomeaffordable.gov/contact\\_servicer.html](http://makinghomeaffordable.gov/contact_servicer.html)
14. You may also want to print and fill out the following form, the Making Home Affordable Program – Request for Modification and Affidavit (RMA) form:  
[https://www.hmpadmin.com/portal/docs/hamp\\_borrower/hampmaint.pdf](https://www.hmpadmin.com/portal/docs/hamp_borrower/hampmaint.pdf)
15. IRS Form 4506-T (Request for Transcript of Tax Return).
16. A copy of most recent federal tax returns (last two years).
17. A Hardship Letter Affidavit. The Hardship Letter should include the circumstances that caused your income to be reduced or expenses to be increased: unemployment or underemployment, reduced pay or hours, decline in business earnings, illness, death, disability or divorce of a borrower or co-borrower, excessive debt including credit cards, home equity or other debt, monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes, cash reserves including all liquid assets are insufficient to maintain mortgage payments and cover basic living expenses at the same time. Use short statements regarding what happened (all the lender/servicer knows is that you missed payments), what you want to do (save or sell the home), how are you going to do it, address anticipated questions/objections from the lender/servicer.
18. One Utility bill from the following list: electric bill, water bill, phone bill (land line only, cell phones do not establish residency), or gas bill.

## Legal Services (cont'd)

### Foreclosure Mediation Program (cont'd)

If you need a copy of your tax return, you can access the following consumer information on the IRS website regarding tax return transcripts:

<http://www.irs.gov/individuals/article/0,,id=110571,00.html>

For information on Form 4606-T *Request for Transcript of Tax Return*, click on the following website:

<http://www.irs.gov/pub/irs-pdf/f4506t.pdf>

Most recent tax returns for all borrowers named on the mortgage.

- Transcripts of tax returns are available for the current and past three years and are provided free of charge.

You can obtain a free transcript by calling 1-800-829-1040 and following the prompts in the recorded message or by completing and mailing a request for a transcript to the address listed in the instructions.

The IRS has created a new [Form 4506T-EZ](#), *Short Form Request for Individual Tax Return Transcript*, to order a transcript of a Form 1040 series return. Businesses, partnerships or individuals who need transcript information from other forms, such as Form W-2 or Form 1099, can use [Form 4506-T](#) (PDF), *Request for Transcript of Tax Return*, to obtain the information. These transcripts may also be mailed to a third party (your mortgage company) if there is consent for the disclosure, see line #5 on forms. Your local Public Library Reference Desk may also have a copy of the Form 4506T for you to copy, complete, and mail in.

**Note:** Allow two weeks for delivery for mail-in requests.

Walk-In Requests: Your local IRS office can hand you a tax return transcript over-the-counter for free. Call your local office to check on required ID for a Walk-In to receive a transcript over the counter

Local IRS Offices in Connecticut. Multilingual assistance is available in every office			
City	Street Address	Days/Hours of Service	Telephone*
Bridgeport	915 Lafayette Blvd. Bridgeport, CT 06604	Monday-Friday - 8:30 a.m.-4:30 p.m.	(203) 384-5818
Danbury	131 West St. Danbury, CT 06810	Monday-Friday - 8:30 a.m.-4:30 p.m.	(203) 840-4195
Hartford	135 High St. Hartford, CT 06103	Monday-Friday - 8:30 a.m.-4:30 p.m.	(860) 756-4505
New Haven	150 Court St. New Haven, CT 06510	Monday-Friday - 8:30 a.m. -4:30 p.m.	(203) 781-3195
New London	Shaws Cove 2 Howard St. New London, CT 06320	Monday-Friday - 8:30 a.m.-4:30 p.m.	(860) 439-7963
Norwalk	24 Belden Ave. Norwalk, CT 06850	Monday-Friday 8:30 a.m.-4:30 (Closed for Lunch 11:30 a.m. - 12:30 p.m.)	(203) 840-4195
Waterbury	14 Cottage Pl. Waterbury, CT 06702	Monday-Friday - 8:30 a.m.-4:30 p.m.	(203) 596-4727

The Taxpayer Advocate Service: Call (860) 756-4555 in Hartford or 1-877-777-4778

## **Legal Services (cont'd)**

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### **Foreclosure Mediation Program (cont'd)**

#### **Initial Mediation Session**

In the initial mediation session, there are two paths to go down.

- Home Retention
- Graceful Exit.

#### **Home Retention**

If you are planning to retain your home, the following options are available:

- Loan Modification or Workout
- Making Home Affordable (MHA) Home Affordable Refinancing Program (HARP) or Home Affordable Modification Program (HAMP)
- Federal Housing Administration (FHA) Programs
- Reinstatement/Payoff of amount owed to the lender/servicer.

#### **Graceful Exit**

If you are planning a “graceful exit” of your home, the following options are available.

- Straight Sale
- Short Sale
- Deed in Lieu of Foreclosure
- Extended Law/Sale Date.

Refer to “Explore Loan Workout Solutions” in this handbook for more information.

## Legal Services (cont'd)

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### Foreclosure Mediation Program (cont'd)

#### Alternative Means for Participation in the Foreclosure Mediation Program

Form JD-CV-96, **FORECLOSURE MEDIATION MOTION TO CHANGE MEDIATION PERIOD**,

<http://www.jud2.ct.gov/webforms/forms/CV096.pdf>

is available as stated to file a motion to modify the mediation period for a period of 30 more days for good cause/reason. To take advantage of this program, the borrower must file an **Appearance Form (JD-CL-12)**, if not already done so, and **Foreclosure Mediation Certificate form (JD-CV-108)**.

**Note:** After January 12, 2010 you do not have to file an Appearance if you file the Mediation Certificate.

#### Return Date Prior to July 1, 2008

You can file a **MOTION FOR INCLUSION IN THE FORECLOSURE MEDIATION PROGRAM** if your Return Date is prior to July 1, 2008. This form is available on the Statewide Legal Services website at:

Website
<a href="http://www.slsct.org">www.slsct.org</a> ,

Click on:

1. "Legal Booklets" in the center of the screen,
2. "Housing,"
3. "Home Ownership,"
4. The form: "Motion for Inclusion in the Foreclosure Mediation Program."

It is also available on the Legal Assistance Resource Center of Connecticut (LARCC) website at:

[www.larcc.org](http://www.larcc.org),

Click on:

1. "Self Help Materials and Other Publications" on the menu,
2. "Self Help Materials" in the middle of the screen, click on "Housing,"
3. "Other Housing,"
4. The form: "Motion for Inclusion in the Foreclosure Mediation Program," or go to the following link:

[http://www.larcc.org/pamphlets/housing/motion\\_inclusion\\_foreclosure\\_mediation.pdf](http://www.larcc.org/pamphlets/housing/motion_inclusion_foreclosure_mediation.pdf).

## Legal Services (cont'd)

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### Foreclosure Mediation Program (cont'd)

#### Alternative Means for Participation in the Foreclosure Mediation Program

You must also have filed an Appearance Form with the court.

In foreclosure actions with a Return Date **during the period from July 1, 2009 to June 30, 2010**, attached to the front of the summons and complaint will be:

- Notices of the Foreclosure Mediation Program
- A Foreclosure Mediation Certificate, and
- A blank Appearance form.

The mortgagor will be instructed to, within 15 days of the Return Date, file an Appearance and Foreclosure Mediation Certificate forms with the court. On the Foreclosure Mediation Certificate Form, the mortgagor confirms that the defendant in the foreclosure action is the mortgagor and certifies that the mortgagor has sent a copy of the Foreclosure Mediation Certificate Form to the plaintiff in the action.

Additionally, the court may refer a foreclosure action to the foreclosure mediation program at any time, provided that the mortgagor has filed an Appearance. Forms are available at any Superior Court clerk's office, Court Service Center, or online at :

<http://www.jud2.ct.gov/webforms/>

The mediator must file a report with the court not later than two days after the first mediation session indicating the mediator's determination that the parties:

1. *May benefit* from further mediation, in which case the mediation shall continue, or
2. *Will not benefit* from further mediation, in which case mediation automatically terminates.

The report must be mailed to each appearing party. If the mediator determines that mediation should continue, the mediator must file a final report with the court within two days after the conclusion of the mediation or no later than the termination of the mediation period (mediation automatically terminates 60 days from the return date). The final report must describe the proceedings and specify the issues resolved, if any, and any issues that were not resolved.

The mediation period automatically terminates upon the filing of the mediator's final report. If not concluded earlier, the mediation period automatically ends 60 days from the return date unless the court, on its own motion, upon the motion of any party, or the written request of the mediator, extends the period by not more than 30 days for good cause shown.

## Legal Services (cont'd)

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### Foreclosure Mediation Program (cont'd)

Filing a Foreclosure Mediation Certificate form **does not**:

1. Stop or suspend the foreclosure action;
2. Waive the homeowner's or lender's rights; or
3. Suspend the homeowner's obligation to respond to the foreclosure action in accordance with the rules of the court.

You are required to respond to the foreclosure action and may still be at risk of losing your property.

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### UNIFORM FORECLOSURE MEDIATION STANDING ORDERS

STATE OF CONNECTICUT  
**SUPERIOR COURT**

*www.jud.ct.gov*

A.	While in mediation each party and each party's attorney must make a good faith effort to mediate all issues. If any party or attorney does not come to a mediation session or make a good faith effort to mediate, the court may sanction the party or the attorney.
B.	If any party is not ready to mediate, a motion for continuance or a motion for extension of the mediation period or both must be filed with the foreclosure caseflow coordinator. Where the Plaintiff is not ready, attorneys' fees cannot be charged against the Defendant for that mediation session.
C.	The Plaintiff's attorney must give to the mortgagor the address, telephone number, and other contact information for persons who have authority to agree to a proposed settlement to the foreclosure, including, but not limited to, the mortgagee, the mortgage servicer, and an agent of the mortgagee. The mortgagee's agent must verify receipt of information requested from defendant.
D.	The Plaintiff's attorney must bring to each mediation session an updated itemization of all fees and costs including any other charges and attorneys fees requested that must be paid in order to satisfy the full obligations of the loan and an itemization of all overdue amounts causing the loan to be in default.
E.	Any case that has been reported as settled must be withdrawn within 120 days or will be dismissed after the 120 days unless the judicial authority, for good cause shown, extends the time for a withdrawal.

## Legal Services (cont'd)

### Foreclosure Mediation Program (cont'd)

#### MORTGAGE FORECLOSURE STANDING ORDER FEDERAL LOSS MITIGATION PROGRAMS

JD-CV-117 Rev. 8/10

STATE OF CONNECTICUT  
**SUPERIOR COURT**  
[www.jud.ct.gov](http://www.jud.ct.gov)

1.	This standing order is effective September 1, 2010 and replaces the Foreclosure Standing Order Federal Loss Mitigation Programs dated August 4, 2010.
2.	The purpose of this standing order is to ensure that no mortgage foreclosure proceeding is initiated, no previously initiated mortgage foreclosure proceeding goes to judgment, and no sale of a residential property for which the mortgage has been foreclosed is approved pursuant to a judgment of foreclosure by sale, unless the defendant has had an opportunity, if the defendant is eligible, to apply for relief under a federal loss mitigation program including, but not limited to, the Home Affordable Modification Program (HAMP), the Second Lien Modification Program (2MP), the Home Affordable Unemployment Program (UP), and the Home Affordable Foreclosure Alternatives Program (HAFA), information about which is available at <a href="https://www.hmpadmin.com/portal/about/overview.html">https://www.hmpadmin.com/portal/about/overview.html</a> , <a href="http://makinghomeaffordable.gov/about.html">http://makinghomeaffordable.gov/about.html</a> , <a href="https://www.hmpadmin.com/portal/docs/hamp_servicer/sd1002.pdf">https://www.hmpadmin.com/portal/docs/hamp_servicer/sd1002.pdf</a> and <a href="http://www.homeloans.va.gov/circulars/26_10_2.pdf">http://www.homeloans.va.gov/circulars/26_10_2.pdf</a> among other sources.
3.	All mortgage foreclosure complaints filed in the Superior Court on and after September 1, 2010, shall be accompanied by a fully executed <b>AFFIDAVIT Federal Loss Mitigation Programs</b> , form JD-CL-114.
4.	In any mortgage foreclosure proceeding filed before September 1, 2010, that is pending in the Superior Court and has not gone to judgment, or has gone to judgment of foreclosure by sale but in which the sale of the foreclosed residential property has not been approved, the plaintiff shall file a fully executed <b>AFFIDAVIT Federal Loss Mitigation Programs</b> , form JD-CL-114, no later than 30 days from the effective date of this order. No judgment shall enter in any mortgage foreclosure proceeding filed before September 1, 2010, and no sale of a residential property that is the subject of a judgment of foreclosure by sale that has not been approved shall be approved, unless a fully executed <b>AFFIDAVIT Federal Loss Mitigation Programs</b> , form JD-CL-114, is on file.
5.	If the plaintiff does not comply with the requirement to file a fully executed <b>AFFIDAVIT Federal Loss Mitigation Programs</b> , form JD-CL-114, under this order, a motion for default or motion for judgment filed by the plaintiff may not be granted until the affidavit is filed or upon order of the court.

Linda L. Lager, Chief Administrative Judge, Civil Division

**August 18, 2010**

For more information on the Judicial Foreclosure Mediation program, contact:

**Roberta Palmer**  
**Superior Court Operations**  
**Court Operations Unit**  
**Phone: (860) 263-2734**  
**[Roberta.Palmer@jud.ct.gov](mailto:Roberta.Palmer@jud.ct.gov)**

If you have any comments or questions on this manual, please contact Mary Stagis at the Department of Banking's Foreclosure Hotline at 860-240-8171, or by email: [mary.stagis@ct.gov](mailto:mary.stagis@ct.gov).

**State of Connecticut Department of Banking  
Government Relations and Consumer Affairs Division  
CUSTOMER ASSISTANCE FORM  
(Foreclosure Assistance Hotline)**

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**Instructions: Please print or type.** If you are unable to resolve a complaint directly with your financial institution, you may request assistance from the Department of Banking. Please complete this form (or write a letter) and mail it to the Department of Banking, Government Relations & Consumer Affairs, 260 Constitution Plaza, Hartford, CT 06103-1800. You may also fax it to the agency at (860) 240-8178. Include your name and address with your facsimile.

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**SECTION I – CONSUMER INFORMATION**

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NAME *(Last, First, MI)*

DAYTIME TELEPHONE NUMBER  
(    )

ADDRESS

CITY

STATE

ZIP CODE

SIGNATURE:

DATE:

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**SECTION II – FINANCIAL INSTITUTION INFORMATION**

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NAME OF INSTITUTION and LOAN NUMBER

ADDRESS

CITY

STATE

ZIP CODE

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**SECTION II – NATURE OF PROBLEM** Describe the nature of your complaint, the events in the order in which they occurred, including specific dates if possible, and the product or service which is the subject of the complaint. Attach copies, **not originals**, of all documents that relate to your complaint. In addition, tell what resolution you are seeking. ***If additional space is needed, please attach a separate sheet.***

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DESCRIPTION:

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**Privacy Statement**

In accordance with Section 36a-21 of the Connecticut General Statutes, information obtained, collected or prepared in connection with complaints from the public and received by this agency shall not be disclosed by the Department of Banking, unless such information is not protected from disclosure under federal or state law. However, pursuant to Section 36a-21 of the Connecticut General Statutes, the Banking Commissioner is allowed to disclose such records for any appropriate supervisory, governmental, law enforcement or other public purpose. The information requested on this form will be used to investigate and respond to your complaint or inquiry. Completion of this form is voluntary, but failure to provide requested information may delay or preclude investigation of your complaint or inquiry.

