

# 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**

**September 2009**  
**Condensed Version**

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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, appearing to read "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 then **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 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. 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 mail from your lender or servicer.
  - Contact a HUD-approved housing counselor.
  - Stay in your home to make sure you qualify for assistance.
  - Understand the foreclosure process in Connecticut and follow (track) your case on the Judicial Website.
  - Understand foreclosure prevention options and alternatives.
  - Beware of foreclosure rescue scams.
  - Do not sign any document that you don't understand.
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You can contact the Department of Housing and Urban Development (HUD) for more information at 1-800-569-4287 or on their website [www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm](http://www.hud.gov/officeshsg/sfh/hcc/hccprof14.dfm)"

## Overview (cont'd)

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

**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:**

<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>
<b>Partial Claim</b>	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.  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.
<b>Sale</b>	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.

## Overview (cont'd)

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

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

<b>Short Sale, Pre-Foreclosure Sale, or Short Payoff</b>	<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>
<b>Assumption</b>	<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>
<b>Deed –in-lieu of Foreclosure</b>	<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. There is another dangerous threat for homeowners who have fallen behind on their mortgage payments and may be at risk of foreclosure. They often refer to themselves as “foreclosure or mortgage consultants” and market themselves as a “foreclosure service,” foreclosure rescue agency,” or “loan modification company.” 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 can easily do him 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.

## Foreclosure Rescue Scam Links

Agency	Link
FTC	<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>
Office of the Comptroller of the Currency (OCC)	<a href="http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html">http://www.occ.treas.gov/ftp/ADVISORY/2008-1.html</a>

## If you are Caught in a Foreclosure or Loan Modification Scam

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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:

<http://www.findlegalhelp.org>.

## 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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### **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>
1-800-831-7225

## Contact a HUD-Approved Housing Counselor

The U.S. Department of Housing and Urban Development (“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, call 1-800-569-4287, or go to:

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

under the “Making Home Affordable Program and Refinancing Options” heading, click on:

- “Foreclosure Avoidance Counseling” and then
- 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>

E-mail addresses for the agencies are available on this site.

<b>Agency Name</b>	<b>Telephone/Web Address</b>	<b>Location</b>
Acorn Housing, Bridgeport, CT*	203-366-4180 www.acornhousing.org	2310 Main Street, 3rd Floor Bridgeport, CT 06606
Consumer Credit Counseling Services of Southern New England, A Division of Money Management International Inc.*	800-208-2227 888-845-5669 www.creditcounseling.org	225 Pitkin Street, Suite 300 East Hartford, CT 06108
Christian Activities Council	860-527-9860	47 Vine Street Hartford, CT 06112
Co-Opportunity*	860-236-3617, x. 101 www.co-opportunity.org	20-28 Sargeant Street Hartford, CT 06105
Community Renewal Team, Inc.*	860-560-5881 www.crtct.org	395 Wethersfield Avenue Hartford, CT 06120-2418
Housing Education Resource Center*	860-296-4242 www.herc-inc.org	901 Wethersfield Avenue Hartford, CT 06114
Urban League of Greater Hartford, Inc.*	860-527-0147, x. 120 www.ulgh.org	140 Woodland Street Hartford, CT 06105
Consumer Credit Counseling Services of Southern New England, A Division of Money Management International Inc.*	800-208-2227 888-845-5669 www.creditcounseling.org	57 Plains Rd. Suite 2A Milford, CT 06460

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

Agency Name	Telephone/Web Address	Location
Neighborhood Housing Services of New Britain, Inc.*	860-224-2433 www.nhsnb.org	223 Broad Street New Britain, CT 06053-4107
NACA (Neighborhood Assistance Corporation of America) New Haven, CT (Serves Southern CT)	203-562-6220 www.naca.com	144 Orange Street New Haven, CT 06510
NACA (Neighborhood Assistance Corporation of America) Springfield, MA (Serves Central & Northern CT)	413-788-6220 www.naca.com	1623 Main Street Springfield, MA 01103
Neighborhood Housing Services of New Haven*	203-562-0598, x. 14 www.nhsfnewhaven.org	333 Sherman Avenue New Haven, CT 06511-3107
Consumer Credit Counseling Services of Southern New England, A Division of Money Management International Inc.*	800-208-2227 888-845-5669 www.creditcounseling.org	627 Route 32 North Franklin, CT 06254
Catholic Charities, Norwich, CT	860-889-8346, x. 271 www.ccfns.org	331 Main Street Norwich, CT 06360
Connecticut Housing Finance Authority*	860-571-4396 www.chfa.org	999 West Street Rocky Hill, CT 06067
Housing Development Fund, Inc.**	203-969-1830 www.hdf-ct.org	Suite SP-101 100 Prospect Street Stamford, CT 06901 Also serves Bridgeport and Danbury area residents.
Mutual Housing Association of Southwestern CT	203-359-6940	63 Stillwater Avenue Stamford, CT 06902
Neighborhood Housing Services of Waterbury, Inc.*	203-753-1896, x. 15	139 Prospect Street Waterbury, CT 06710-2318

\*Spanish

\*\*Creole, Portuguese and Spanish

# Hotlines

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## Homeowner's HOPE

**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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## Job Training

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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 Training Scholarships, 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>

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## 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 Banknorth, 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 on the member banks, contact:

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

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

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

#### 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.

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 Dept.
Ideal Mortgage Brokers DBA Lend America	631-944-6800 X1914	520 Broadhollow Rd., Melville, NY 11747 / Ilene Dobbs
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:

Website
<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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**Call you 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** (if you are current on your mortgage) and the **Home Affordable Modification Program (if you are delinquent on your mortgage)**. For more information, go to:

<a href="http://www.financialstability.gov/">http://www.financialstability.gov/</a> .
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To find out if you have a Fannie Mae or a Freddie Mac loan, contact:

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

## **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 (cont'd)**

#### **Home Affordable Modification Program (HAMP) Participating Lenders**

<b>Lender</b>	<b>Phone</b>	<b>Lender</b>	<b>Phone</b>
Aurora Loan Services, LLC	1-800-550-0508	Lake National Bank	1-440-205-8100
Bank of America, N.A.	1-800-846-2222	National City Bank	1-800-523-8654
Bayview Loan Servicing, LLC	1-800-457-5105	Nationstar Mortgage LLC	1-888-850-9398
CCO Mortgage	1-800-234-6006	Ocwen Financial Corp. Inc.	1-800-746-2936
Carrington Mortgage Services, LLC	1-888-267-2417	RG Mortgage Corporation	1-888-264-4674
Chase Financial, LLC	1-866-550-5705	Residential Credit Solutions	1-800-737-1192
CitiMortgage, Inc.	1-866-915-9417	Saxon Mortgage Services	1-800-594-8422
Citizens First Wholesale Mortgage Co.	1-800-477-1086	Select Portfolio Servicing	1-888-818-6032
Countrywide Home Loans Servicing LP	1-800-669-6607	Technology Credit Union	1-800-553-0880
First Federal Savings and Loan	1-800-800-1577	Wachovia Mortgage, FSB	1-800-922-4684
GMAC Mortgage LLC	1-800-766-4622	Wells Fargo, NA	1-800-678-7986
Green Tree Servicing LLC	1-800-643-0202	Wescom Central Credit Union	1-888-493-7266
Home Loan Services, Inc.	1-800-622-5035	Wilshire Credit Corporation	1-888-502-0100
IBM Southeast Employees Federal Credit Union	1-800-873-5100		

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

### 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 also offers three state programs: CT FAMLIES, EMAP, and HERO. For more information on all of the available programs, contact CHFA at:

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

### If you are Delinquent on Your Mortgage CHFA 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. 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

**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

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

Lender	Phone Number
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.

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

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

**Emergency Mortgage Assistance Program (EMAP)** is administered by CHFA to provide emergency mortgage assistance payments to eligible borrowers suffering an unforeseen financial hardship. Eligible borrowers are delinquent on a non-FHA insured mortgage that is secured by a one-to four family owner occupied residence, and must not have an interest in any other real estate (investment properties, vacation home). Except for the current delinquency, the borrower must have no more than three 30-day late payments in the 12 months prior to the hardship. For more information, click on the EMAP brochure:

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

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

Phone	Email
860-571-3500 / 877-571-2432 (CHFA)	EMAPinfo@chfa.org

#### CHFA-APPROVED HOUSING COUNSELOR LIST

Agency	Telephone	Location
Acorn Housing	203-366-4180 ext. 8766	Bridgeport
Catholic Charities & Family Services	860-889-8346 ext. 271	Norwich
Co-Opportunity	860-236-3617 ext. 100	Hartford
Community Renewal Team (CRT)	860-560-5881	Hartford
Housing Development Fund	203-969-1830, ext. 31	Located in Stamford, Also serves Bridgeport and Danbury area residents.
Housing Education Resource Center	860-296-4242, ext. 107	Hartford
Mutual Housing Association of Southwestern Connecticut	203-672-0249	Stamford
Neighborhood Housing Services of New Britain, Inc.	860-224-2433 ext. 112	New Britain
Neighborhood Housing Services of New Haven	203-777-6925 ext. 26	New Haven
Neighborhood Housing Services of Waterbury, Inc.	203-753-1896, ext. 8	Waterbury
Urban League of Greater Hartford, Inc.	860-527-0147, ext. 168	Hartford
Urban League of Southern CT	203-327-5810 ext. 108	Stamford

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

### If you are Delinquent on Your Mortgage

#### CHFA Homeowner's Equity Recovery Opportunity (HERO) Loan Program

**Homeowner's Equity Recovery Opportunity (HERO) Loan Program** permits CHFA to purchase eligible mortgages directly from lenders and place the borrowers on an affordable repayment plan. This program is for homeowners who owe more on the mortgage than the home is worth. Under this program, a borrower must have failed to qualify for CT FAMLIES or EMAP. CHFA would determine if the borrower is eligible for HERO and CHFA must successfully negotiate with the borrower's lender to sell the mortgage to CHFA. CHFA would then modify the repayment terms to make the loan affordable to the borrower. You must be able to afford the new CHFA mortgage. Eligible properties include owner-occupied single family homes, including condominiums and planned unit developments. Currently, several options are being developed. For more information on the HERO loan program, you may contact the CHFA Special Programs Call Center at:

Phone	Website
877-571-2432 (CHFA) / 860-571-3500	HEROinfo@chfa.org

### Additional Programs - Neighborhood Assistance Corporation of America

**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.

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

### United States Department of Agriculture (USDA), Rural Housing Service

The **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: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)

<i>Norwich Service Center</i>	<i>Windsor Service Center</i>
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

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

## Additional Programs – USDA Rural Housing Services

### ELIGIBLE LOCATIONS BY COUNTY & TOWN

<b>FAIRFIELD</b>	<b>HARTFORD</b>	<b>LITCHFIELD</b>		<b>MIDDLESEX</b>	<b>NEW HAVEN</b>
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
<b>NEW LONDON</b>		<b>TOLLAND</b>		<b>WINDHAM</b>	
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)

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### 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: **single purpose** reverse mortgage, a **federally insured** reverse mortgage, and a **proprietary** reverse mortgage.

Agency	Phone	Website
<b>AARP Foundation</b>	1-800-209-8085	<a href="http://www.aarp.org/revmort/list">www.aarp.org/revmort/list</a>
<b>HUD</b>	1-800-569-4287	<a href="http://www.hud.gov">www.hud.gov</a>

**HUD** - 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.

<b>Federal Trade Commission (FTC)</b>	1-877-382-4357	<a href="http://ftc.gov/credit">http://ftc.gov/credit</a> – Click on “Mortgages & Your Home”
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### 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:

<b>CHFA – Single Family Underwriting</b>	(860) 571-3502
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## Social Service Programs

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**2-1-1** 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.

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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)**

<b>Agency/Web</b>	<b>Phone</b>	<b>Town/City Served</b>
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-cao.org">www.cacd-cao.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

## **Social Service Programs (cont'd)**

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<b><u>Agency/Web</u></b>	<b><u>Phone</u></b>	<b><u>Town/City Served</u></b>
Norwalk Economic Opportunity Now, Inc. (NEON) 98 South Main Street South Norwalk, CT 06854 <a href="http://www.neoncaa.org">www.neoncaa.org</a>	(203) 899-2420	New Canaan, Norwalk, Weston, Westport, Wilton
New Opportunities, Inc. 232 North Elm Street Waterbury, CT 06702 <a href="http://www.newopportunities.org">www.newopportunities.org</a>	(203) 575-9799	Barkhamsted, Berlin, Bethlehem, Cheshire, Colebrook, Goshen, Hartland, Harwinton, Litchfield, Meriden, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, Prospect, Southbury, Southington, Thomaston, Torrington, Wallingford, Waterbury, Watertown, Winchester, Wolcott, Woodbury
Thames Valley Council for Community Action, Inc. (TVCCA) 1 Sylvandale Road Jewett City, CT 06351 <a href="http://www.tvcca.org">www.tvcca.org</a>	(860) 889-1365	Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Lyme, Montville, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington, Voluntown, Waterford
Training, Education and Manpower, Inc. (TEAM) 30 Elizabeth Street Derby, CT 06418 <a href="http://www.teaminc.org">www.teaminc.org</a>	(203) 736-5420	Ansonia, Beacon Falls, Bethany, Derby, Milford, Orange, Oxford, Seymour, Shelton, Woodbridge

## Social Service Programs (cont'd)

**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>

**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. 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.

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>

### Other DSS Assistance

Plan	Phone	Website
<b>Husky Plan</b>	1-877-284-8759 / (1-877-CT-HUSKY)	<a href="http://www.huskyhealth.com">www.huskyhealth.com</a>
<b>Charter Oak Health Plan</b>	1-877-772-7625 / (1-877-77-CT-OAK)	<a href="http://www.charteroakhealthplan.com">www.charteroakhealthplan.com</a>
<b>Care 4 Kids</b>	1-888-214-5437 / (1-888-214-KIDS)	<a href="http://www.ctcare4kids.com">www.ctcare4kids.com</a>

**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.

## Social Service Programs (cont'd)

### DSS Regional Offices

### DSS Regional Offices

<b>Office</b>	<b>Hartford</b>	<b>New Britain</b>	<b>Manchester</b>	<b>Willimantic</b>	<b>New Haven</b>	<b>Middletown</b>
<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 Middlefield Middletown Old Lyme Old Saybrook Portland Westbrook

## Social Service Programs (cont'd)

### DSS Regional Offices

(continued)

<b>Office</b>	<b>Norwich</b>	<b>Bridgeport</b>	<b>Stamford</b>	<b>Waterbury</b>	<b>Danbury</b>	<b>Torrington</b>
<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** 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:

<b>Program</b>	<b>Phone</b>	<b>Website</b>
<b>Connecticut Humane Society</b>	1-800-452-0114-Newington Branch 860-442-8583-Waterford Branch 203-227-4137-Westport Branch)	www.cthumane.org, <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	nopawsleftbehind.org, <a href="http://nopawsleftbehind.org/paws/">http://nopawsleftbehind.org/paws/</a>
<b>www.Petfinder.com</b>		<a href="http://www.petfinder.com">http://www.petfinder.com</a> (for a listing of pet shelters)

# Veterans' Services

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**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. For more information, contact the Veterans Info Line at:

<b>Veterans Info Line</b>	1-866-9CT-VETS (1-866-928-8387)
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<b>1st District</b> 287 West Street, Bldg. #7 Rocky Hill, CT 06067 <b>Phone:</b> (860) 721-5893 or 5894	<b>3<sup>rd</sup> District</b> 487 B Campbell Avenue West Haven, Ct 06516 <b>Phone:</b> (203) 931-0460 <b>Note:</b> processes claims for disabled veterans only.
<b>2nd District</b> 100 Broadway Norwich City Hall, Room 305 Norwich, CT 06360 <b>Phone:</b> (860) 887-9162	<b>4th District</b> 75 Middle Street Bridgeport, Ct 06604 <b>Phone:</b> (203) 336-2570
	<b>5th District</b> 55 West Main Street, Suite 140 Waterbury, CT 06702 <b>Phone:</b> (203) 805-6340

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

<b>Phone</b>
(860) 296-0719 or 1-800-491-4941

**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: 275 Chestnut St., Manchester, NH 03101

1-800-827-6311 or 1-800-827-0336
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# 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:

<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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Location	Website
Common legal terms are available at the State of Connecticut Judicial Website at:	<a href="http://www.jud.ct.gov/legalterms.htm">http://www.jud.ct.gov/legalterms.htm</a> .

**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. To determine if you qualify for services, contact SLS at:

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

**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. .

1-800-296-1467	<a href="http://www.ctelderlaw.org/consumer.htm">http://www.ctelderlaw.org/consumer.htm</a>
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**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</b>                  1-800-453-3320</p>
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## Legal Services (cont'd)

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### **Predatory Lending Referral 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 Attorney General's Office. They may be able to take action against the lender.

<b>Attorney General's Office – Predatory Lending Referrals:</b>	<b>860-808-5318</b>
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### **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.

<b>Fairfield County Bar</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 half hour consultation
<b>New Haven County Bar</b> – 203-562-5750 <a href="http://www.newhavenbar.org">www.newhavenbar.org</a> \$35 first ½ hr consultation	<b>New London County Bar</b> – 860-889-9384 <a href="http://www.nlcba.org">www.nlcba.org</a> \$25 first 1/2/ hour consultation

## Legal Services (cont'd)

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<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

**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**

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

State of Connecticut Judicial Branch website:	<a href="http://www.jud.ct.gov">www.jud.ct.gov</a>
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# 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 <b>Appearance</b> form (attached to the summons and complaint), <b>Form JD-CL-12</b>
2.	File an <b>Answer form</b> , <b>Form JD-CV-106</b>
3.	File for <b>Mediation</b> (attached to the summons and complaint), and
4.	Track your case on the <b>Judicial Website</b> : <a href="http://www.jud.ct.gov">www.jud.ct.gov</a> .

## 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:

[www.jud.ct.gov](http://www.jud.ct.gov), or <http://civilinquiry.jud.ct.gov/PartySearch.aspx> .

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.

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## 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.

## 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. 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. You can refer to the following website for more information:

<http://www.jud.ct.gov/foreclosure/>

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. You should **bring the following information** at your mediation session:

1.	Proof of income (pay stub) if employed;
2.	A list of your expenses;
3.	Copies of any completed applications for mortgage or financial assistance you have applied for; and
4.	Any other information that may be helpful.

For more information on this program, contact:

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

### 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), and
- 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)**

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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** 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)**.

**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 <i>(Last, First, MI)</i>	DAYTIME TELEPHONE NUMBER (    )
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ADDRESS

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CITY	STATE	ZIP CODE
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SIGNATURE:	DATE:
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**SECTION II – FINANCIAL INSTITUTION INFORMATION**

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NAME OF INSTITUTION

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ADDRESS

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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.

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