



Avoiding Foreclosure Quick Reference

May, 2014



State of Connecticut Department of Banking



260 Constitution Plaza
Hartford, CT 06103-1800

Department of Banking Foreclosure Assistance Hotline

Toll free: 1-877-472-8313

Website: www.ct.gov/dob.

This document provides information on state and federal agencies and programs and legal services in Connecticut that can help you avoid foreclosure. You can also reach the Department of Banking at the following telephone numbers:

Toll-free: 1-800-831-7225 / and at 860-240-8299

Note: Assistance in multiple languages is available through the Connecticut Housing Finance Authority (CHFA)-approved housing counseling agencies (refer to the list on page 10). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA (favor de referirse a la lista de abajo).



STATE OF CONNECTICUT
DEPARTMENT OF BANKING
 260 CONSTITUTION PLAZA – HARTFORD, CT 06103
 Avoiding Foreclosure Quick Reference
 May, 2014



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Are you falling behind on your mortgage payments? Have you found yourself delinquent on your loan? You are not alone. Millions of people have trouble with their mortgage every year. Foreclosure can often be prevented. If you are in foreclosure, there is assistance available. Do not be afraid or embarrassed to ask for help. The information in this booklet may be helpful to you. The Department of Banking’s Foreclosure Assistance Hotline has been in existence since August, 2007. Please call us at **1-877-472-8313** if you have any questions if you are falling behind on your mortgage payments or are in foreclosure.

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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

TEL: (860) 240-8299

FAX: (860) 240-8178

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website: <http://www.ct.gov/dob>

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State of Connecticut Department of Banking Foreclosure Hotline

The State of Connecticut Department of Banking Foreclosure Hotline was established on August 24, 2007 in response to the subprime mortgage crisis, and was the third foreclosure hotline created in the country. Connecticut residents who are behind in their mortgage or are facing foreclosure on their homes may call the Foreclosure Hotline toll-free at **1-877-472-8313** to receive advice and guidance regarding their mortgage issues and their foreclosure case status. Our mission is to ensure that we communicate in a timely basis to you, our Foreclosure Hotline callers, all the state and federal programs that you may qualify for and all the state and federal agencies that may be of assistance to you. The free hotline is open Monday-Friday 8:00 a.m. to 5:00 p.m. If you call after hours, you may leave a message and your call will be returned within two business days. Two reference documents are available on the Department of Banking's website, www.ct.gov/dob, Avoiding Foreclosure and the Foreclosure Hotline Bulletin.

Overview

If you are having difficulty making your mortgage payments or are in foreclosure, one of the most important things you can do is seek assistance. Resources in this booklet provide information and links to agencies and organizations that may be able to help you.

What is Foreclosure?

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. 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.

When You Are Served with a Foreclosure Summons and Complaint – Steps to Take

Refer to the following steps when you are served with a Foreclosure Summons and Complaint.

1. Fill out an **Appearance** form (Form JD-CL-12) and the **Foreclosure Mediation Certificate** (JD-CV-108) and send to the Superior Court handling your case within 15 business days after the **Return Date**. Send these forms to the Superior Court handling your case, with a copy to the attorney who represents your lender/servicer. File an **Answer** form (Form JD-CV-106) if you have a valid defense (consult with an attorney regarding this form). Send the **Mediation Information Form** (JD-CV-125) to the attorney who represents your lender/servicer 15 business days prior to your first Mediation session (for foreclosures with Return Dates of 10/1/11 and 9/30/13. The Mediation Information Form (JD-CV-135) is sent out for Return Dates after 10/1/13 and gives instructions regarding what the homeowner needs to bring to mediation.
2. **Track your case** on the Judicial website (your case detail is available at www.jud.ct.gov, see <http://www.jud.ct.gov/faq/represent.html> 3. "Can I look at my court case?").
3. **Keep a Diary** or logbook of all persons you speak to at the bank, lender, mortgage company, or servicer with their names and dates that you speak to them and what information they provide to you. Also log all discussions with housing counselors and staff of other agencies that you are working with.
4. **Keep all Fax Transmittals** and **Certified Mail Receipts** when sending information to the lender and the Attorneys for the Plaintiff in a Foreclosure case.
5. **Call a HUD and CHFA-approved housing counseling agency** and **attend a Foreclosure Prevention Clinic**.

Important! Refer to the **Avoiding Foreclosure Quick Reference** at www.ct.gov/dob and the **Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners** for more information.

<http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf>

Contact Your Lender as soon as you are unable to make your monthly payments and make your lender aware of your financial difficulties. Your lender may be willing to make arrangements with you. Your lender is typically in the best position to know the facts of your situation and would be best able to assist you in correcting mistakes or working out a payment plan. **Do not ignore letters from your lender.**

Explore Loan Workout Solutions with Your Lender or HUD-Certified Housing Counselor

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
Reinstatement	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.
Forbearance	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.
Repayment Plan	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. If your ability to bring your account current is <u>long-term</u> or <u>permanent</u>, discuss these possibilities with your lender.
Mortgage Loan Modification	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"> • Adding the missed payments to the existing loan balance. • Changing the interest rate, including making an adjustable rate into a fixed rate. • Extending the number of years you have to repay.
Partial Claim	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.
Sale	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.

Explore Loan Workout Solutions with Your Lender or HUD-Certified Housing Counselor (continued)

<p>Reverse Mortgages</p>	<p>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.</p> <p>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 <i>must</i> 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. A 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.</p> <p>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:</p> <p>AARP Foundation</p> <table border="1" data-bbox="347 1129 1102 1199"> <thead> <tr> <th>Phone</th> <th>Website</th> </tr> </thead> <tbody> <tr> <td>1-800-209-8085</td> <td>www.aarp.org/revmort/list</td> </tr> </tbody> </table> <p>HUD</p> <table border="1" data-bbox="347 1255 1102 1291"> <tbody> <tr> <td>1-800-569-4287</td> <td>www.hud.gov</td> </tr> </tbody> </table>	Phone	Website	1-800-209-8085	www.aarp.org/revmort/list	1-800-569-4287	www.hud.gov
Phone	Website						
1-800-209-8085	www.aarp.org/revmort/list						
1-800-569-4287	www.hud.gov						
	<p>If your <u>ability to keep your home is not an option</u>, discuss these possibilities with your lender, including negotiating a “Graceful Exit” from the home. Refer to “Locate Affordable Housing and Contact Social Services ” section of this booklet.</p>						
<p>Short Sale, Pre-Foreclosure Sale, or Short Payoff</p>	<p>If you cannot sell the property for the full amount of the loan, your lender may accept less than what you owe on your mortgage. 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"> • The loan is at least 2 months delinquent. • You (or your real estate professional) can sell the house within 3 to 5 months. • A new appraisal (obtained by your lender) shows that the value of your home meets HUD program guidelines. <p>You can seek more information from a lawyer, accountant, housing counselor, or realtor.</p>						
<p>Assumption</p>	<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>						
<p>Deed –in-lieu of Foreclosure</p>	<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. Note: 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>						
<p>Bankruptcy</p>	<p>Contact an attorney who handles bankruptcy if you are considering filing for bankruptcy. Refer to the Contact Legal Services section of this booklet.</p>						

Workout Options Chart

Workout Options		Resource
Current on Mortgage, Value of Home Declined =	REFINANCE	
Home Affordable Refinance Program (HARP) for Fannie/Freddie owned	HARP	HC
FHA Short Refinance - underwater not Fannie/Freddie/FHA/VA/USDA, See <i>insert for lenders. N/A for Bank of America, Citibank and JPMorgan Chase.</i>	FHA Short Refi	Contact Lenders directly (see flyer)
Income to support Modified Payment =	MODIFICATION	
<i>If not with five above servicers, see below</i>		
Home Affordable Modification Program (HAMP)	HAMP	HC
Second Lien Modification Program (2MP)	2MP	HC
Principal Reduction Alternative (PRA) - underwater	PRA	HC
FHA Home Affordable Modification Program (FHA-HAMP)	FHA HAMP	Dept. of HUD
FHA Second Lien Modification Program (FHA-2LP)	FHA 2LP	Dept. of HUD
Veterans Administration HAMP	VA HAMP	Vets Admin
United States Department of Agriculture (USDA) Rural Housing Services	USDA	Local USDA Svc. Ctr.
Emergency Mortgage Assistance Program (EMAP) loan program	EMAP	CHFA
Temporarily Unemployed or No Income =	FORBEARANCE	
Home Affordable Unemployment Program (UP)	UP	HC
Fannie Mae or Freddie Mac owned/guaranteed - See <i>insert Fannie/Freddie contact info</i>	Fannie/Freddie	Fannie/Freddie
FHA Special Forbearance	FHA Special Forbearance	Dept. of HUD
FHA Partial Claim - for FHA insured mortgages; loan to bring current	FHA Partial Claim	Dept. of HUD
Mortgage Crisis Job Training Program	Employment Services	Capital Workforce Partners/The Workplace, Inc.
Graceful Exit with cash incentives		
Home Affordable Foreclosure Alternatives (HAFA) Program	HAFA Short Sale/ Deed-in-Lieu (DIL) of Foreclosure	HC
Independent Foreclosure Review		
Mortgage was in the foreclosure process (initiated, pending, or completed) at any time between January 1, 2009 and December 31, 2010. May contact Rust Consulting at 1-888-952-9105	OCC Review	NID
Second Mortgage	MHA Second Lien Modification Program (2MP)	HC

Predatory Loan Referrals

If you think you are a victim of Predatory Lending, contact the State of Connecticut Department of Banking at **1-800-831-7225** and ask for the Government Relations and Consumer Affairs Unit. You may be a victim of predatory lending if the lender misled you when you got the mortgage or tricked you into a mortgage that you cannot afford.

About FICO® and ScoreInfo

ScoreInfo was created by **FICO**, the company that invented the **FICO® Score**, to help consumers understand and benefit from the risk-based pricing and credit score disclosure notices they receive in the mail from U.S. lenders in accordance with federal regulation effective January 1, 2011. Many lenders have chosen to comply with this new regulation by providing all consumers with a notice that contains their credit score and other related information shortly after they apply for credit.

Most lenders today use FICO® Scores which are widely recognized as the industry standard. As a result, most of the scores that lenders are disclosing to consumers in compliance with the new rules are FICO® Scores. The website ScoreInfo.org can help consumers understand how FICO® Scores are calculated and how they can manage their credit and their scores over time.

Q: How long will negative information remain on my credit report?

It depends on the type of negative information. The breakdown below lists how long different types of negative information will remain on your credit report:

Situation	Time Frame
Late payments	7 years
Bankruptcies	7 years for completed Chapter 13 and 10 years for Chapter 7
Late payments	7 years
Bankruptcies, foreclosures	7 years
Collections	Generally, about 7 years, depending on the age of the debt being collected.
Public Record	Generally, 7 years, although unpaid tax liens can remain indefinitely.

Keep In Mind: For all of these negative items, the older they are the less impact they are going to have on your FICO® Score. For example, a collection that is 5 years old will hurt much less than a collection that is 5 months old.

Q: Are the alternatives to foreclosure any better as far as my FICO® Score is concerned?

Loan Modification within a federal government plan (**like the Making Home Affordable (MHA) Home Affordable Modification Program (HAMP)**) **does not have a negative impact on your FICO® Score.**

The common alternatives to foreclosure, such as short sales, and deeds-in-lieu of foreclosure are all “not paid as agreed” accounts, and considered the same by your FICO® Score. While a foreclosure is a single account that you default on, declaring bankruptcy has the opportunity to affect multiple accounts and therefore has potential to have a greater negative impact on your FICO® Score.

General Notes

Q: What happens if you are making HAMP trial modification payments?

If you're offered a trial modification, the fact that you're paying less than your full mortgage will be reported to the credit bureaus. That hurts your score. Homeowners who are granted a HAMP modification may already have late payments on their credit report and their credit score is already negatively impacted. Generally, if a permanent modification is granted and finalized, any negative credit reporting as a result of the trial plan can be amended to reflect “Loan Modification within a federal government plan.”

Explore Making Home Affordable – The “Obama Plan”

Home Affordable Refinance Program (HARP): The **Making Home Affordable (MHA) Program** is also known as the “Obama Plan.” There are refinancing and loan modification options with this program, the **Home Affordable Refinance Program (HARP)** and the **Home Affordable Modification Program (HAMP)**. **HARP** is available to homeowners who pay their mortgage on time but are not able to refinance to take advantage of today’s lower mortgage rates, for example, due to a decrease in the value of their home.

HARP Eligibility: You must:

- Be owned or guaranteed by Fannie Mae or Freddie Mac (see lookup information in this booklet).
- Have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009.
- Cannot have been refinanced under HARP previously unless it is a Fannie Mae loan that was refinanced under HARP from March through May, 2009.
- The current loan-to-value (LTV) ratio must be greater than 80%.
- The borrower must be current on the mortgage at the time of the refinance, with a good payment history in the past 12 months.

There will be no limit between the balance due on the mortgage and the fair market value of the residence if there is an appraisal gap. You must also have income sufficient to support the new mortgage payments and can improve the long-term affordability or stability of your loan with the refinance.

The **application deadline** for the MHA Program is **December 31, 2015**.

Home Affordable Modification Program (HAMP): The **Home Affordable Modification Program (HAMP)** provides eligible borrowers the opportunity to modify their first mortgage loans to make them more affordable. **HAMP** is available to homeowners struggling to make their monthly mortgage payments, for example, due to an interest rate increase or a decrease in income. Under HAMP, servicers apply a uniform loan modification process to provide eligible borrowers with affordable and sustainable monthly payments for their first lien mortgage loans. Affordability is achieved through the application of interest rate reduction, term extension, principal forbearance, and principal forgiveness. The following eligibility applies to the program.

HAMP Eligibility

- Your home must be your primary residence
- The amount owed on the first mortgage must be equal to or less than \$729,750 (for one unit)
- You are having trouble paying your mortgage; you obtained your current mortgage before January 1, 2009
- The payment on the first mortgage including principal, interest, taxes, insurance, and homeowner’s association dues if applicable, is equal to 31% of the current gross income.

In order to create a modification for your loan, the lender must be able to create a monthly payment equal to 31% of your gross monthly income. Options available to reduce mortgage payments to an affordable level include:

- Reducing the interest rate to a minimum of 2%
- Extending the amortization (extending the remaining loan payments) to a maximum of 480 months, and
- Forbearance (or principal reduction) of the unpaid principal balance to no greater than 30%.

Eligibility also includes homeowners who:

- Are applying for a modification on a home that is not their primary residence, but the property is currently rented or the homeowner intends to rent it.
- Previously did not qualify for HAMP because their debt-to-income ratio was 31% or lower.
- Previously received a HAMP trial period plan, but defaulted in their trial payments.
- Previously received a HAMP permanent modification, but defaulted in their payments, therefore losing good standing.

See **HAMP Tier 2** information in this section. Call your lender to apply or if they are not a participating lender, ask if they have a comparable “in-house” program. Refer to http://makinghomeaffordable.gov/contact_servicer.html for an updated list of participating lenders and for additional information about the Making Home Affordable Program.

Explore Making Home Affordable – The “Obama Plan” (continued)

Fannie Mae and Freddie Mac Lookup

To see if your loan’s investor is Fannie Mae or Freddie Mac, refer to the following contact information.

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

You can also go to the following websites and input the borrowers’ address.

• http://www.fanniemae.com/loanlookup	• https://ww3.freddiemac.com/corporate
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Note: You need to obtain the last 4 digits of the borrower’s Social Security Number for the Fannie Mae and Freddie Mac inquiries.

Fannie Mae Mortgage Help Center

Fannie Mae Mortgage Help Centers have been established to help homeowners with loans owned by Fannie Mae. You can meet directly with an experienced housing advisor either by phone or in person to discuss your mortgage situation. English and Spanish advisors are available and all services are free. Steps to take:

1. Confirm eligibility – your loan must be owned by Fannie Mae to use the Mortgage Help Center. See instructions above to determine if you have a Fannie Mae mortgage.
2. Request help – if your loan is owned by Fannie Mae, complete the online ‘Request Help’ form or contact your nearest Mortgage Help Center to make an appointment. The Fannie Mae Mortgage Help Center closest to Connecticut is in Philadelphia, PA:
 - Fannie Mae Mortgage Help Center, 399 Franklin Mills Circle, Philadelphia PA, 1-866-442-8570, philly-mhc@fanniemae.com.

You can access the Fannie Mae Mortgage Help Center through the following websites:

• http://www.fanniemae.com/loanlookup	• www.Knowyouoptions.com
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Freddie Mac Borrower Help Centers

If you are a homeowner with a Freddie Mac-owned mortgage and you are behind in your monthly bills including your mortgage, free and confidential financial counseling assistance is available through the Freddie Mac Borrower Help Centers. You can choose either in-person assistance through a Freddie Mac Borrower Help Center in your area or call a National Borrower Help Network Participant (a HUD-approved housing counselor) at 1-800-569-4287.

1. Confirm eligibility – your loan must be owned by Freddie Mac to use the Borrower Help Center. See instructions above to determine if you have a Freddie Mac mortgage.
2. Request help – if your loan is owned by Freddie Mac, the Freddie Mac Borrower Help Center closest to Connecticut is:
 - HomeFree – USA, 3401A East West Highway, Hyattsville MD 20782
301-891-4606 (English), 301-891-4607 (Spanish), www.homefreeusa.org

Explore Making Home Affordable – The “Obama Plan” (continued)

The **Home Affordable Foreclosures Alternative (HAFA) Program**, or **MHA Short Sale Program**, provides opportunities for borrowers to transition to more affordable housing through a short sale or deed-in-lieu (DIL) of foreclosure when they can no longer afford to stay in their home but want to avoid foreclosure. A Short Sale is a sale of property for less than what the borrowers owe (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.

A DIL is when the borrower voluntarily deeds the property to the lender in exchange for cancellation of the mortgage debt. 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. Call your lender to apply.

Home Affordable Unemployment Program (UP), provides assistance to borrowers who are unable to make their mortgage payments as a result of unemployment. The Unemployment Program offers 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.

Eligibility for UP

- You are unemployed and eligible for unemployment benefits.
- You occupy the house as your primary residence.
- You have not previously received a HAMP modification.
- You obtained your mortgage on or before January 1, 2009.
- You owe up to \$729,750 on your home.

Call your lender to apply.

The **Second Lien Modification Program (2MP)** is a complementary program to HAMP and offers homeowners a way to lower payments on their second mortgage to offer greater affordability. Even when a first mortgage payment is affordable, the addition of a second lien can sometimes increase monthly payments beyond affordable levels. The 2nd Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage. 2MP offers homeowners, their mortgage servicers, and investors an incentive for modifying a second lien.

Servicers and investors may also receive an incentive for extinguishing a second lien, forgiving all of the debt a homeowner owes. Homeowners must provide consent to share their first lien mortgage modification information with their second lien mortgage servicer, if they are different. Since 2MP is meant to be complementary to the Home Affordable Modification Program (HAMP), a homeowner must have their first lien modified through HAMP before the second lien can be modified under 2MP. A servicer does not need to service the related first mortgage or participate in HAMP in order to participate in 2MP. Call your lender to apply.

Explore Making Home Affordable – The “Obama Plan” (continued)

Home Affordable Modification Program Principal Reduction Alternative (HAMP-PRA) – This program was designed to help borrowers with Non-GSE owned mortgages with high loan-to-value ratios by reducing their mortgage balance. Call your lender to apply.

Government Loan Programs

Mortgage loans insured or guaranteed by a federal government agency, such as the:

- Federal Housing Administration (FHA),
- Department of Veterans Affairs (VA) or
- Department of Agriculture’s Rural Housing Service (RHS)

are eligible for modification under HAMP. Refer to the applicable agency for their HAMP guidelines. Refer to the **Review FHA Programs** section.

The Homeowner Affordability and Stability Plan (HASP)

See HARP and Refinancing Programs. Information is available at <https://www.hmpadmin.com/portal/about/overview.html>, <http://makinghomeaffordable.gov/about.html>, https://www.hmpadmin.com/portal/docs/hamp_servicer/sd1002.pdf and http://www.homeloans.va.gov/circulars/26_10_2.pdf among other sources.

HAMP Solution Center

If you are having difficulty getting an answer from your lender regarding your HAMP loan application, you can contact the Department of Banking’s Foreclosure Hotline at 1-877-472-8313 and we can forward a copy of your HAMP application and any letters that you received to the HAMP Solution Center in Texas. Please see the **“Contact the Department of Banking to Seek Assistance from the HAMP Solution Center”** section in this booklet for more information.

Explore Making Home Affordable – The “Obama Plan” (continued)

HAMP Tier 2, the Expanded HAMP Program allows modifications on certain 1-4 unit rental properties and sets up a second modification structure (HAMP Tier 2) for people who do not meet standard HAMP modification guidelines (HAMP Tier 1).

Homeowners who:

- are applying for a modification on a home that is not their primary residence, but the property is currently rented or the homeowner intends to rent it.
- previously did not qualify for HAMP because their debt-to-income ratio was 31% or lower.
- previously received a HAMP trial period plan, but defaulted in their trial payments.
- previously received a HAMP permanent modification, but defaulted in their payments, therefore losing good standing.

Other revisions found in HAMP Tier 2 include:

- Expansion of the number of loan modifications.
- Inclusion of rental properties (non-owner occupied homes). Mortgage holders who don't occupy their homes as their primary residence may be eligible under HAMP Tier 2.
- An expansion of the owner occupied terms to include properties of displaced borrowers, those deployed in the military, with job transfers out of the area, as long as the property was their principal residence before their relocation and they intend to re-occupy the home in the future. The current occupant cannot be a tenant for owner occupied terms.
- Those borrowers denied for HAMP due to negative Net Present Value (NPV), excessive forbearance, or for their income being too high (31% of the gross monthly income is higher than their pre-default monthly payment).
- Borrowers who fell behind on a “standard” HAMP Tier 1 modification as long as 12 months have passed, or due to a change in circumstances.
- Revision to Debt-to-Income (DTI) ratio for qualification. Borrowers are not eligible under HAMP Tier 2 if their post-modification DTI is less than 25% or greater than 42%.
- A requirement that the post-modification principal and interest payment must be 10% less than pre-modification principal and interest payment. If less, the mortgage is not eligible for modification under HAMP.

Loan modifications and other programs that fall under HAMP and the Making Home Affordable Program apply:

- To properties with one to four units with a documented hardship
- For loans that originated before January 1, 2009
- For homes that have not been condemned.

The target ratios of the program are:

- Between 25% and 42% of the borrower's gross income, and
- At least 10% less than the pre-modification payment.

Rental Property Eligibility

Rental properties, **but not vacation properties**, are now eligible for HAMP Tier 2 modifications. The property:

- is used exclusively for rental purposes, including a vacant property that is intended to be rented, and is intended to remain a rental for the next five years.
- may not be used, even occasionally, as a vacation property for the borrower.
- may include dependents, parents or grandparents who don't pay rent.

The Making Home Affordable Request for Modification Affidavit (RMA) has been expanded to include rental properties.

Call your lender to apply for HAMP Tier2.

Check Into Programs for the Unemployed

Unemployment Forbearance through Fannie Mae and Freddie Mac Unemployment is a reality that many homeowners currently face. To provide homeowners with a greater measure of security and more time to find new employment, your lender may be able to provide you with short-term unemployment forbearance (up to 6 months) and, if necessary, extended unemployment forbearance for an additional 6 months if you are unemployed.

If you are unemployed and were or currently are in an existing short-term forbearance plan, you can also be evaluated for an extended unemployment forbearance under this policy. Servicers can now unilaterally allow borrowers to skip payment for six months and add on another six months with Fannie Mae or Freddie Mac approval (for a total of up to 12 months). The missed payments would be added on the loan balance unless the borrowers separately obtain a loan modification waiving that measure. Refer to the Fannie Mae and Freddie Mac Lookup information in this section. Call Fannie Mae (1-800-732-6643) or Freddie Mac (1-800-373-3343).

See the following additional programs for the unemployed in this booklet:

- **Making Home Affordable Unemployment Program (UP)**
- **FHA Special Forbearance**
- **FHA Partial Claim**
- **Mortgage Crisis Job Training Program** (refer to the Index for additional information on this program).

For the 211 Infoline brochure “Where to Turn in Connecticut for When You Become Unemployed” see:
<http://www.infoline.org/Search/Unemployment.pdf>

Special Protections for Unemployed or Underemployed Homeowners At the time of the filing of the foreclosure lawsuit, the lender must give the borrower notice of certain foreclosure protections, namely the restructuring of the mortgage debt, available to unemployed or underemployed homeowners - Conn. Gen. Stat. §§ 49-31e and 49-31g. A borrower is considered “underemployed” if the borrower’s income during the 12-month period before the start of the foreclosure lawsuit was less than \$50,000 and less than 75% of the borrower’s average yearly income for the two years prior to such 12-month period. Conn. Gen. Stat. § 49-31d.

In a foreclosure, the plaintiff must tell Connecticut homeowners in the foreclosure complaint of the right to apply for protection if the homeowner is unemployed or underemployed. It is important to note the special filing schedule - the homeowner must apply to the court **within 25 days of the Return Date** if the homeowner thinks they qualify for protection because of unemployment or underemployment. Therefore, the homeowner must quickly figure out eligibility for this court protection.

If the homeowner has become temporarily unable to make mortgage payments because of unemployment or underemployment, the homeowner can apply to the court for protection. In the proper case, the court will stay or postpone the foreclosure for a **maximum of six months**.

Note: The lender is required by law to tell you in the complaint of your right to these protections. If the complaint fails to mention the right to court protection, the homeowner should notify the court. It can also be mentioned in the Answer (the special defenses section of the Answer form) to the complaint.

Eligibility - The laws governing unemployment and underemployment are very complex and **eligibility** for court protections needs to be considered. A homeowner must decide if they are eligible for court protection by figuring out if there is realistic chance of earning enough money to pay off both future payments and payments that are past due. If the homeowner expects to earn more money in the future and believe that the expected increase will be enough to satisfy the mortgage payments plus arrears, then the homeowner should contact an attorney.

These protections only apply to **first mortgages**. Therefore, if the lender who is foreclosing is not a first mortgagee, the law will not protect the homeowner. The homeowner has **25 days from the Return Date** in which to file an application with the court. If the homeowner believes they are eligible for protection because of unemployment or underemployment, **they should contact an attorney immediately**.

The law in Connecticut states that a defendant who seeks protection under the unemployment/underemployment provision may not raise any defenses (by filing an Answer form). The law **forces the homeowner to make a tactical decision:**

- whether to pursue their defenses if any or pursue court protection under the unemployment/underemployment statute.

Review Federal Housing Administration (FHA) Programs

Ask your lender if you have a Federal Housing Administration (FHA) guaranteed loan. If you do, you may be eligible for FHA programs available to homeowners. **Call your lender to apply** for the following programs.

- **FHA Special Forbearance**, a written agreement between the mortgagee (lender) and mortgagor (homeowner) that consists of a plan enabling the homeowner to reinstate their loan. There is no maximum duration. The maximum arrearage due may not exceed 12 months (behind in payments) of Principal, Interest, Taxes and Insurance. The request must be in writing and state previously missed mortgage payments. There are several types of Special Forbearance Types. Ask your lender for details.
- **FHA Loan Modification**, at the lender's discretion in which they capitalize the arrearage (add the arrearage to the principal balance) and lower the interest rate.
- **FHA Partial Claim**, is an interest-free loan that can get your account current. The lender advances funds on behalf of the homeowner in an amount necessary to reinstate a delinquent loan. The total delinquency may not exceed 12 monthly payments of principal, interest, taxes and insurance. The loan must be 4 months due and unpaid and the homeowner must have overcome the cause of the default. The lender must verify that the homeowner was not able to repay the delinquency through the Special Forbearance or Loan Modification option.
- **FHA HAMP** program allows homeowners with mortgages insured by the FHA to modify their loan so that the monthly payments are affordable. It enables the owners of the mortgage to potentially receive the full amount of the existing balance on the original mortgage at the time of the sale of the property. FHA HAMP is an enhanced Loss Mitigation Option that combines a loan modification with a Partial Claim. The arrearage cannot exceed 12 months of Principal, Interest, Taxes, and Insurance.

FHA HAMP allows the use of a partial claim up to 30 percent of the unpaid principal balance as of the date of default combined with a loan modification. To confirm if the homeowner is capable of making the new FHA-HAMP payment, the homeowner must successfully complete a trial payment plan. The trial payment plan should be applicable for a three month period and the homeowner must make each scheduled payment on time. The homeowner's monthly payment required during the trial payment plan must be the amount of the future modified mortgage payment.

The lender/servicer must service the mortgage during the trial period in the same manner as it would service a mortgage on a forbearance plan. If the homeowner does not successfully complete the trial payment plan by making the three payments on time, the homeowner is no longer eligible for FHA-HAMP. Homeowners are eligible if they have an adequate debt-to-income ratio and an FHA-insured mortgage and they do not qualify for other loss mitigation programs.

Review Federal Housing Administration (FHA) Programs (continued)

FHA Short Refinance

The **FHA Short Refinance** is an option that your mortgage servicer may consider. The program assists homeowners who owe more on their mortgage than their home is worth - or who are 'underwater' - because their local markets saw large declines in home values. This program is for homeowners who are current on their mortgage and are experiencing financial hardships because property values in their community have declined. It is a tool to help overcome the negative equity problem facing many responsible homeowners who are looking to refinance into a safer, more secure mortgage product. If your current lender agrees to participate in this refinance, they will be required to reduce the amount you owe on your first mortgage to no more than 97.75% of your home's current value. Contact your mortgage company/lender to see if you are eligible for FHA Short Refinance and FHA2LP.

You may be eligible if:

- Your mortgage is **not** owned or guaranteed by Fannie Mae, Freddie Mac, FHA, VA, or USDA.
- You owe more than your home is worth.
- You are current on your mortgage payments.
- You occupy the house as your primary residence.
- You are eligible for the new loan under standard FHA underwriting requirements.
- Your total debt does not exceed 55 percent of your monthly gross income.
- You must not have been convicted within the last 10 years of felony larceny, theft, fraud, forgery, money laundering or tax evasion in connection with a mortgage or real estate transaction.

Program Availability

Participation of mortgage servicers is voluntary. Contact your mortgage servicer and ask whether they participate in FHA Short Refinance.

With questions about FHA Short Refinance, contact the FHA National Servicing Center at (877)-622-8525 or HUD.gov/offices/hsg/sfh/nsc/nscheme.cfm.

The following five lenders have had loans refinanced to them through this program:

Lender	Address and Phone Number	Email Address
Wall Street Mortgage Bankers	111A Marcus Ave., Lake Success, NY 11042, 1-800-591-2265	www.powerexpressmortgage.com
1 st Alliance Lending	111 Founders Plaza, East Hartford, CT 06108, 1-860-289-0332	www.1stalliancelending.com
Nationstar Mortgage	30 Highland Drive, Lewisville, TX 75067, 1-469-549-2000	www.NationstarMTG.com
EMortgage Management	222 Haddon Ave., Ste. 2A, Haddon Township, NJ, 1-856-793-9333	www.emmloans.com
Glacier Bank	202 Main St., Kalispell, MT 59901, 1-800-753-4371	http://www.glacierbank.com:80/

Important Note! Notable non-participants in the FHA Short Refinance program are:

- **Bank of America, Citibank, and JPMorgan Chase.**

Review Federal Housing Administration (FHA) Programs (continued)

FHA Streamlined Refinancing

This refinancing option is considered streamlined because it allows you to reduce the interest rate on your current home loan quickly and oftentimes without an appraisal. FHA Streamlined Refinance also cuts down on the amount of paperwork that must be completed by your lender saving you valuable time and money.

In order to qualify for a Streamlined Refinance your original home loan must be an FHA loan in good standing and the refinance must lower your monthly interest payments. This type of refinancing option reduces your monthly expenses by lowering your payments but there is no option to receive cash back. This works well for people who are in good financial standing with no significant debt because it allows you a little extra money each month that can be put to good use elsewhere.

If you have a conventional loan you wish to refinance with an FHA refinance loan, you'll need to apply with the usual employment verification, credit check, debt ratio requirements and other considerations. An FHA refinance loan can get you many of the same results, and you may get better rates and lower payments.

If you want further information regarding this program and for a complete list of FHA approved lenders, you may visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/streamli

FHA Resource Center – Call for information on FHA programs:

 **1-800-225-5342 (1-800 Call FHA)**, 8 am – 8 pm Eastern Time, Monday through Friday.

Contact the Connecticut Housing Finance Authority (CHFA) Regarding EMAP

The **Connecticut Housing Finance Authority (CHFA)** provides a mortgage assistance program created by the Connecticut General Assembly, the **Emergency Mortgage Assistance Program (EMAP)**. EMAP is a loan program that provides monthly mortgage assistance for homeowners who are in temporary financial hardship situations. The EMAP loan brings the mortgage current and has a maximum of additional 5 years of mortgage payment assistance. Phone: **1-877-571-2432** or **860-721-9501**. Refer to www.chfa.org for more information.

The **Emergency Mortgage Assistance Program (EMAP)** is available to eligible Connecticut homeowners who have fallen behind on their mortgage payments because of a temporary financial hardship beyond their control or anticipate becoming delinquent due to a temporary financial hardship beyond their control. EMAP:

- Assists homeowners who are facing foreclosure,
- Are 60 days delinquent,
- Have received a notice of intent to foreclose from their lender, or
- Anticipate becoming 60-days delinquent on their mortgage.

A **financial hardship** includes:

- Unemployment or underemployment of one or more of the homeowners; a loss, benefits as pension, disability, annuity or retirement benefits; divorce or a loss of support payments; disability, illness or death of a homeowner; a significant increase in the dollar amount of the periodic payments required by the mortgage; an unanticipated rise in housing expenses; and, expenses related to the disability, illness or death of a member of the homeowner's family.

Note: A hardship does not include the accumulation of credit or installment debt for recreational or non-essential 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. Assistance is available for up to a total of 60 months from the date of the first payment. 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 EMAP and will then pay the total required monthly mortgage payment to the homeowner's lender.

An EMAP loan provides an **initial disbursement** to bring a homeowner's delinquent loan current. In addition, a homeowner may be eligible to receive **monthly mortgage assistance**. Repayment of the EMAP loan does not begin until the homeowner's finances permit, 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. Properties eligible for EMAP are homes secured with mortgages that are facing foreclosure due to the borrower's financial hardship.

EMAP Assistance is also provided for the following: as long as the applicant has a first mortgage on the property:

- Second and third mortgages
- Foreclosures due to delinquent taxes
- Condominium fees, common interest community fees, or other assistance.

EMAP Eligible Properties

- All types of mortgages are now eligible for EMAP, including conventional and FHA mortgages.
- Pension and retirement funds up to \$100,000 will be excluded from consideration for EMAP eligibility, but these funds must be disclosed as part of the applicant's assets.
- The property secured by the mortgage must be the primary residence of the applicant and not be recreational, vacation, investment, commercial, or rental property. No part of a home eligible for this loan may be designed for commercial purposes.

**Contact the Connecticut Housing Finance Authority (CHFA) Regarding EMAP (continued)/
EMAP Eligible Properties (continued)**

In addition, the property must meet one of the definitions listed below:

- Single family home
- Single Family Homes located in a Planned Unit Development (PUD).
- Two-to-four-family homes.
- A unit in a Condominium.

Note: No business or commercial use of the property is allowed. Owning a second home may be eligible in certain situations.

Homeowner Eligibility Requirements

Eligibility for EMAP includes the following:

- The mortgage must be secured by a homeowner's primary residence.
- Eligible homeowners must 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.
- Notice of intent to foreclose due to delinquency on taxes or fees and assessments for a condominium or common interest community can be considered for EMAP eligibility, providing the applicant has mortgage on the property.
- In order to be eligible to apply for EMAP, a homeowner must inform CHFA that they have 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 housing counseling agency (refer to the **Housing Counselors Listing** in this booklet) in an effort to contact their lender to negotiate terms to correct the delinquency of the mortgage.
- Homeowners who apply for EMAP and have received a Summons and Complaint are required to participate in the Judicial Mediation Program as part of the EMAP application process.
- 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 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.

Review Information on Bank Settlements

National Mortgage Foreclosure Settlement

Attorney General George Jepsen announced a settlement with the nation's five largest mortgage servicers due to their unacceptable mortgage servicing practices. The five largest mortgage servicers are: Bank of America, JPMorgan Chase, Citigroup, Ally (GMAC), and Wells Fargo (Wachovia and America's Servicing Company).

The servicers fulfilled their obligations regarding consumer relief under the settlement. They are still responsible for Servicing Standards that insure a fair review for all applicable programs. Loan modifications also need to fulfill certain criteria.

The Office of National Mortgage Settlement Oversight

Former North Carolina Banking Commissioner Joseph Smith leads the professional monitoring team currently in charge of monitoring the National Mortgage Foreclosure Settlement.

You can report an issue you are having with your mortgage servicer to the Consumer Financial Protection Bureau (CFPB). To do this, you can go to the **Consumer** menu on the home page of the website below and click on **Report My Loan Issue** - <https://www.mortgageoversight.com/>

Review Information on Bank Settlements (cont'd)

Ocwen Settlement (formerly Litton or American Home) - The Consumer Financial Protection Bureau (CFPB), together with attorneys general and state banking regulators in 49 states, and the District of Columbia have filed a proposed court order requiring the largest non-bank mortgage loan servicer in the country, Owen Financial Corporation and its subsidiary, Ocwen Loan Servicing, to provide \$2 billion in first lien principal reduction to underwater borrowers.

The consent order addresses Ocwen's misconduct during the mortgage servicing process. It also covers two companies previously purchased by Ocwen, Litton Loan Servicing LP ("Litton") and Homeward Residential Holdings LLC (previously known as American Home Mortgage Servicing, Inc. or AHMSI). Ocwen must also refund \$125 million to the nearly 185,000 Ocwen, Litton, and Homeward borrowers who have already been foreclosed upon and Ocwen must adhere to significant new homeowner protections. The consent order requires that Ocwen follow the servicing standards set up by the 2012 National Mortgage Settlement (NMS) with the five largest banks. Ocwen's compliance with this settlement will be monitored by the same professional monitoring team currently in charge of enforcing the NMS, led by Joseph Smith. You can find out whether your mortgage is serviced by Ocwen by calling Ocwen at **1-800-337-6695** or emailing your question to ConsumerRelief@Ocwen.com.

JPMorgan Chase Settlement - JP Morgan Chase had the largest settlement agreement in American history in November 2013, when it agreed to a \$13 billion civil settlement in with U.S. Justice Department related to mortgage-bundling practices that affected the nation's economy in 2008. A large portion of the settlement will go toward investment in blight-ridden neighborhoods and mortgage relief, including loan modifications and principal reductions. Contact Chase at **1-800-848-9136**.

Independent Foreclosure Review

The **Independent Foreclosure Review** is intended to determine if borrowers suffered financial harm directly resulting from errors, misrepresentations, or other deficiencies (errors) that may have occurred during the foreclosure process. The servicers are required to compensate borrowers for financial injury resulting from deficiencies in their foreclosure processes.

As part of consent orders with federal banking regulators, the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), and the Board of Governors of the Federal Reserve System (FRB), the Independent Foreclosure Review was established to determine whether eligible homeowners suffered financial injury because of errors or other problems during their home foreclosure process between January 1, 2009 and December 31, 2010.

In January 2013, agreements between 13 mortgage servicers and federal banking regulators were reached that ended the Independent Foreclosure Review for those participating servicers. In the summer of 2013, GMAC Mortgage and EverBank also reached agreements with the federal banking regulators that ended the Independent Foreclosure Review for those servicers. The Agreement will result in all of the eligible borrowers for those servicers receiving a payment under the Agreement. The Agreement includes the following servicers and their affiliated mortgage companies. Click on the servicer name for more information:

<ul style="list-style-type: none">• America's Servicing Co.• Aurora Loan Services• BAC Home Loans Servicing• Bank of America• Beneficial• Chase• Citibank• CitiFinancial• CitiMortgage • Countrywide• EMC Mortgage Corporation• EverBank/EverHome Mortgage Company• GMAC Mortgage• Goldman Sachs• HFC	<ul style="list-style-type: none">• HSBC• Litton Loan Servicing LP• MetLife Bank• Morgan Stanley• National City• PNC • Saxon Mortgage• Sovereign Bank (now known as Santander Bank)• SunTrust Mortgage• U.S. Bank• Wachovia• Washington Mutual• Wells Fargo• Wilshire Credit Corporation
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Independent Foreclosure Review (continued)

ATTENTION: JUNE 30, 2014 DEADLINE Eligible borrowers, whose loan was serviced by one of the 13 servicers that reached an agreement to end the Independent Foreclosure Review in January 2013, must act by **June 30, 2014** to request a form if the payment needs to be split among borrowers or issued in another name. This includes all the servicers listed above except GMAC Mortgage and EverBank/EverHome. Please call the Paying Agent at 1-888-952-9105 for further instructions on how to request your payment to be reissued. If you have already requested that your payment be reissued, please do not submit a new request.

For the servicers listed below that are not participating in the Independent Foreclosure Review Payment Agreement, the Independent Foreclosure Review process continues. Click on the servicer name for more information:

- [Financial Freedom](#)
- [One West/IndyMac Mortgage Services](#)

Para información en español, haga clic en el nombre de su administrador de servicios hipotecarios de la lista arriba.

The Independent Foreclosure Review is free. Watch out for scams – beware of anyone who asks you to pay a fee for foreclosure services or to receive a payment under the agreement. For additional information, visit the [Office of the Comptroller of the Currency](#), the [Board of Governors of the Federal Reserve System](#), the [Prevent Loan Scams](#), or the [Loan Scam Alert](#) websites.

Contact Information

For questions, call Rust Consulting at 1-888-952-9105, Monday through Friday, 8 a.m. – 10 p.m. EST, Saturday 8 a.m. – 5 p.m. EST. Assistance is available in Chinese, Korean, Vietnamese, Tagalog, Hmong, and Russian.

Bank of America: 1-877-465-0428 and Wells Fargo: 1-877-465-3138,

Individuals can also get more information about the review through a website set up by the servicers, www.IndependentForeclosureReview.com.

Contact Your Local Department of Housing and Urban Development (HUD) and CHFA Approved Counselor

HUD and CHFA-approved housing counselors provide a free service to Connecticut homeowners who are struggling financially and at-risk of foreclosure. Housing counselors can assist in identifying the causes and possible solutions to your financial issues, reviewing your budget, and negotiate directly with your lender to address your mortgage issues. They can evaluate you for your participation in programs including federal loan modification programs and CHFA mortgage assistance programs. CHFA-approved housing counselors are all “HUD-approved” housing counselors and are trained in handling FHA loans as well as “conventional” loans. They will also evaluate you and pursue your participation in state and federal programs. **They can also prepare you for Judicial Foreclosure Mediation and help you submit financial documents to your mortgage company as part of the Mediation process.** HUD and CHFA-approved counselors welcome residents from all over Connecticut – you do not have to call the agency closest to you.

HUD and CHFA-Approved Counseling Agencies in Connecticut

<i>Town/City/ County</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport Fairfield	Housing Development Fund, Inc. , 940 Broad St., Bridgeport tstrauss@hdf-ct.org / www.hdf-ct.org (The main office is in Stamford, counseling takes place in Bridgeport) Note: HDF will not provide foreclosure counseling as of 6/30/14.	203-338-9035 X0
Danbury Fairfield	Housing Development Fund, Inc. , 8 West St., Danbury / tstrauss@hdf-ct.org / www.hdf-ct.org (The main office is in Stamford.) Note: HDF will not provide foreclosure counseling as of 6/30/14.	203-338-9035 X0
Hartford Hartford	Community Renewal Team, Inc. , 395 Wethersfield Ave., Hartford hardya@crtct.org ; dosreiss@crtct.org / http://www.crtct.org	860-560-5600
	Urban League of Greater Hartford, Inc. , 140 Woodland St., Hartford vgripes@ulgh.org / www.ulgh.org Note: Does not currently provide foreclosure counseling.	860-527-0147
Middletown Middlesex	Community Renewal Team , 44 Hamlin St., Middletown, www.crtct.org	860-347-4465 X230
New Britain Hartford	Neighborhood Housing Services of New Britain, Inc. , 223 Broad St., New Britain www.nhsnb.org	860-224-2433
New Haven New Haven	Neighborhood Housing Services of New Haven , 333 Sherman Ave., New Haven www.nhsfnewhaven.org	203-562-0598
	Greater New Haven Community Loan Fund , 171 Orange St., New Haven earl@gnhclf.org / http://www.theroofproject.org	203-624-7406
Norwich New London	Catholic Charities , 331 Main St., Norwich sylvialaudette@ccfsn.org . www.ccfsn.org An office is also located in New London (28 Huntington St.).	860-889-8346
Stamford Fairfield	Housing Development Fund, Inc. , 100 Prospect St., Suite SP-101, Stamford / www.hdf-ct.org Note: HDF will not provide foreclosure counseling as of 6/30/14.	203-338-9035 X0
	Urban League of Southern CT , 2777 Summer St. Suite 201., Stamford vtspell@ulsc.org / www.ulsc.org	203-327-5810
Waterbury New Haven	Neighborhood Housing Services of Waterbury, Inc. , 161 North Main St., Waterbury / www.nhswaterbury.org (Serves Waterbury, Danbury, and Torrington)	203-753-1896

Notes:

- Contact Neighborhood Housing Services of Waterbury for reverse mortgage counseling.
- The Department of Housing and Urban Development’s toll-free number is **1-800-569-4287**.
- The **CHFA Website** includes information on Foreclosure Prevention Clinics given by the CHFA-approved housing counseling agencies. Go to CHFA.org and input “Foreclosure Prevention Clinics” in the Search box. Click on “Foreclosure Prevention Clinics – 2014” or go to the following link:
<http://www.chfa.org/content/CHFA%20Documents/ForeclosureClinics2ndQ2014.pdf>

Contact Your Local Department of Housing and Urban Development (HUD) Approved Counselor
(continued)

HUD -Approved Counseling Agencies in Connecticut

The following agencies are approved by the Department of Housing and Urban Development (HUD).

Note: These agencies are not approved by the Connecticut Housing Finance Authority (CHFA).

<i>Town/City/County</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport <i>Fairfield</i>	Bridgeport Neighborhood Trust, 240 Fairfield Ave., 3 rd Floor, Bridgeport beverly@bnt.org / www.bntweb.org	203-332-7977
East Hartford <i>Hartford</i>	Money Management International, 225 Pitkin St., Suite 300, East Hartford counselinginfo@moneymanagement.org / www.moneymanagement.org	800-208-2227/ 800-308-2227
	Financial Counselors of America, 1165 Main Street, Ste. 310, East Hartford patty@FinancialCounselors.org / www.financialcounselors.org	877-475-4238/ 860-986-7470
Hartford <i>Hartford</i>	Christian Activities Council, 47 Vine St., Hartford dsteinle@christianactivitiescounsel.org / www.christianactivities.org	860-527-9860
Milford <i>New Haven</i>	Money Management International, 57 Plains Rd., Ste. 2A, Milford counselinginfo@moneymanagement.org / www.moneymanagement.org	800-208-2227/ 800-308-2227
New Haven & Southern CT <i>New Haven</i>	Neighborhood Assistance Corporation of America (NACA), 144 Orange St., New Haven bmarks@naca.com / http://www.naca.com	203-562-6220
Central & Northern CT	Neighborhood Assistance Corporation of America (NACA), 1623 Main St., Springfield, MA, http://www.naca.com	413-788-6220
Northern CT	Cambridge Credit Counseling, 67 Hunt St., Agawam MA 01001, www.cambridge-credit.org	800-527-7595 (existing customers) 800-235-1407 (new inquiries)
Northern CT	NID, Boston, 1509 Blue Hill Ave., Boston MA 02126	617-296-3693

Notes:

- Money Management International of East Hartford and Milford is a Department of Banking licensed debt adjuster and also does the following types of counseling:
 - credit counseling, bankruptcy counseling, reverse mortgage counseling, and eviction/homeless counseling.
- **Cambridge Credit Counseling** of Agawam, MA is a Department of Banking licensed debt adjuster.

Attend the Budget Coaching Program at FSW, Inc. (formerly Family Services Woodfield) in Bridgeport

FSW empowers people to build a brighter future by linking flexible, innovative and collaborative programs that restore personal capability, develop skills, and build pathways to economic self sufficiency.

Financial Education at FSW in Bridgeport, CT

A program for all residents in the Greater Bridgeport community.

1. Personal Financial Coaching offers:

- One-on-one financial coaching
- Sharpen your money/budget skills
- Create short and long term financial goals
- Create a painless budget
- Learn how to shop smarter and safer
- Repair your credit
- Build assets for greater financial stability

FSW's Financial Coaching Program empowers you to gain the financial knowledge and skills you need to build a new relationship with money. Our trained volunteer coaches support our clients to achieve their short and long term financial goals. The one-on-one coaching program will uncover choices in helping you manage the way you feel and think about money.

2. Financial Education Classes

FSW will come to your organization and teach basic financial classes for your clients and staff members. Class topics would include: Money Management, How To Read A Credit Report, Understanding Credit Options, Basics of Banking and other topics.

<i>Topic</i>	<i>Notes</i>
Target Audience:	<u>Adults</u> , Individually for Financial Coaching, Groups for Financial Education Classes
Where:	475 Clinton Ave., Bridgeport 06605
When:	by appointment (flexible day and evening times)
Phone:	203-368-5537
Instructor/Email:	Liz Krebs, ekrebs@fswinc.org

Contact the Connecticut Association for Community Action (CAFCA) Agencies

Community Action Agencies (CAAs) Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as the **Eviction and Foreclosure Prevention Program (EFPP)**, a grant of up to \$1200 (see below), energy/heating assistance, food pantries, and Weatherization. CAAs also empower people to improve their financial future through employment services, financial literacy training, and other programs. To locate your local CAA call the Connecticut Association for Community Action at **860-832-9438** or visit: www.cafca.org/our.network. An **Automated Benefits Calculator** is available on the CAFCA.org website.

<i>Town/City</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport	Action for Bridgeport Community Development (ABCD) , 1070 Park Ave. Bridgeport, CT 06604 – For Fuel Assistance, Weatherization, Food Bank, and other programs.	203-384-6904
Bridgeport	Dispute Settlement Centers – administers the Eviction and Foreclosure Prevention Program (EFPP) Contact: Michelle Gibbs	203-241-8557
Willimantic	The ACCESS Community Action Agency , 1315 Main St., Suite 2 Willimantic, CT 06226	860-450-7423
Bristol	Bristol Community Organization (BCO) , 55 South St., Bristol, CT 06010	860-582-7490
New Haven	Community Action Agency of New Haven , 419 Whalley Ave., New Haven, CT 06515	203-387-7700
New Haven	Community Mediation , 32 Elm St., New Haven, CT 06510 (not a CAFCA agency, but administers an Eviction and Foreclosure Prevention Program). Serves Branford, East Haven, Hamden, New Haven, North Haven, and West Haven.	203-782-3500
Danbury	Community Action Committee of Danbury , 66 North St., Danbury, CT 06810	203-748-5422
Hartford	Community Renewal Team , 555 Windsor St., Hartford, CT 06120	860-560-5800
Stamford	CTE, Inc. , 34 Woodland Ave., Stamford, CT 06902	203-352-4846
New Britain	Human Resources Agency (HRA-NB) of New Britain , 336 Arch St., New Britain, CT 06051	860-225-1084
Norwalk	TBD – www.cafca.org/our.network Or call 211 Infoline or the Foreclosure Hotline at 1-877-472-8313	TBD
Waterbury	New Opportunities , 232 Elm St., Waterbury, CT 06702	203-756-8151
Derby	Training, Education, and Manpower, Inc. (TEAM) , 30 Elizabeth St., Derby, CT 06418	203-736-5420
Jewett City	Thames Valley Council for Community Action, Inc. (TVCCA) , 401 West Thames St., Unit 201, Norwalk, CT 06360	860-889-1365

Contact the Connecticut Association for Community Action (CAFCA) Agencies (continued)

CAFCA Agencies – Cities/Towns Served

Agency/Web	Phone	Town/City Served
<p>The ACCESS Community Action Agency, Inc. (ACCESS) 1315 Main Street, Suite 2 Willimantic, CT 06226, accessagency.org</p>	(860) 450-7423	<p>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</p>
<p>Action for Bridgeport Community Development, Inc. (ABCD) 1070 Park Avenue Bridgeport, CT 06604, abcd.org</p>	(203) 384-6904	<p>Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull</p>
<p>Bristol Community Organization, Inc. (BCO), 55 South Street, Bristol, CT 0601, bcoc.org</p>	(860) 584-2725	<p>Bristol, Burlington, Farmington, Plainville, Plymouth</p>
<p>Community Action Agency of New Haven, Inc. (CAA-NH), 419 Whalley Avenue, New Haven, CT 06515 caanh.net</p>	(203) 387-7700	<p>East Haven, Hamden, New Haven, North Haven, West Haven</p>
<p>Community Action Committee of Danbury, Inc. (CACD) 66 North Street, Danbury, CT 06810 cacd-caa.org</p>	(203) 748-5422	<p>Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Kent, New Fairfield, New Milford, Newtown, North Canaan, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Warren, Washington</p>
<p>Community Renewal Team (CRT) 555 Windsor Street, Hartford, CT 06120, crtct.org</p>	(860) 560-5800	<p>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</p>
<p>CTE, Inc. (CTE), 34 Woodland Avenue Stamford, CT 06902, ctecap.org</p>	(203) 352-4846	<p>Darien, Greenwich, Stamford</p>
<p>Human Resources Agency of New Britain, Inc. (HRA-NB), 336 Arch Street New Britain CT 06053 hranbct.org</p>	(860) 225-1084	<p>New Britain</p>
<p>TBD – www.cafca.org/our.network Or call 211 Infoline or the Foreclosure Hotline at 1-877-472-8313</p>	TBD	<p>New Canaan, Norwalk, Weston, Westport, Wilton</p>
<p>New Opportunities, 232 North Elm St., Waterbury, CT 06702 newopportunitiesinc.org</p>	(203) 756-8151	<p>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</p>
<p>Training, Education, and Manpower, Inc. (TEAM), 30 Elizabeth St., Derby, CT 06418, aminc.org</p>	(203) 736-5420	<p>Ansonia, Beacon Falls, Bethany, Derby, Milford, Orange, Oxford, Seymour, Shelton, Woodbridge</p>
<p>Thames Valley Council for Community Action, Inc. (TVCCA), 401 West Thames St., Unit 201 Norwich, CT 06360 Web site: exec@tvcca.org</p>	(860) 889-1365	<p>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</p>

Contact the Connecticut Association for Community Action (CAFCA) Agencies (continued)

Eviction and Foreclosure Prevention Program (EFPP)

The EFPP Program is administered by the Community Action Agencies, offers assessment, mediation, and financial assistance for low income Connecticut residents experiencing a non-recurring, unexpected hardship who have past due rent or mortgage payments and who have received a notice to quit or notice of foreclosure. The amount of assistance is determined on a case by case basis and the maximum allowable grant is \$1200. The amount of arrearage is one determining factor of the amount of the grant. It is possible that people with very high arrearages may not be able to be helped. This is NOT an entitlement program.

EFPP seeks to avert either a tenant's eviction or a homeowner's foreclosure proceedings by utilizing the skills of a trained mediator to help resolve rent or mortgage payment issues. The mediator acts as a third-party facilitator who will help develop a mutually agreeable solution to an identified problem. Problems typically addressed in this kind of mediation include back rent or mortgage payments, repairs, housing code violations, and miscommunication. EFPP also supports its customers to help pay rent or mortgage arrears. The program targets families who are at risk of becoming homeless as the result of imminent eviction or foreclosure. The guidelines define a "family" as a single individual, roommates, an extended family, or a one or two-parent family.

EFPP Eligibility

Those seeking help who would be considered suitable for the EFPP program must meet the following guidelines:

- Must have income (a steady source of income).
Also, must have:
- A non-recurring, unexpected, and documentable hardship.
- A short-term hardship which created the inability to make mortgage or rent payments.
- The ability to pay future rent or mortgage.
- Rent or mortgage payments that cannot exceed 60% of gross monthly income.
- Must be able to pay the next month's rent/mortgage.
- Household income that is at 60% or below 60% of the State median income.
- Monthly rent/mortgage cannot exceed 60% of gross monthly income.
- An eviction letter, notice-to-quit, summons, or notice of foreclosure for financial assistance.
- A landlord or bank willing to cooperate.
- No help received for at least the last 18 months.

Notes:

- People who are behind in rent but do not yet have a notice to quit are eligible for mediation services only.
- Other restrictions may apply.

For additional resources, please call 2-1-1 or go to 211ct.org.

The website includes lists of:

- Rent Payment Assistance programs.
- Mortgage Payment Assistance programs.

Additional Agencies

Person to Person in Darien and Norwalk

Person to Person is an agency that has an Emergency Assistance Program which provides food, clothing, financial assistance, budget counseling, and provides clients with a safety net of wrap-around services for them and their families. They also offer Security Deposit assistance.

<i>Subject</i>	<i>Notes</i>
Darien office address	1864 Post Road, Darien CT 06820
Darien office phone number	203-655-0048.
Norwalk office address	76 South Main St., Norwalk 06854
Norwalk office phone number	203-939-1650.
Cities/Towns served	Darien, New Canaan, Norwalk, Stamford, Wilton, Westport, and Weston.
Clothing	No restrictions based on the city/town that you live in if you need to receive a clothing donation from Person to Person.
Food	Stamford and Darien are the towns served by the Darien office. The Norwalk pantry handles Norwalk residents.
Furniture	The Norwalk office has furniture.

Connecticut Housing Investment Fund (CHIF)

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 **1-860-233-5165 X2019 or X2023**, www.chif.org.

Check into Refinancing Programs

Refinancing programs available to Connecticut homeowners, in addition to the following:

- **CT FAMILIES program**
- **Making Home Affordable (MHA) Home Affordable Refinance Program (HARP)**
- **Neighborhood Assistance Corporation of America (NACA)**
- **FHA Streamlined Refinancing**
- **FHA Short Refinance**
- **US Department of Agriculture, Rural Housing Service**

United States Department of Agriculture, 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. Their website is: www.rurdev.usda.gov

Norwich Service Center	Windsor Service Center
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 th 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

Note: Check the <http://makinghomeaffordable.gov> website for other participating lenders.

Contact National Hotlines

Homeowner's HOPE™, through the Homeownership Preservation Foundation, is a 24-hour a day, 7-day/week, 365-day a year Mortgage Crisis hotline that reviews your financial information, gives you advice, can negotiate with your lender, and work with you to find a solution to your mortgage and foreclosure issue. They can provide counseling, free of charge, in English and 170 other languages. Phone: **1-888-995-4673** and website: www.995hope.org.

The Homeowner's HOPE™ website has links to resources in Connecticut:
<http://www.995hope.org/help-for-homeowners/homeowner-resources/>

There is a section of the website that is dedicated to the **HOPE LoanPort™** a new web-based housing counselor tool that streamlines the submission of completed loan modification applications, allowing housing counselors to efficiently transmit completed application to mortgage servicers. The tool is designed to improve the quality of both the application itself and the ability of servicers to make decisions on that application. For more information, click on the following link:
www.hopeloanportal.org.

HOPE LoanPort™ helps homeowners get a faster answer, via a housing counselor, on whether or not they qualify for a modification loan. It addresses some of the hurdles borrowers face when seeking a modification. Borrowers who are currently in a HAMP Trial Modification process may not have submitted all the required documentation to make the modification final. HOPE LoanPort™ allows housing counselors to help with the collection of necessary documents from homeowners, upload the completed package directly to servicers and track the status of a borrower's application.

HUD-certified and HUD and CHFA-certified housing counselors in Connecticut participate in this program.

Operation HOPE is a Mortgage Crisis Hotline that reviews your financial information, gives you advice, and can negotiate with your lender. They offer free services to assist individuals that need answers and guidance on how to resolve mortgage loan payment issues. Phone: **1-888-388-4673**.

Infoline 211 in Connecticut

Contact the Local 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.

Programs for Pets

Protecting 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:

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

Locate Affordable Housing in Connecticut

Refer to the following information for locating affordable housing in Connecticut. You can also call the Department of Banking at **1-877-472-8313** for more information.

Housing Authority in Your City/Town: The first thing that you should do when you need to locate affordable housing in your area is to contact your city or town’s **Housing Authority** for information on locating affordable housing in your area.

CHFA and DOH Information Regarding Rental Housing: The Department of Housing (DOH) maintains the **CTHousingSearch.org** website for individuals and families looking for a home to rent in Connecticut (CHFA is a co-sponsor). The website offers a free service where landlords list and tenants locate accessible, affordable or market-rate rental housing in the state. It includes helpful tools for tenants to search by town for the optimal rental home based on their income and family size. The website lists the different types of housing that can be searched for, including government subsidized Housing, like **Section 8 developments**. It also lists specialized housing designed for seniors and people with disabilities. Check out rental properties throughout Connecticut by following the link below:



Consult the Department of Administrative Services, Section 8, Housing Choice Voucher Program, if you are interested in applying for assistance under that program. **TO FIND PROVIDERS IN CONNECTICUT’S COMMUNITY RESOURCES DATABASE:** Search by service name: Rental Deposit Assistance.

Rental Housing Websites

Socialserve.com: 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.

<i>Phone</i>		<i>Website</i>
1-877-428-8844		http://www.cthousingsearch.org/
Spanish/Español: 1-877-428-8844, ext. 204		
<i>Housing Type</i>	<i>Website</i>	
Apartments	www.rent.com	www.mynewplace.com
	www.apartments.com	www.chfa.org
	www.mycheapapartments.com	www.craigslist.com
	www.ApartmentList.com	www.socialserve.com
Senior Apartments	www.seniorhousingnet.com	

Section 8 Housing Choice Voucher Program Registration: A request for information on Section 8 housing can be input on the following website. Refer to the link: www.cthcvp and click on **Register for Posting Notifications**.

Section 8 and Section 8 Project Based Housing: Refer to your city/town’s Housing Authority and the HUD “Blue Book” – “Looking for HUD-Associated Rental Housing in Connecticut for information on Section 8 housing. Also, refer to the **Socialserve.com** and the **CTHousingSearch.org** websites for information on Section 8 housing.

CT Coalition to End Homelessness: This agency works with Connecticut citizens who are disabled and facing homelessness. Website: info@cceh.org. Address: 257 Lawrence St., Hartford 06106. Phone: **860-519-5564**.

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.

Locate Affordable Housing in Connecticut (continued)

Department of Housing and Urban Development (HUD) Blue Book - HUD maintains a guide available with information on rental housing called “**Looking for HUD-Associated Rental Housing in Connecticut**” the “blue book.” It can take 7-10 days to receive the guide. To order a guide, go to the following website.

<http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing>

Security Deposit Guarantee Program: This is a promise to your landlord that the state will pay for damage to your apartment caused while you are living there. The state will pay your landlord up to twice the monthly rent for any damage. 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. You can get the security deposit guarantee if you are in the following crisis situation:

- Are homeless or about to become homeless (must reside in emergency housing or emergency shelter in CT).
- Left a housing situation due to domestic violence.
- Have experienced a fire or flood in the last 60 days and have been displaced.
- An eviction notice has been served or the household you live in must have a landlord who has received an eviction notice or a displacement due to criminal activity.
- The financial eligibility household total gross income must be below 150% of the federal poverty guidelines based on family size or you may be financially eligible because you receive state assistance (SAGA, temporary financial assistance, Diversion Assistance of the CT General Statutes (CGS), Aid to the Aged, Blind or Disabled).
- **Note:** You can be determined eligible but must still be determined to be able to pay the monthly rent.

The programs may offer either all or part of the security deposit, provide cash, vouchers, or loans, and may place limits on the location and type of rental that people can receive assistance for. Some programs are limited to people with health conditions such as HIV/AIDS. People with a history of evictions may not be eligible. **Remember! The landlord MUST take the guarantee as your security deposit! It is illegal for a landlord to refuse to take the guarantee as your security deposit, or to ask you for extra money.** If you have problems applying, write down the worker’s name and phone number and contact Statewide Legal Services (see **Contact Legal Services** in this booklet).

Apply at one of these agencies or call 211 Infoline to ask where to apply:

- Community Renewal Team, 555 Windsor St., Hartford 06120. Phone: **860-560-5881**.
- FSW, Inc., 475 Clinton Ave., Bridgeport 06605. Phone: **203-368-5594**.
- New Opportunities, Inc., 232 North Elm St., Waterbury 06702. Phone: **203-756-8151**.
- Training, Education, and Manpower (TEAM), 30 Elizabeth St., Derby 06418. Phone: **203-736-5420**.
Thames Valley Council for Community Action (TVCCA), Inc., 1 Sylvandale Road, Jewett City 06351. Phone: **860-889-1365**.

How to Apply: You will need proof of income (a letter from DSS, paystubs, or a bank statement, or a social security statement). Bring written proof that you’re homeless or about to be homeless (a notice from your landlord or the court telling you to move out or a letter from the shelter). Ask the agency in your area what other documentation you need.

Person to Person in Darien and Norwalk: See Person to Person section of this manual or check the Index. Person to Person offers Security Deposit assistance in applicable cities/towns.

City/Town Social Services Agencies: Contact your city or town’s Social Service Agency for assistance in locating affordable housing if applicable to your city/town.

U.S. Postal Service Change of Address Information: For information on changing your address, please refer to the U.S. Postal Service website: <https://moversguide.usps.com/icoa/icoa-main-flow.do?execution=e2s1>.

A **Moving Checklist** with helpful information is available from Movers-Edge.com at the following website: <http://www.movers-edge.com/Moving-Checklist-s/12.htm>.

Pet-Friendly Apartments: Refer to the following link for information on finding pet-friendly apartments. http://www.humanesociety.org/animals/resources/tips/animal_friendly_apartments.html.

Contact the Department of Social Services

The **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.

<i>Phone</i>	<i>Website</i>
1-800-842-1508 or 860-424-5578	www.ct.gov/dss

Grants for Programs for Homeless and Homeless with AIDS: Refer to the **Locating Affordable Housing in Connecticut** section in this booklet.

Security Deposit Guarantee Program: The Department of Housing (DOH) administers the Security Deposit Guarantee Program. See **Locate Affordable Housing in Connecticut** section in this booklet.

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.

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 at **1-800-842-1132**.

Other Programs

Foodshare has sought to end hunger in our region (serving Hartford and Tolland counties) working in partnership with other community leaders such as the United Way, End Hunger Connecticut! and 211 Infoline. They also have a Mobile Foodshare program. Website: www.foodshare.org.

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.

<i>Phone</i>	<i>Website</i>
1-877-284-8759 / (1-877-CT-HUSKY)	www.huskyhealth.com

Community Based Temporary Financial Assistance Programs

There are agencies and programs throughout the state that may be able to help with emergency needs on a case by case basis. Call 2-1-1 to see if there is a program in your area.

Contact the Department of Social Services (DSS) (continued)

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.

Phone: 1-877-772-8625 / (1-877-77-CT-OAK)

Website:
www.charteroakhealthplan.com

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.

Phone: 1-888-214-5437 / (1-888-214-KIDS)

Website:
www.ctcare4kids.com

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.

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.

Explore Senior Assistance

Connecticut Area Agencies on Aging (AAAs) are a funding source for the Older Americans Act and other federal and state dollars. AAAs research and evaluate elderly issues, and offer community education to senior adults, caregivers, students, and the community at large. They have extensive information on the needs of seniors as well as the services that can meet those needs. AAAs serve as an advocate for older individuals. They also assist Connecticut residents who are disabled.

Area Agencies on Aging administer programs and services for frail elderly and caregivers.

1. Statewide Respite Care Program
2. National Family Caregiver Support Program
3. CHOICES Program (Information and Assistance)
4. CT Home Care Program for Elders (SWCAA and AASCC only)
5. Aging Resource Centers
6. Private care management is provided by some AAAs.

For additional information on Connecticut Area Agencies on Aging, refer to the following website:

<http://www.ctagenciesonaging.org/pages/home.php>

CHOICES Program: Connecticut's Program for Health Insurance Assistance, Outreach, Information and Referral, Counseling, Eligibility Screening or **CHOICES** provides information to persons age 60 and older and persons with disabilities. It is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy. CHOICES is a "one-stop shopping" information source for services available to older adults, including Supplemental Security Income and ConnPACE. Area Agency on Aging staff provides information and preliminary screening for more than 20 federal and state benefit programs. Phone: **1-800-994-9422**. Website: <http://www.ct.gov/agingservices/cwp/view.asp?a=2514&q=313088>

Benefits CheckUp: A service of the National Council on Aging is a website for seniors to get all the benefits they qualify for. It helps in finding and enrolling in federal, state, local, and private programs that help pay for prescription drugs, utility bills, meals, health care, and other needs. **Website:** <http://www.benefitscheckup.org/>

Money Follows the Person (MFP): Connecticut's Money Follows the Person (MFP) program is designed to help senior citizens and persons with disabilities enjoy the benefits of living in their own home. MFP assists with rebalancing Connecticut's long-term care system so that the individuals have the maximum independence and freedom of choice about where they live and receive services. The MFP program can provide assistance if you or a loved one are in an institutionalized setting, such as a nursing home, and would like to learn more about options to move to your community. MFP also assists in situations where you need care after hospitalization other than nursing homes and rehab facilities. There is also assistance available regarding access of assistive technology to assist you in living independently.

If you need more information, assistance with the application, designing a transition plan, or to learn more about community options, call 1-888-99-CTMFP (1-888-992-8637), email Money Follows the Person at mfp@ct.gov, or go to the following website: www.ct.gov/moneyfollowstheperson.

Connecticut Home Care Program for Elders: The **Connecticut Home Care Program for Elders**, administered by the Connecticut Department of Social Services (<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305170>), pays for medical and non-medical support services which are needed by frail individuals ages 65+ to avoid institutionalization. Funded services include case management, visiting nurse services, home health aides, chore assistance, homemakers, adult day care, home delivered meals, companion services, respite care, transportation, emergency response systems, and other services necessary to support independent living. The cost of services cannot exceed the cost of institutional care. The purpose of the program is to keep frail elders from being institutionalized. There are no income limits for the program, but the cost of care is calculated according to a sliding fee scale. Asset limits depend upon income level. The benefit of program participation for eligible seniors who must pay for full cost of care is that they can receive the case management and care oversight services that Connecticut Home Care Program case managers provide.

Avoiding Foreclosure Quick Reference

May, 2014

Explore Senior Assistance (cont'd)

A **Reverse Mortgage** is a form of equity release (or lifetime mortgage). It is a loan available to homeowners or home buyers over 62 years old, enabling them to access a portion of the home's equity. The homeowners can draw the mortgage principal in a lump sum, by receiving monthly payments over a specified term or over their (joint) lifetimes, as a revolving line of credit, or a combination of those methods.

In a conventional mortgage the homeowner makes a monthly amortized payment to the lender; after each payment the equity increases by the amount of the principal included in the payment, and when the mortgage has been paid in full the property is released from the mortgage. In a reverse mortgage, the homeowner is under no obligation to make payments, but is free to do so with no pre-payment penalties. The line of credit portion operates like a revolving credit line, so a payment in reduction of a line of credit increases the available credit by the same amount. Interest that accrues is added to the mortgage balance.

Title to the property remains in the name of the homeowners, to be disposed of as they wish, encumbered only by the amount owing under the mortgage.

If a property has increased in value after a reverse mortgage is taken out, it is possible to acquire a second (or third) reverse mortgage over the increased equity in the home in some areas. However most lenders do not like to take a second or third lien position behind a reverse mortgage because its balance increases with time. It is rare to find reverse mortgages with subordinate liens behind them as a result. A reverse mortgage may be refinanced if enough equity is present in the home, and in some cases may qualify for a streamlined refinance if the interest rate is reduced.

For more information, go to the AARP website: <http://www.aarp.org/money/credit-loans-debt/info-02-2011/10-questions-answered-about-reverse-mortgages.html>

Reverse Mortgage Lenders

Lender	Address	Phone
Atlantic Home Loans, Inc.	2751 Dixwell Ave., Hamden CT 06518	203-691-9788
	488 Main Ave. , Ste. 2, Norwalk CT 06851	203-454-1000
	2096B Silas Deane Hwy., Rocky Hill CT 06067	860-257-8200
Bank of England	44 Pond Rd., Old Saybrook, CT 06475	860-388-3814
Chelsea Groton Bank	1 Franklin Sq., Norwich CT 06360	860-823-4800
Fairfield County Bank	150 Danbury Rd., Ridgefield CT 06877	203-438-6518
Homestead Funding Corp.	17R Boston Post Rd., Ste. 2, Waterford, CT 06385	860-772-2071
Liberty Home Equity Solutions, Inc.	263 Tresser Blvd., Fl. 9, Stamford, CT 06901	800-218-1415
Luxury Mortgage Corp.	4 Landmark Square, Ste. 300, Stamford, CT 06901	203-327-6000
Mortgage Master, Inc.	1 Post Rd., Fairfield, CT 06824	203-256-8005

Contact Legal Services

The 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. Website: www.ctfairhousing.org CT Fair Housing Center attorneys also participate in orientations presented by housing counselors in New Haven, Waterbury, Norwich, and New London. Call your local Department of Housing and Urban Development (HUD) and CHFA-approved housing counselor. See the listing and the link to the Foreclosure Prevention Clinics on the HUD and CHFA-Approved Housing Counselors List page.

Foreclosure Manual for Self-Represented Homeowners: The Connecticut Fair Housing Center publishes "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. This guide includes information on: Understanding the Foreclosure Process and Legal Terminology, Being Effective in Mediation, and Filing Court Forms and Documents. Copies are available at many locations, such as CHFA-approved housing counselors, www.ctfairhousing.org, attending a Foreclosure Prevention Clinic where the manual is distributed, and by calling the Center at **860-263-0731**.

Attend a Foreclosure Prevention Clinic: The Connecticut Fair Housing Center, the Department of Banking, and the Judicial Branch's Foreclosure Mediation Program give presentations at two free monthly legal clinics for homeowners in foreclosure. The Foreclosure Prevention Clinic is open to any homeowner facing foreclosure. The clinics offer information about the foreclosure process along with guidance on how to prepare for court from a Center attorney, a description of resources available to homeowners from the Department of Banking, and information about the Mediation Program from a court mediator. Following the presentations, homeowners may meet one-on-one with volunteer attorneys, law students, paralegals, or paralegal students to discuss their situation.

Hartford Foreclosure Prevention Clinics: The monthly Foreclosure Prevention Clinics in Hartford take place on the **third Tuesday of every month** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. The location is the University of Hartford High School of Science and Engineering.

Connecticut Fair Housing Center/University of Hartford Foreclosure Prevention Clinics in Hartford

Date	Time	Location
Tuesday, June 17, 2014	5:30 p.m. – 8:00 p.m.	University of Hartford – Konover Campus Ctr., 200 Bloomfield Ave. West Hartford
Tuesday, July 15, 2014	5:30 p.m. – 8:00 p.m.	
Tuesday, August 19, 2014	5:30 p.m. – 8:00 p.m.	
Tuesday, September 16, 2014	5:30 p.m. – 8:00 p.m.	University High School of Science and Engineering, 351 Mark Twain Drive, Hartford
Tuesday, October 21, 2014	5:30 p.m. – 8:00 p.m.	
Tuesday, November 18, 2014	5:30 p.m. – 8:00 p.m.	
Tuesday, December 16, 2014	5:30 p.m. – 8:00 p.m.	

Contact Legal Services (cont'd)

Fairfield County Foreclosure Prevention Clinics: The monthly clinic in Fairfield County is **every third Wednesday evening of the month**, in Bridgeport, Norwalk and Stamford, is run by the Connecticut Fair Housing Center and Homes Saved by Faith. Its location rotates each month among the mayors' cities. More information on the clinics, locations, directions, dates, and times is available by visiting www.ctfairhousing.org or by calling **860-263-0731**.

Connecticut Fair Housing Center/Homes Saved by Faith Foreclosure Prevention Clinics in Fairfield County

Date	Time	Location
Wednesday, June 18, 2014	6:00 p.m. – 8:30 p.m.	Bridgeport City Hall Annex (Morton Govt. Center), 999 Broad St., OPED Conference Room, 2 nd Floor
Wednesday, July 16, 2014	6:00 p.m. – 8:30 p.m.	Norwalk City Hall, 125 East Ave., Room 231
Wednesday, August 20, 2014	6:00 p.m. – 8:30 p.m.	Bridgeport City Hall Annex (Morton Govt. Center), 999 Broad St., OPED Conference Room, 2 nd Floor
Wednesday, September 17, 2014	6:00 p.m. – 8:30 p.m.	Norwalk City Hall, 125 East Ave., Room 231
Wednesday, October 15, 2014	6:00 p.m. – 8:30 p.m.	Stamford City Hall, Government Center, 888 Washington Blvd., Cafeteria 4 th floor
Wednesday, November 19, 2014	6:00 p.m. – 8:30 p.m.	Norwalk City Hall, 125 East Ave., Room 231
Wednesday, December 17, 2014	6:00 p.m. – 8:30 p.m.	Bridgeport City Hall Annex (Morton Govt. Center), 999 Broad St., OPED Conference Room, 2 nd Floor

Additional Foreclosure Prevention Clinics: Foreclosure Prevention Clinics are held during HUD and CHFA-approved housing counselor orientation sessions. Call the housing counseling agency to register. For:

- **Bridgeport** - call Housing Development Fund at **203-338-9025**. This orientation is usually held on the second Wednesday of the month.
- **Norwich and Gales Ferry (Ledyard)** - call Catholic Charities at **860-889-8346**. The orientation in Norwich is usually held on the third Tuesday of the month, and the orientation in Gales Ferry is usually held on the first Tuesday of the month.
- **Waterbury** - call Neighborhood Housing Services of Waterbury at **203-753-1896**.
- **New Haven and East Haven** - call the Neighborhood Housing Services of New Haven at **203-777-6925**.

Contact Legal Services (cont'd) / Attend a Foreclosure Prevention Clinic (cont'd)

The Real Options, Overcoming Foreclosure (ROOF Project) is a New Haven area program that is a response to the Mortgage Foreclosure Crisis. ROOF staff and partners work to connect homeowners struggling with foreclosure with the trustworthy and free services available to them. For Greater New Haven (New Haven, Meriden, East Haven, and Milford) Foreclosure Prevention Clinics, refer to: <http://www.theroofproject.org/for-homeowners/clinics>. Phone: 203-789-8690 ext. 125. Email: theroofproject@gmail.com

Statewide Legal Services is an entry point for accessing legal assistance and provides free legal advice over the telephone or referrals to other legal services for callers qualifying for its services (guidelines include income limits). It also administers the Foreclosure Prevention Pro bono Panel. Phone: 1-800-453-3320 or 860-344-0380.

County Bar Associations/Lawyer Referral Service (LRS): If you do not qualify for Statewide Legal Services, the **County Bar Associations** have a **Lawyer Referral Service**, a way to introduce you to a lawyer who can answer your questions about a legal problem. It is a non-profit program sponsored as a public service by your local bar association. The service is designed to assist people who have a legal problem and wish to consult with a private attorney but do not know whom to call. The Lawyer Referral Service will set up an appointment for you with an attorney in your area. There is a \$25 or \$35 fee for an initial consultation (depending on the county). You can send an email and briefly state your questions and the dates and times you can be reached. Services beyond that will be at the attorney's market rate. **Local Foreclosure Attorneys** and **Bankruptcy Attorneys** are also available to assist you.

<i>County</i>	<i>Phone</i>	<i>Fee for ½ hour Consultation</i>	<i>Website</i>	<i>Email</i>
Fairfield	203-335-4116	\$35	www.fairfieldlawyerreferral.com	fcba@conversent.net
Hartford*	860-525-6052	\$25	www.hartfordbar.org	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	www.newhavenbar.org	NHCBAinfo@newhavenbar.org
New London	860-889-9384	\$25	www.nlcba.org	A contact form is available on the website.

* The Hartford County Bar also covers Litchfield, Middlesex, Tolland, and Windham

For information on New Haven County Bar Association Programs, including **New Haven Lawyer Finder, Ask A Lawyer Clinics**, and the **Modest Means Reduced Fee Program**, see their website: <http://www.newhavenbar.org/> The member attorneys in the Lawyer Finder Service go through the same screening process as the Referral Service. Ask a Lawyer Clinics are held in New Haven County libraries a few times a month. Each client receives a 15-minute consultation from a member attorney. If the client would benefit from further legal assistance, the attorney refers them back to a free LRS referral. If a client's gross income is less than 250% of federal poverty guidelines, the client may qualify for a Modest Means attorney. Once an application is approved, there is a \$25 processing fee for a half hour attorney consultation. After that, the rate is \$60 per hour. **Note:** The Modest Means Reduced Fee Program is **not applicable to foreclosure cases**.

Consumer Law Project for Elders (CLPE) provides free legal assistance for Connecticut residents 60 years and older at all income levels who have consumer questions or problems. If your problem is complicated and you need an attorney to represent you, CLPE may either represent you or refer you to an attorney in your area. CLPE consumer issues include the following: billing, debt or collection problems including medical debt, credit card debt or harassment by debt collectors; being billed for items you never bought; if you are considering bankruptcy; if you are a victim of identity theft, healthcare fraud, or a consumer scam; you have a dispute over goods or services; you have an unfair loan; you have a problem with a contract or contractor; you have a court hearing involving your debt. **Note:** Currently, CLPE does not provide legal assistance regarding mortgages and foreclosure. Phone: 1-800-296-1467.

CTElderLaw.org was created to provide comprehensive, current information on elder law, government programs and legal assistance for residents of Connecticut age 60 and older. Legal assistance is provided through the following agencies to low-income residents.

<i>Agency</i>	<i>Phone</i>
Connecticut Legal Services (Bridgeport/Stamford)	203-336-3851
Greater Hartford Legal Aid (Hartford/New Britain)	860-541-5000
New Haven Legal Assistance (New Haven)	203-946-4811
Connecticut Legal Services (Waterbury)	203-756-8074
Connecticut Legal Services (Willimantic/New London)	860-456-1761

Contact Legal Services (continued)

Connecticut Superior Court Judicial Districts / Hours: 9 a.m. – 5 p.m. /Website: www.jud.ct.gov

<i>Court / Judicial District</i>	<i>Phone Number</i>	<i>Fax Number</i>
Ansonia-Milford , 14 West River St., 2 nd Fl., P.O. Box 210 Milford 06460	203-877-4293	203-876-8640
Danbury , 146 White St., Danbury 06810	203-207-8600	203-207-8642
Fairfield , 1061 Main St., Bridgeport 06604	203-579-6527	203-382-8406
Hartford , 95 Washington St., Hartford 06106	860-548-2700	860-548-2783
Litchfield , 15 West St., Litchfield 06759	860-567-0885	860-567-4779
Middlesex , 1 Court St., Middletown 06457	860-343-6400	860-343-6423
New Britain , 20 Franklin Square, New Britain 06051	860-515-5180	860-515-5185
New Haven-Meriden , 235 Church St., New Haven 06510	203-503-6800	203-503-6885
New London-Norwich , 70 Huntington St., New London 06320	860-443-5363	860-442-7703
Stamford-Norwalk , 123 Hoyt St., Stamford 06905	203-965-5308	203-965-5370
Tolland , 69 Brooklyn St., Rockville 06066	860-896-4920	860-875-0777
Waterbury , 300 Grand St., Waterbury 06702	203-591-3300	203-596-4032
Windham , 155 Church St., P.O. Box 191, Putnam 06260	860-928-7749	860-928-7076

Judicial Branch Volunteer Attorney Program in Bridgeport, Hartford, New Haven, Stamford, and Waterbury Superior Courts

Volunteer attorneys are available to give advice and answer questions about foreclosure on a first-come, first served basis. Homeowners facing foreclosure in any judicial district are welcome to attend either courthouse. If you have any questions, please contact Cheryl Halford at **860-263-2734 X3038**.

<i>Where</i>	<i>Day/Time</i>
Bridgeport Superior Court , 1061 Main St., Room 208	Wednesday, 9 a.m. to 11 a.m.
Hartford Superior Court , 95 Washington St., Room 103	Tuesday, 9 a.m. to 11 a.m.
New Haven Superior Court , 235 Church St., Room 7B, 7 th Floor	Wednesday, 9 a.m. to 11 a.m.
New London Superior Court , 70 Huntington St., Rm. E-309, 3 rd Floor	Wednesday, 2 p.m. to 4 p.m.
Stamford Superior Court , 123 Hoyt St., Rms. 704 & 705	Wednesday, 9:30 a.m. – 11:30 a.m.
Waterbury Superior Court , 300 Grand St., Room 9.05 & 9.06, 2 nd Floor	Wednesday, 9 a.m. to 11 a.m.

Court Service Centers in certain Superior Court locations provide free printers, fax machines, copiers, phones, and work space for self-represented parties. Refer to www.jud.ct.gov, and go to the **Quick Links** menu on the home page of the Judicial website for more information.

Court Service Center Locations

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

Translation Assistance

Translation Assistance is provided by the Superior Court. For information on:

- Spanish translation, the phone number is **860-706-5040 X4088**.
- Other languages, the phone number is **860-706-5040 X4085**.

If a translator is unavailable, you may need to bring someone with you to court who can translate for you.

Opening Strict Foreclosure Judgments

If your law day has passed in a Strict Foreclosure, you should speak to your applicable Court Clerk regarding filing a Motion to Open (\$125 fee) based on Connecticut Statute Sec. 49.15 (a) (2) Opening of Judgments of Strict Foreclosure, regarding opening up a Strict Foreclosure judgment **with the mortgage lender/servicer's consent within thirty (30) days of the title vesting or four (4) months of the date the judgment was entered, whichever is greater. Important!** You need to have **permission from the lender** to open up loan modification discussions in this situation.

The Motion to Open Form is **JD-CV-107**. Refer to the Judicial Website, select Forms from the home page at jud.ct.gov.

Contact Legal Services (cont'd)

Sign Up For The Judicial Foreclosure Mediation Program

The Judicial 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, the first of its kind in the country, 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 (a court-appointed 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 are held at courthouses located throughout the state. Be prepared to discuss your next steps, including staying in the home or negotiating a “graceful exit” from the home. Refer to the “Explore Loan Workout Solutions with Your Lender or HUD-Certified Counselor in this booklet.”

Litigation Hold A Litigation Hold is in place in Connecticut. Once a homeowner files a Foreclosure Mediation Certificate, the lender/servicer cannot file pleadings (documents that include a formal statement filed in the judicial proceeding) including a motion, request, or demand, until mediation ends or eight (8) months has passed since the Return Date of the case. After the Litigation Hold, the lender/servicer can file pleadings even though you are in mediation, but cannot have a judgment (a final decision in the case ordered by a judge). The Litigation Hold does not stop a mortgage company from filing papers against a homeowner that has not filed an appearance or a party that is not the homeowner.

The Summons and Complaint Package The following forms are sent out with a Foreclosure Summons if you Return Date is between October 1, 2011 and September 30, 2013:

- You are Being Sued (JD-CV-103) – includes the Connecticut Housing Finance Authority (CHFA) Telephone Number (1-877-571-2432). CHFA will screen you for the Emergency Mortgage Assistance Program (EMAP).
- Foreclosure Mediation, Notice to Homeowners or Religious Organizations (JD-CV-127)
- Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)

The following forms need to be sent to the Superior Court where your case is being heard within fifteen (15) days after the Return Date:

- Appearance (JD-CL-12)
- Foreclosure Mediation Certificate (JD-CV-108)

The Mediation Information Form (JD-CV-125) needs to be sent to the attorney for the plaintiff no later than fifteen (15) days before the first mediation session. The mortgage lender/servicer mails a 12-month account history for the loan and contact information for someone at the mortgage lender/servicer with the ability to answer questions. After the court receives a Return of Service that the Marshal has served a Summons Package on you, it sends out a reminder to file the Appearance Form and the Foreclosure Mediation Certificate:

- Foreclosure Mediation – Court Notice to Homeowner (JD-CV-109), also served with
- The Foreclosure Mediation Notice of Community-Based Resources.

Mediation Information Form

The MEDIATION INFORMATION FORM (JD-CV-125) is available that includes a form that needs to be sent to the attorney that represents the lender/servicer at least **fifteen (15) days prior** to the first mediation session. A notice that gives information to homeowners in foreclosure regarding the programs which could assist them is also sent out (FORECLOSURE MEDIATION NOTICE OF COMMUNITY-BASED RESOURCES, JD-CV-126).

Both forms are available at www.jud.ct.gov, click on Quick Links, then Forms, then Civil Forms.

Contact Legal Services (cont'd) / Sign Up For The Judicial Foreclosure Mediation Program

Changes have been made to the Judicial Foreclosure Mediation Program effective July 15, 2013 and October 1, 2013 that:

- Get to a “yes” or “no” answer to mediation more quickly
- Prevent “unreasonable” delay
- Include Mediator Reports written to summarize the session(s) and to expose the cause of delay
- Indicate that parties who cause delay can be sanctioned by the court
- Mediators rather than the mortgage servicer/lender’s attorneys facilitate initial document submission
- Mediation can be resolved in 3 sessions or 7 months
- Requests for extensions will be scrutinized.

The Summons and Complaint Package The following forms are sent out with a Foreclosure Summons if you Return Date is after 10/1/13:

- You are Being Sued (JD-CV-103) – includes the Connecticut Housing Finance Authority (CHFA) Telephone Number (1-877-571-2432). CHFA will screen you for the Emergency Mortgage Assistance Program (EMAP).
- Foreclosure Mediation, Notice to Homeowners or Religious Organizations (JD-CV-127)
- Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)

The following forms need to be sent to the Superior Court where your case is being heard within fifteen (15) days after the Return Date:

- Appearance (JD-CL-12)
- Foreclosure Mediation Certificate (JD-CV-108)

The Mediation Information Form (JD-CV-135) is also included and gives instructions regarding what to bring to mediation. A notice that gives information to homeowners in foreclosure regarding the programs which could assist them is also sent out (FORECLOSURE MEDIATION NOTICE OF COMMUNITY-BASED RESOURCES, JD-CV-126). Both forms are available at www.jud.ct.gov, click on Quick Links, then Forms, then Civil Forms. The court receives a Return of Service that the Marshal has served a Summons Package on you, it sends out a reminder to file the Appearance Form and the Foreclosure Mediation Certificate:

- Foreclosure Mediation – Court Notice to Homeowner (JD-CV-109), also served with
- The Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126).

Eligibility for Mediation The following are eligible for mediation:

- The owner-occupant
- Owner-occupant of one-to-four family residential real property located in Connecticut
- An owner-occupant who is also the borrower under a mortgage encumbering such a residential real property
- The residential property is the primary residence.

Mediator’s Reports

- Are filed after each mediation session.
- Provide a better record of mediation.
- List each party’s obligations prior to the next mediation.
- Include details on whether the homeowner or the mortgage lender/servicer are engaged in conduct consistent with the objectives of the mediation program.
- Include details on whether the homeowner or the mortgage lender/servicer possessed the ability to mediate.

The homeowner or the mortgage lender/servicer **may** file “supplemental reports” within five business days of receipt of the Mediator’s Report.

Contact Legal Services (cont'd) / Sign Up For The Judicial Foreclosure Mediation Program

While in mediation each party and each party's attorney must make a "**good faith**" effort to mediate all issues. If any party does not come to mediation session or make a good faith effort to mediate, the court may sanction the party or the attorney. The Foreclosure Mediation Program determines if the parties can reach an agreement regarding avoiding the foreclosure by means that may include loss mitigation efforts through the mortgage lender or expediting or facilitating the foreclosure. If the Return Date on the Summons is on or after October 1, 2013, after filing for mediation, the homeowner will receive from the servicer/lender or the servicer/lender's attorney by the **35th** day after the Return Date:

- A 12-month account history with plain language explanation
- Forms to complete and a list of the documents to submit
- A copy of the note and the mortgage
- A summary of any pending foreclosure avoidance efforts
- A copy of the loss mitigation affidavit
- (Optional for the lender/servicer) a summary of prior foreclosure avoidance efforts, condition of the mortgaged property, and anything else the lender/servicer thinks is relevant to the objectives of the mediation program.
- Contact information for someone who can answer questions for all of the above.

If the Return Date is on or after October 1, 2013, a meeting with the mediator is scheduled by the 49th day following the Return Date, approximately two weeks from receipt of the package from the mortgage lender/servicer. The mediator will help ensure that the forms are completed, documents gathered, and will facilitate and confirm that everything is submitted to the mortgage lender/servicer. The mediator has until the **84th day** following the return date, approximately **five weeks**, to decide whether to start mediation. At the end of pre-mediation, the mediator files a report indicating:

- Whether mediation will be held
- Whether the lender/servicer attended scheduled meetings
- Whether the defendant (homeowner) fully or substantially completed the forms and furnished the documentation requested by the lender/servicer
- The date in which the homeowner supplied the forms and documentation, and
- Any other information the mediator determines to be relevant to the objectives of the mediation program.

Once in mediation, the lender/servicer has **35 days** to evaluate the homeowner's package. The lender/servicer must request additional documentation within a reasonable period of time and the 35-day timeframe may be extended because of a request for additional documentation. The expectation is that mediation will conclude by the earlier of:

- **7 months** from the Return Date, conclusion of the **3rd** mediation session, and had been **60 days** plus a single 30-day extension.

If the homeowner is late or was already in mediation, they still must show "good cause" to re-enter or enter mediation late. The court will consider whether the parties are likely to benefit from mediation and there has been a material change in circumstances if the parties had previously been in mediation. The court will establish deadlines regarding pre-mediation:

- The servicer delivers package within **3 weeks**.
- The meeting with the mediator will start within **2 weeks** after that.
- The mediator has **5 weeks** to meet with the homeowner.
- The time period will run **7 months or 3 sessions** from the date of entry, whichever is shorter.

The plaintiff's attorney no longer has "settlement authority" at the mediation session, or the ability to approve a loss mitigation or workout solution at the mediation session. The "**ability to mediate**" means the person available from the mortgage lender/servicer at the mediation session exhibits a willingness, including a reasonable ability to participate in the mediation process in a manner consistent with objectives of the mediation program and a conformity with their obligations. This includes a willingness and reasonable ability to respond to questions and specify or estimate when particular decisions will be made or particular information will be furnished. Also, a reasonable familiarity with the loan file, loss mitigation options that are available to the homeowner, and a reasonable familiarity with the material issues raised in prior mediation sessions that can be achieved by looking at past mediator reports.

Attend a Mortgage and Foreclosure Counseling Event

Mortgage Assistance Events: With the Office of the Governor and the Office of the Attorney General, the Department of Banking hosts regular workshops and general outreach programs to provide consumers and investors with mortgage assistance to make informed financial decisions to avoid fraud and scams. Additionally, the Department staff speaks at events all over the state to update state residents about resources to address mortgage issues and to avoid foreclosure. Call the Department of Banking Foreclosure Hotline for more information at **1-877-472-8313**.

START Now! Loan Modification & Foreclosure Counseling Events are offered periodically throughout the state by **START Now!**, a not-for-profit organization based in Stamford, designed to help individuals become self sufficient by providing education and support opportunities. For more information, contact info@startnowct.org or go to www.startnowct.org. The following participants were available at the last event:

- Bank of America
- JP Morgan Chase
- CitiMortgage
- People's United Bank
- Webster Bank
- Connecticut Housing Finance Authority
- Money Management International
- State of Connecticut Department of Banking

Bank of America Customer Assistance Center

Bank of America opened a Customer Assistance Center in Southington. The Customer Assistance Center provides a face-to-face environment where customers experiencing a financial hardship can get assistance with any of their Bank of America consumer products including mortgage, home equity, auto, credit cards, and personal loans.

Bank of America specialists at the Customer Assistance Center will meet with homeowners by appointment only in order to maximize the value of each session and ensure each borrower arrives prepared with required documentation, is met promptly, and receives the full attention of a Bank of America associate. To determine eligibility for the federal government's Making Home Affordable program or other Bank of America modification or foreclosure avoidance programs, customers will be asked to sign an authorization for the bank to receive each borrower's income tax return and bring specific financial documents to their appointment.

Topic	Notes
Address:	738 West St., Southington CT 06489
Phone:	860-385-9259
Hours of Operation:	Appointments are available from 9 a.m. to 6 p.m., weekdays and 9 a.m. to 1 p.m. on Saturdays. Customers should make an appointment by calling the Customer Assistance Center.

Bank of America Customer Outreach Events.

For information on Bank of America Customer Outreach Events held in Connecticut, you can call **1-855-201-7426** or at the following website: www.bankofamerica.com/outreachevent.

Bank of America Executive Customer Relations

If you need to escalate an issue that you are having with Bank of America, the Bank of America Executive Customer Relations phone number is **704-386-5687**.

Contact the Mortgage Crisis Job Training Program

The Mortgage Crisis Job Training Program: The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The Program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling.

The program staff works 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:

- are 60 days or more past due on their mortgage;
- the mortgage is for a primary residence in Connecticut;
- the household income is less than \$120,000,
- is referred by the Connecticut Housing Finance Authority (CHFA), or can demonstrate imminent need for services.

Phone: 1-866-683-1682, and the website is www.workplace.org/mortgage.asp.

Contact Veterans Services Programs

The Servicemembers Civil Relief Act ("SCRA"), applies to active duty military personnel who had a mortgage prior to enlistment or 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 (dependents are also entitled to protections in some situations). The Act limits the **interest** that may be charged on mortgages incurred/acquired by a servicemember (including debts incurred jointly with a spouse) before he or she entered into active military service. Another benefit is that your mortgage lender may let you stop paying the principal amount due on your loan during your active duty service. Refer to the **Veterans Infoline**, phone:1-866-928-8387.

Soldiers', Sailors', and Marines' Fund (SSMF): If you are in need of assistance with rental payments or mortgage interest payments; utilities such as gas, electricity, water or home heating fuel, you can seek assistance with the SSMF which can provide assistance for needy wartime veterans and their families. **SSMF** is an agency of the State of Connecticut. Assistance is provided for temporary periods only and is limited in amount, frequency, and duration and as specified by the State Fund Commission and American Legion bylaws. Income and asset limitations apply. Information is available regarding the types of available assistance to needy wartime veterans, their spouses, and their children ages 0-18. Must have honorable discharge: served in at least one of the armed services, including National Guard and Reserves; at least 90 days of active duty service, unless discharged for a service-connected disability, or for the full extent of the conflict in a combat or combat support role if the war campaign or operation lasted less than 90 days. Connecticut veterans requiring assistance may contact one of the agencies full-time Veterans Aid Investigators or a volunteer Fund Representative serving their locality in order to discuss their situation and assistance the agency may provide. For application and eligibility information go to: www.state.ct.us/ssmf. **Note:** Assistance is not available for **homeowners in foreclosure** (see **Mortgage Assistance for Veterans** in this section). Phone: 800-491-4941, or 860-296-0719. **SSMF Fund Representative:**

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:

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

Contact a VA Loan Technician for Assistance: This free service is available to Veterans and their dependents nationwide, whether you have a VA loan or not. VA loan technicians can help you understand the law and your options, organize your finances, and represent you in negotiations with your lender if you need this assistance (and have a VA loan). For more information, call 1-877-827-3702, or go to the following website: <http://www.benefits.va.gov/homeloans>

Contact Veterans Services Programs (continued)

The **Supportive Services for Veteran Families (SSVF) Program** provides homelessness prevention and rapid re-housing services to veterans and is administered by four principal providers in Connecticut. SSVF is intended to stabilize housing and prevent homelessness among veterans and their families who currently reside in or are transitioning to permanent housing. The **Community Renewal Team, Inc. (CRT)** in Hartford administers SSVF and is part of the US Department of Veterans Affairs Plan to end veteran homelessness. The SSVF Program addresses personal needs and goals. By empowering veteran families, the SSVF Program is committed to serving those who served us and advancing housing permanency within our veteran community. Referrals for services originate from VA staff, shelter staff, social service agencies, veteran service organizations, or through self-referral. Supportive Services include comprehensive services such as:

- Eviction prevention and rapid re-housing to reduce homelessness,
- Assistance in coordinating and obtaining public benefits, temporary financial assistance.
- Case management and coordination and linkage to VA benefits and other public benefits (medical, mental health, substance abuse, housing, etc.)

Eligibility Requirements include the following:

- **Veteran Family:** a Veteran who is a single person or a Family in which the head of the household or the spouse of the head of household is a Veteran.
- **Very Low Income:** less than 50% Area Median Income (AMI), with priority to veteran families earning less than 30% AMI.
- **Occupying Permanent Housing: Category 1:** currently residing in permanent housing, **Category 2:** Currently homeless and scheduled to become a resident of permanent housing within 90 days pending the location or development of suitable permanent housing within the previous 90 days in order to seek housing more responsive to needs and preferences.

“**Veteran**” means a person who:

- Served in the active military, naval, or air force, and who was discharged or released under conditions other than dishonorable. A copy of a DD form 214 “**Certificate of Release or Discharge from Active Duty**” is required to access SSVF services and will assist with expediting the intake process.

Locations and Contact Information – Services cover most towns in Hartford, Middlesex, and New Haven counties.

Location	Phone	Hours of Service
Hartford 1921 Park St., Hartford CT 06106	860-778-2438	Monday through Friday 9 a.m. – 5 p.m.
Newington & Middlesex Counties	860-778-4775	Evening and Saturday hours are available by appointment based on Individual needs.
New Haven County	860-778-4761	
Outreach Worker	860-778-2423	

The list below is of primary points of contact for the SSVF Program and establishes responsible party for each outreach location, ensuring there is accountability for the veterans in need at each site. It is not an exclusive arrangement - any veteran may work with any SSVF provider. This list was developed and endorsed by the SSVF providers in Connecticut, with the support of the CT Heroes Project. Contact the Connecticut Heroes Project listed below with any questions.

- Shelters, Housing Providers, Soup Kitchens, Outreach Teams
- DOL Offices, State VSOs, Vet Centers
- VA Healthcare Facilities
- Police Departments
- Armories
- VSO Posts: VFW, American Legion.

A **State of Connecticut Veterans Website** is available at: <http://www.veterans.ct.gov/veterans/site/default.asp>
Connecticut Heroes Project: <http://ctheroesproject.org/ssvf/>

Contact Veterans Services Programs (continued)

Mortgage Assistance for Veterans: The State of Connecticut Department of Banking takes part in the “Connecticut Partnership,” organized by the Military Department, to support returning Operation Iraqi Freedom and Operation Enduring Freedom veterans. Additionally, the Department of Banking provides referrals to services for veterans and military service members.

With the Governor and the Attorney General, the Department of Banking hosts regular workshops and general outreach programs to provide consumers and investors with mortgage assistance to make informed financial decisions to avoid fraud and scams. Additionally, the Department speaks at events all over the state to update veterans, service members, and military families about resources to avoid foreclosure. Call the Department of Banking Foreclosure Hotline for more information at **1-877-472-8313**.

Housing for Veterans: Contact the following for more information:

- **SSVF Program** (see contact information in this section).
- **State of Connecticut Veterans website:** <http://www.veterans.ct.gov/veterans/site/default.asp>
- **Veterans Infoline**, phone:1-866-928-8387.
- **CT Coalition to End Homelessness** at 860-519-5564, or info@cceh.org.

Beware of Foreclosure Rescue Scams

You can be a target for **Foreclosure Rescue Scams** if you are facing or in foreclosure. Be very careful of non-lawyers (business, organization, or persons) who ask you to pay a fee for counseling, loan modification, foreclosure prevention, or a “forensic audit” of your loan documents, regardless of their promises or claims. Many out-of-state attorneys target Connecticut residents: **you should never pay attorneys that you do not meet**.

These so-called “foreclosure rescue companies” or unlicensed Debt Negotiators claim they can help save your home, but they’re out to make money. 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. To protect yourself: contact your lender or mortgage loan servicer and try to negotiate a payment plan; work with a free and reputable, HUD-approved housing counselor (see the HUD-Approved Counselors listing in this guide) or a Debt Negotiator licensed by the Department of Banking.

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 or 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**.
 - Offers you a **“forensic” examination** of your loan documents.
-

Foreclosure Rescue Company Complaints: Report suspicious activity to the Department of Banking Foreclosure Hotline at 1-877-472-8313 or the Attorney General’s Office at 860-808-5400 if your payments were made prior to October 1, 2009. When you submit a complaint regarding a Foreclosure Rescue Company or unlicensed Debt Negotiator, please include:

1. A copy of the agreement with the foreclosure rescue company.
2. Proof of payment, for example, a copy of your bank statement, or cancelled check.
3. A brief letter explaining what the foreclosure rescue company promised you in exchange for the fee.

Small Loan Lenders Licensed by the Department of Banking

Small loan lenders licensed to do business in Connecticut are listed alphabetically below by entity name.

If you need to pay municipal taxes, for example, you can contact a small loan lender licensed by the Department of Banking. You may need to get a co-signer if you have credit issues.

Company Name	Address	Address1	City	State	Zip Code	Telephone #
Better Loan Society, Inc.	530 Silas Deane Hwy.		Wethersfield	CT	06109	(860) 529-8628
GenIRM Capital, L.L.C	3510 Main St.	1 st Floor, Ste. A	Bridgeport	CT	06600	(203) 333-2016
Institutional Student Finance Corp.	30 Waterchase Drive		Rocky Hill	CT	06067	(860) 529-2519
Springleaf Consumer Loan, Inc.	1700 East Putnam Ave.,	Suite 211	Old Greenwich	CT	06870-1366	(812) 468-5662

Regulators of Large Lenders/Serviceers

Listed below are the primary regulators for national banks:

- the **Consumer Financial Protection Bureau (CFPB)**.

The CFPB's contact information is:

Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244.

The CFPB's phone number is 855-411-2372 and the fax number is 855-237-2392.

- the **Office of the Comptroller of the Currency (OCC)**.

The OCC's contact information is:

Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston TX 77010.

The OCC's phone number is 1-800-613-6743, and their fax number is 713-336-43401.

Contact Department of Banking Licensed Debt Adjusters

The Department of Banking licenses Debt Adjusters. Please see the list below. These are agencies that offer services including the administration of Debt Management Plans (DMPs) for **unsecured debt, such as:**

- **credit cards, medical bills, and student loans.**

In the administration of a DMP, the licensed organization receives money from you and forwards it to the creditor. Your creditors may be listed on your credit reports. Refer to the following links.

- 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>
- The list of Department of Banking Debt Adjuster Licensees: http://www.ct.gov/dob/cwp/view.asp?a=2233&q=297874&dobNAV_GID=1663

All debt adjustment activities in Connecticut except those performed by an organization licensed by the Banking Commissioner are prohibited. Most Debt Adjusters also offer counseling for persons faced with significant debt or bankruptcy, money management advice, and assistance in establishing debt repayment plans and budgets.

Consumer Protections

Debt Adjuster licensees are required to:

- provide you with a written agreement that sets forth the services the licensee will provide and the fees to be charged for such services;
- provide free individual credit counseling and budgeting assistance to the debtor before entering into a written agreement;
- determine that the debtor has the financial ability to make the payments stated in the written agreement, which must be suitable to you;
- contact each of your creditors to determine if they will accept the payments contemplated by the written agreement;
- make payments to the creditors within a reasonable time after receipt of deposits; and
- provide the debtor with a written statement of the debtor's account at least quarterly.

A debt adjustment agreement is voidable by the debtor if:

1. The licensee imposes a fee or other charge or receives money or other payments not specified in the written agreement with the debtor, or
2. Any person is not licensed as required by the debt adjustment statutes.

If a debtor voids a written agreement, the licensee does not have a claim against the debtor for breach of contract or for restitution.

Contact Department of Banking Licensed Debt Adjusters (continued)

Licensed Debt Adjusters

Company Name	Address	City	Zip Code	Telephone #
Advantage Credit Counseling Service, Inc.	2403 Sidney Street, Suite 400	Pittsburgh, PA	15203	(888) 511-2227
American Consumer Credit Counseling, Inc.	130 Rumford Avenue, Ste. 202	Auburndale MA	02446	(800) 769-3571
American Credit Counselors, Inc.	23123 State Road 7, Ste. 210	Boca Raton FL	33428	(561) 886-1150
American Credit Foundation, Inc.	7720 South 700 East	Midvale UT	84047	(801) 208-1000
Cambridge Credit Counseling Corp.	67 Hunt Street	Agawam MA	01001	(413) 821-6919
CareOne Services, Inc.	9755 Pawtuxent Woods Drive	Columbia MD	21046	(800) 227-3123
Community Credit Counseling Corp.	3301 Route 66, Bld. C Suite 101	Neptune, NJ	07753	(800) 220-9654
Community Credit Counselors, Inc.	101 North Lynnhaven Rd, Suite 303	Virginia Beach, VA	2345	(757) 416-7890
Consolidated Credit Counseling Services, Inc.	5701 West Sunrise Boulevard	Fort Lauderdale, FL	33313	(954) 484-3328
Consolidated Credit Solutions, Inc.	5701 West Sunrise Boulevard	Fort Lauderdale, FL	33313	(800) 506-5087
Consumer Credit and Budget Counseling, Inc.	299 South Shore Road, US Rte. 9	Marmora, NJ	08223	(609) 390-9652
Consumer Credit and Budget Counseling, Inc.	14104 58 th St. North	Clearwater, FL	33760	(727) 254-5353
Consumer Credit Counseling Foundation, Inc.	2301 Armstrong St., Suite 207	Livermore, CA	94551	(800) 656-6207
Consumer Credit Counseling Service of Greater Atlanta, Inc.	270 Peachtree Street, NW, Suite 1800	Atlanta GA	30303	(800) 251-2227
Consumer Credit Counseling Service of Greater Atlanta, Inc.	3100 Interstate North Circle, Ste. 300	Atlanta GA	30339	(800) 251-2227
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	757 Frederick Road, 2 nd Floor	Baltimore MS	21228	(410) 747-2050
Consumer Credit Counseling Service of San Francisco	595 Market Street, Ste. 1500	San Francisco CA	94105	(800) 777-7526
Consumer Credit Counseling Service of the Midwest, Inc.	4500 East Broad Street	Columbus OH	43213	(800) 355-2227
Consumer Education Services, Inc.	3700 Barrett Drive	Raleigh NC	27609	(919) 785-0725
Consumers Alliance Processing Corp.	1935 Camino Vida Roble, Suite 150	Carlsbad CA	92008	(888) 553-3016
Credit Advisors Foundation	1818 South 72nd Street	Omaha NE	68124	(402) 393-3100
Credit Card Management Services, Inc.	1325 N. Congress Avenue, #201	West Palm Beach FL	33401	(800) 920-2262
Credit Counseling Solutions, Inc.	20620 N. 19 th Avenue	Phoenix AZ	85027	(623) 266-6152
CreditGUARD of America, Inc.	5300 Broken Sound Boulevard, N.W., Ste. 100	Boca Raton FL	33487	(800) 500-6489
Debt Counseling Corp.	3033 Express Drive North, Ste. 103	Hauppauge NY	11749	(631) 582-4300
Debt Reduction Services, Inc.	6213 N. Cloverdale Road, Ste. 100	Boise ID	83713	(208) 378-0200
Debt Reduction Services, Inc.	1 Corporate Drive, Ste. 104	Bohemia NY	11716	(208) 378-0200
Debt Wave Credit Counseling	8665 Gibbs Drive, Suite 100	San Diego CA	92123	(858) 751 -2600
Family Credit Counseling Service, Inc.	4304-06 Charles Street	Rockford IL	61108	(815) 484-1600

Contact Department of Banking Licensed Debt Adjusters (continued)

Licensed Debt Adjusters

Company Name	Address	City	Zip Code	Telephone #
Family Financial Education Foundation	724 Front Street, Ste. 340	Evanston WY	82930	(307) 789-2010
Garden State Consumer Credit Counseling, Inc.	1455 Frazee Rd., Suite 550	San Diego CA	92108	(800) 772-4557
Garden State Consumer Credit Counseling, Inc.	225 Willowbrook Road	Freehold NJ	07728	(732) 409-6281
Golden State Debt. Mgmt. Corp.	23844 Hawthorne Blvd. #100	Torrance CA	90505	(310) 375-1287
GreenPath, Inc.	1300 Veterans Memorial Hwy, Suite 330	Hauppauge NY	11788	(248) 553-5400
GreenPath, Inc.	300 Garden City Plaza, Suite 220	Garden City NY	11530	(248) 553-5400
GreenPath, Inc.	80-02 Kew Gardens Road, Ste. 710	Kew Gardens NY	11415	(248) 553-5400
GreenPath, Inc.	One Penn Plaza, 250 West 34th Street, Ste. 2108	New York NY	10119	(248) 553-5400
Green Path, Inc.	33533 Twelve Mile Road, Suite 178	Farmington Hills MI	48331	(248) 553-5400
GreenPath, Inc.	36500 Corporate Drive	Farmington Hills MI	48331	(248) 553-5400
GreenPath, Inc.	One Barker Ave., Suite 420	White Plains NY	10601	(248) 553-5400
GreenPath, Inc.	175 Remsen Street, Ste. 1102	Brooklyn NY	11201	(248) 553-5400
InCharge Debt Solutions	5750 Major Boulevard, Ste 300	Orlando FL	32819	(407) 291-7770
iPayDebt Financial Services, Inc.	3011 North Lamar Boulevard	Austin TX	78705	(512) 263-0532
Money Management International, Inc.	14141 Southwest Freeway, Suite 1000	Sugar Land TX	77478	(888) 845-5669
Money Management International, Inc.	225 Pitkin Street, #300	East Hartford CT	06108	(888) 845-5669
Money Management International, Inc.	161-10 Jamaica Ave., Suite 407	Jamaica NY	11432	(888) 845-5669
Money Management International, Inc.	39 West 32 nd St., Suite 1500	New York, NY	10001	(888) 845-5669
Money Management International, Inc.	26 Court St., Suite 2610	Brooklyn NY	11242	(888) 845-5669
Money Management International, Inc.	199 Lincoln Ave., Suite 309	Bronx NY	10454	(888) 845-5669
Money Management International, Inc.	501 Centerville Rd., 2 nd Floor	Warwick RI	02886	(800) 208-2227
Money Management International, Inc.	13430 North Black Canyon Highway, Suite 250	Phoenix AZ	85029	(888) 845-5669
National Budget Planners of South Florida, Inc.	350 Sonic Avenue, 2 nd Floor	Livermore CA	94551	(800) 582-8839
North Seattle Comm. College Foundation	2815 2nd Avenue, Ste. 280	Seattle WA	98121	(206) 374-8839
Springboard Nonprofit Consumer Credit Management, Inc.	4351 Latham Street	Riverside CA	92501	(951) 781-0114
Take Charge America, Inc.	20620 North 19th Avenue	Phoenix AZ	85027	(623) 266-6100
Trinity Credit Counseling, Inc.	11229 Reading Road	Cincinnati OH	45241	(800) 758-3844

Contact Department of Banking Licensed Debt Negotiators

The Department of Banking began licenses "Debt Negotiators." Licensed Debt Negotiators, for a fee, offer the services of assisting a consumer faced with significant debt or negotiating on behalf of a consumer, the terms of a consumer's obligation to a mortgagee or creditor, including:

- Negotiation of a short sale of residential property (one to four family owner-occupied real property);
- Providing services related to avoiding or delaying actual or anticipated foreclosure proceedings; and
- Addressing the delinquency and default of a mortgage loan.

No Debt Negotiator may accept a fee until the Debt Negotiator fully performs the services.

Contact the Department of Banking to find out if the company or individual you are dealing with is licensed.

Entities exempt from acquiring a Debt Negotiator license include:

- Attorneys licensed to practice law in Connecticut when engaged in debt negotiation as an ancillary (supplementary) matter to the attorney's representation of a client.
- Financial Institutions
- Licensed Debt Adjusters while performing debt adjuster services
- Bona fide non-profit organizations.

Consumer Protections

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 will be voidable by the consumer.

In addition, the Banking Commissioner has established a [schedule of maximum fees](#) that the debt negotiator may charge for specific services. The Commissioner has the authority to review any fees and charges assessed by the debt negotiator and order the reduction of such fees that the Commissioner deems to be excessive.

Contact Department of Banking Licensed Debt Negotiators (continued)

The following are the maximum fees that debt negotiators may charge for their services:

Initial Fee: A debt negotiator of unsecured debt may charge the debtor a reasonable one-time initial or set-up fee in an amount not to exceed fifty dollars (\$50).

Service Fees: A debt negotiator of unsecured debt may charge a monthly service fee not to exceed eight dollars (\$8) for each creditor that is listed in the debt negotiation service contract. The total service fee charged to a debtor may not exceed forty dollars (\$40) per month.

Aggregate Fees: A debt negotiator of unsecured debt may collect total aggregate fees including the initial fee and service fees, not to exceed ten percent (10%) of the amount by which the consumer's debt is reduced as part of each settlement as agreed to in the debt negotiation service contract as each settlement is achieved. A debt negotiator may not charge more than ten percent (10%) of the amount by which the consumer's debt is reduced on the basis that the consumer has entered into a debt negotiation contract for joint obligations of a consumer and a consumer's spouse or other member of the consumer's household.

Debt Negotiators of Secured Debt: A debt negotiator of secured debt, including Short Sales and Foreclosure Rescue Services, may impose a fee upon the mortgagor or debtor for performing debt negotiation services not to exceed five hundred dollars (\$500). Such fee shall only be collectable upon the successful completion of all services stated in the debt negotiation service contract. Nothing herein shall prohibit any person from receiving compensation from the mortgagee or its assignees.

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

Refer to the **Foreclosure Rescue Scams** portion of this booklet for information on pursuing complaints against unlicensed Debt Negotiators.

Licensed Debt Negotiators

Company Name	Address	City	ZipCode	Telephone #
Accredited Home Services, LLC	8 Enfield Garden Drive	Enfield CT	06082	(860) 265-3727
Care One Services, Inc.	9755 Pawtuxent Woods Drive	Columbia MD	21046	(410) 910-2774
Consumer Debt Help Association LLC	1300 NW 17 th Avenue, Suite 140	Delray Beach FL	33445	(888) 628-7535
CT Property Network, LLC	1069 East Main St.	Stamford CT	06902	(203) 324-4680
Loss Mitigation Services LLC	800 Turnpike Street, Suite 300	North Andover MA	01845	(978) 984-5198
Neighborhood Assistance Corporation of America	144 Orange St.	New Haven, CT	06511	(203) 562-6220
New Haven Asset Management LLC	329 Greene Street, Ste. 4	New Haven CT	06511	(203) 848-5201
Property Choices LLC	43 Applewood Drive	Huntington CT	06484	(203) 767-0432
Smart Financial Services Corp.	964 Madison Avenue	Bridgeport CT	06606	(203) 247-7000
Strategic Debt Solutions, LLC	8461 Lake Worth Rd., Ste. 450	Lake Worth FL	33467	(877) 332-8131

Definitions

Term	Explanation
Answer Form (JD-CV-106)	Refer to an attorney for assistance in filling out an Answer form. This is a formal written response to the complaint filed by the mortgage lender or servicer.
Appearance Form (JD-CL-12)	Anyone named as a party in a Court case is required to fill out an Answer form to acknowledge to the Court that they received the summons and complaint and intend to participate in the case. The deadline for filling out the Appearance Form is 15 business days after the Return Date.
Assumption	An assumption is where a qualified buyer may be allowed to take over your mortgage even if your original loan documents state that it is non-assumable.
Attorney General's Settlement	See National Mortgage Foreclosure Settlement.
Bank/Lender/Servicer/Mortgage Company	The company that owns your mortgage and has a right to foreclose on the property.
Bankruptcy	Bankruptcy is a legal status of an insolvent person or an organization, that is, one that cannot repay the debts owed to creditors . In most jurisdictions bankruptcy is imposed by a court order, often initiated by the debtor. Contact an attorney who handles bankruptcy if you are considering filing for bankruptcy.
Broker Price Opinions (BPOs)	Broker Price Opinions provide estimates of the property value.
Community Action Agencies (CAAs)	Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as the Eviction and Foreclosure Prevention Program (EFPP), energy/heating assistance, food pantries, and Weatherization. CAAs also empower people to improve their financial future through employment services, financial literacy training, and other programs.
Connecticut Fair Housing Center	The Connecticut Fair Housing Center gives presentations in Connecticut at free monthly legal clinics for homeowners in foreclosure. The clinics offer information about the foreclosure process. Clinics offered include the second Tuesday of every month at the University of Hartford and on the third Wednesday of every month at city halls in Bridgeport, Norwalk, and Stamford on a rotating basis. The Connecticut Fair Housing Center also publishes "Representing Yourself in Foreclosure: A Guide to Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available at CHFA-approved housing counseling agencies and through the Connecticut Fair Housing Center.
Connecticut Housing Finance Authority (CHFA)	A Quasi-state agency that administers homeowner programs including First Time Homebuyer, CT FAMILIES (a refinancing program), and the Emergency Mortgage Assistance Program (EMAP) (a loan program).
Court Clerk	A Judicial Branch employee who maintains the official court record of the cases filed in their court. The court clerk's office receives all court papers and assigns hearing dates.
Court Service Centers	Court Service Centers in certain Superior Court locations provide free printers, fax machines, copiers, phones, and work space for self-represented parties. Information is available on the Judicial Branch website.
Creditor	A creditor is a party that has claim on the services of another party. It is a person or institution to whom money is owed.
Deed	A deed is a legal document (instrument) for the transfer of land or other real property by one person to another. An asset owner (the owner or grantor) transfers his or her right of ownership (title) in an asset to another party (the recipient or grantee).

Definitions (continued)

Deed-in-Lieu of Foreclosure	A foreclosure alternative in which the consumer voluntarily transfers the property title to the servicer in exchange for cancellation of the remainder of the debt. 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. The 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. Note: This option may not be available to you if you have other liens, such as other creditor judgments, second mortgages, and IRS or state tax liens.
Deficiency Judgment	A deficiency judgment is an order by the court, after the law day or sale date that says that you still owe money to the lender. In a strict foreclosure, after the law day, the property is worth less than your total debt to the lender, the court will enter a deficiency judgment against you. The plaintiff is required to present testimony by an appraiser or an affidavit signed by the appraiser regarding the property value. You can hire your own appraiser to counter the plaintiff’s appraiser. In a foreclosure by sale, if the auction brings in less money than your total debt to the lender, then the court will enter a deficiency judgment.
Department of Housing and Urban Development (HUD)	The Department of Housing and Urban Development (HUD) is the principal federal agency responsible for programs concerned with housing needs, fair housing opportunities, and improving and developing U.S. communities.
Emergency Mortgage Assistance Program (EMAP)	EMAP assists homeowners who are facing foreclosure, are 60 days delinquent, have received a notice of intent to foreclose from their lender, or anticipate becoming 60-days delinquent on their mortgage. Emergency Mortgage Assistance Program (EMAP) is a loan program. The EMAP loan brings the mortgage current and has a maximum of additional 5 years of mortgage payment assistance.
Escrow Account	An account the servicer maintains to pay property taxes and insurance on behalf of the borrower.
FHA Programs	FHA Programs include FHA HAMP, FHA Loan Modification, FHA Partial Claim, FHA Special Forbearance, and FHA Short-Refinance.
FHA Partial Claim	The FHA Partial Claim is an interest-free loan that can get your account current if you are FHA-insured.
FHA Short Refinance	FHA Short Refinance is an option targeted to help people who owe more on their mortgage than their home is worth or is “underwater” because local markets saw large declines in home values. The program is for homeowners who are current in their mortgages and are experiencing financial hardships due to the property values declining. It is a tool to help overcome the negative equity problem facing many responsible homeowners who are looking to refinance into a safer, more secure mortgage product.
Forbearance Plan	A foreclosure alternative in which the servicer reduces or suspends the customer’s mortgage payments for an agreed period of time. At the end of that time, the consumer then make up the difference with a repayment plan, regular payments as wells as a lump sum payment or additional monthly payments to bring the loan current. Forbearance may be an option if the consumer’s income is reduced temporarily and the mortgage is affordable.
Foreclosure	Foreclosure is the process of taking possession of a mortgage property as a result of a homeowner’s failure to keep up with their mortgage payments. Foreclosure is a specific legal process in which a lender attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by either forcing the sale of the house through auction (Foreclosure By Sale) or transferring the title to the lender (Strict Foreclosure). As a result of the foreclosure, the owner loses whatever rights he or she had in the property.

Definitions (continued)

Foreclosure By Sale	In a foreclosure by sale, a judge will set a sale date. On the sale date, an attorney appointed by the court, called the "committee of sale," auctions off the property to the highest bidder. The court gives the committee the power to carry out all aspects of the auction, including advertising in the newspaper and posting an auction sign on the property. The committee is instructed to enter the home only with consent of the occupant. The money from the auction first goes to pay for the costs of the auction, then the lender and any liens on the property. Whatever is leftover goes to the homeowner. You can prevent the sale by paying the amount of the judgment plus any costs and fees. You can also sell the property or refinance to pay off the debt.
Foreclosure Mediation Certificate (JD-CV-108)	A form that is sent out with the foreclosure summons to request Judicial Foreclosure Mediation.
Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)	The Foreclosure Mediation Notice of Community-Based Resources includes information regarding: the Department of Banking Foreclosure Hotline, the Connecticut Housing Finance Authority (CHFA), the Connecticut Fair Housing Center, Legal Services, and CHFA-approved housing counseling agencies.
Foreclosure Rescue Scams	People in foreclosure are frequently targeted for "foreclosure rescue scams" by foreclosure rescue companies or non-lawyers. Some non-lawyers promise homeowners assistance in exchange for a fee for a counseling service, modification of an existing loan, or foreclosure prevention, or claim to be able to perform a "forensic audit" of loan documents. Homeowners should never pay attorneys they do not meet.
Government Sponsored Enterprise	Government Sponsored Enterprises include Fannie Mae, Freddie Mac, Veterans' Administration, and United States Department of Agriculture Rural Housing Services.
Home Affordable Foreclosure Alternatives (HAFA) Program	HAFA provides options for homeowners who cannot afford their mortgage, including Short Sale or Deed-in-Lieu (DIL) of Foreclosure.
Home Affordable Modification Program (HAMP)	HAMP is the Modification program of the Making Home Affordable Program. HAMP is a temporary government program encouraging certain loan modifications. HAMP modifications lower consumer's mortgage payment to 31 percent of verified monthly income.
Home Affordable Refinance Program (HARP)	HARP is the Refinance program of the Making Home Affordable Program.
Home Affordable Unemployment Program (UP)	UP is the Unemployment program of the Making Home Affordable Program.
Housing Counselors	Housing Counselors offer assistance to homeowners who are struggling financially and at risk of foreclosure. They review the homeowner's financial information and can evaluate for all the state and federal programs that are available. Housing counselors can assist in identifying the causes and possible solutions to financial issues, review a homeowner's budget including assistance with crisis budgeting, and negotiate directly with the lender to address mortgage issues, and refer to available programs, including federal loan modification programs, and CHFA mortgage assistance programs. There are HUD-approved housing counseling agencies in Connecticut, as well as CHFA and HUD-approved housing counseling agencies. Housing counselors are trained in handling FHA loans and "conventional" loans. They can also prepare homeowners for Judicial Foreclosure Mediation and help you submit financial documents to your mortgage company for mediation.
Independent Foreclosure Review	Under the enforcement actions taken by the Office of the Comptroller of the Currency, the Federal Reserve, and the Office of Thrift Supervision, 14 large mortgage servicers were required to correct deficiencies in their services and practices that occurred between 2009 and 2010.
Insolvency	Insolvency is the inability of a debtor to pay a debt.
Judicial Branch Attorney Advice Program	Volunteer attorneys are available to give advice and answer questions about foreclosure every Wednesday morning from 9 a.m. until 11 a.m. at New Haven Superior Court and Fairfield County Superior Court (in Bridgeport). Homeowners facing foreclosure throughout Connecticut are welcome to attend.

Definitions (continued)

Judicial Foreclosure Mediation	See Mediation.
Lawyer Referral Services	County Bar Associations in Connecticut offer referral services that introduce homeowners to lawyers who can answer questions during an initial half-hour consultation. You can send an email with your questions and availability. Services beyond the initial half-hour fee will be at the attorney's market rate.
Loan Acceleration	Loan Acceleration is when the loan is in default and the lender/servicer decides that the entire amount you owe on the loan is due and then initiates foreclosure.
Loan Modification	Loan Modification is a foreclosure alternative in which the servicer changes one or more of the terms of the mortgage contract, typically to lower the monthly payments. 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 the original loan to make the payments more affordable. Your loan could be permanently changed in one of the following ways: adding the missed payment(s) to the existing loan balance, changing the interest rate, including making an adjustable rate into a fixed rate, extending the number of years you have to repay. A modification may also involve reducing the amount of money the consumer owes by forgiving a portion of the mortgage debt, which is known as "principal forgiveness."
Loss Mitigation	Loss Mitigation is a process for considering alternatives to foreclosure when customers fall behind on their mortgage payments or are at risk of default.
Making Home Affordable (MHA) Program/also known as the "Obama Plan"	Making Home Affordable includes refinancing and loan options, in addition to additional programs for unemployment, for example.
Mediation	Mediation is Court-appointed negotiations in a conference room setting, with an impartial mediator from the Judicial Branch, a lawyer representing the mortgage lender/servicer's law firm (the plaintiff), and the homeowner in foreclosure (the defendant).
Mediation Information Form (JD-CV-125 and JD-CV-35)	The Mediation Info. Form is a financial form that needs to be filled out by a homeowner in foreclosure and sent to the law firm representing the lender 15 days before the first mediation session. For 10/1/13 and after JD-CV-135 lists documents the homeowner needs to bring to mediation.
Mortgage	A mortgage is a loan secured by real property through the use of a mortgage note which evidences the existence of the loan. The mortgage pledge ends when the obligation is fulfilled or the property is taken through foreclosure. A home buyer can obtain financing (a loan) to purchase the property from a financial institution such as a bank or credit union.
Mortgage Crisis Job Training Program	The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling.
Mortgage Note	A mortgage note is a promissory note associated with a specific mortgage loan. It is the written promise to repay a specified sum of money plus interest at a specified rate and length of time to fulfill the promise. The note obligates the borrower, who signs the note, personal responsibility of repayment.
National Mortgage Foreclosure Settlement/Department of Justice (DOJ) Settlement	The National Mortgage Foreclosure Settlement is a settlement reached with 49 Attorneys General and the five major banks (Bank of America, Chase, Citibank, GMAC/Ally, and Wells Fargo). Currently, the settlement ensures that servicing standards are adhered to by the servicers.

Definitions (continued)

<p>Net Present Value</p>	<p>The Net Present Value (NPV) test is a formula used to determine your eligibility for a loan modification under the HAMP Program. The purpose to running an NPV calculation test is for the lender to decide if the investor of your mortgage is in a better profit position by approving the loan modification or if they would have a higher profit margin by allowing the property to foreclose. This formula includes different factors such as current value, foreclosure costs, resale time and compares this with payments on the reduced rates, how much principal they would have to defer interest free to make you qualify under 31% of your gross (pretax) income, after the other “waterfall process” steps the HAMP underwriting guidelines require in order to lower your payment were first calculated, along with the risk in possible repeat default, and many other figures called values. The comparison of the two formulas are compared to see which is greater in profit to the investor of the loan.</p>
<p>Net Present Value Denial</p>	<p>If the borrower is not approved for a HAMP modification because the transaction failed the NPV calculations, then the servicer must explain what the NPV means, tell you the factors used to make the NPV decision, and advise you that you may request the values used in making the calculations along with the date the process was completed within 30 days of the notice of denial. The reason they have to provide this information to you is to give you the opportunity to make any necessary corrections to the values they used as they review your ability to be considered for HAMP.</p>
<p>PITI Payment</p>	<p>PITI is Principal, interest, taxes, and insurance payment.</p>
<p>Promissory Note</p>	<p>A Promissory Note is a document that evidences the debt and the promise to repay.</p>
<p>Property Inspection Fees</p>	<p>Property Inspection Fees are for inspections of the property so that the servicer can make sure that it is occupied and not abandoned.</p>
<p>Quit Claim Deed</p>	<p>A Quit Claim Deed is a legal instrument by which the owner of a piece of real property (the owner or grantor) transfers his or her interest to a recipient called the grantee. The owner/grantor terminates (quits) his or her right and claim to the property, allowing claim to transfer to the recipient/grantee.</p>
<p>Reinstatement</p>	<p>Reinstatement is a process by which, after going into default, the customer pays the loan servicer the entire past-due amount, plus any late fees or penalties, by an agreed date. This option may be appropriate if the consumer’s problem paying the mortgage is temporary.</p>
<p>Repayment Plan</p>	<p>A Repayment Plan is a foreclosure alternative in which the servicer allows the customer a fixed amount of time to repay the amount he is behind by adding a portion of what is past due to the regular payment. This option may be appropriate if the consumer has missed a small number of payments and can afford the mortgage.</p>
<p>Return Date</p>	<p>The date that appears on the foreclosure summons that sets time periods for filing case documents. You do not have to go to court on the Return Date.</p>
<p>Reverse Mortgages</p>	<p>A 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 house as a principal residence. There are three basic types of reverse mortgages: a single purpose reverse mortgage, a federally-insured reverse mortgage, known as a home equity conversion mortgage (HECM) which is backed by HUD, and a proprietary reverse mortgage offered by a private company (which may be more costly).</p>

Definitions (continued)

Sale	If you cannot afford the payments on your mortgage loan, the lender may give you a specific amount of time to find a purchaser and pay off the total amount owed through the sale of the home. You will be expected to use a real estate professional who can aggressively market the property.
Short Sale	A Short Sale is a foreclosure alternative in which the servicer allows the consumer to sell the home for less than the mortgage balance before it forecloses on the property and may agree to forgive any shortfall between the sale price and the mortgage balance. The lender must agree to the sale, and may not agree that this reduced payment erases the debt owed.
Statewide Legal Services (SLS)	SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits).
Strict Foreclosure	In a Strict Foreclosure, a judge will set a series of "law days" for each person listed as a defendant in the foreclosure. After your law day, you will lose all rights to the property and will become an occupant. Until your law day, you may avoid foreclosure by redeeming the mortgage. Redeeming can be through a sale of the property or borrowing money from another lender. If you do not redeem the mortgage by your law day, the other defendants are given a chance to redeem the mortgage by paying off the debt. If they do so, they get title to the property.
Suspense Account	A Suspense Account is an account holding funds that are earmarked for – but not immediately credited to – the consumer's loan account. Also called an unapplied funds account.
"Underwater" Home	A home is considered "underwater" if the market value is below the current loan balance.
United State Department of Agriculture – Rural Housing Service	USDA loan programs may be available in certain areas of Connecticut to refinance your USDA mortgage if you are in threat of foreclosure, have a fixed-rate mortgage, depending on your household income and the location of your residence. Contact your local USDA service center.
Veterans Administration (VA) Counseling	The VA offers counseling through Regional Loan Centers in Connecticut. There is also a Veterans Infoline in Connecticut and assistance through the Soldiers, Sailors and Marines Fund.
VA HAMP	If you have a Veterans Administration Loan and are having problems making payments, VA HAMP may be able to arrange a repayment plan or other alternative to foreclosure. The VA offers home loan counseling through Regional Loan Centers.
Volunteer Attorney Program (VAP)	The Volunteer Attorney Program is available in certain Superior Court locations where volunteer attorneys are available to give advice and answer questions about foreclosure. Homeowners facing foreclosure in any judicial district can attend.
Withdrawn	The status of a foreclosure case that has been settled and no further action is required.

Contact the Department of Banking to Seek Assistance From the HAMP Solution Center

There is a process available for escalating Making Home Affordable (MHA) Home Affordable Modification Program (HAMP) loan modification application issues experienced by Foreclosure Hotline callers. HAMP loan modification application issues can be escalated to the HAMP Solution Center in Dallas, Texas, which works on behalf of the Treasury Department.

The following examples represent valid reasons for escalating a HAMP issue. If the Lender/Servicer:

- Refuses to stop a scheduled foreclosure sale on a borrower's house while the borrower is being evaluated for HAMP.
- Charges up-front fees for the modification.
- Instructs the borrower to miss a payment.
- Claims that they are waiting for information or guidance from Treasury (for example, Treasury is causing the delay).
- Advises the borrower to intentionally misrepresent their personal or financial information.
- Claims they are not participating in HAMP, but the loan's investor is Fannie Mae or Freddie Mac.
- Claims they do not qualify for a final approval of HAMP and the borrower complied with the HAMP Trial Modification.

You can email, fax, or mail the completed **HAMP Solution Center Authorization Form** (see attached) to the Department of Banking. Department of Banking contact information is listed on the bottom of the HAMP Solution Center Authorization Form. You need to sign the HAMP Solution Center Authorization Form in order to authorize the Department of Banking and its representatives and HAMP Solution Center and its representatives to represent the homeowner. Please include supporting documentation regarding the escalation, for example:

- a copy of the HAMP application
- a copy of the letter stating that you were approved for HAMP
- a letter stating that your are in review for HAMP
- any other supporting documentation, for example, a letter with details regarding your issues with the HAMP application process).

Third Party Authorization Form

Field	Explanation
Mortgage Lender/Servicer Name	The name of your mortgage company.
Account Loan Number	Your mortgage loan number.
Counseling Agency	The name of the housing counseling agency assisting you (if applicable).
Agency Contact Name and Phone Number	The name and phone number of the housing counseling agency assisting you (if applicable).
State Housing Finance Agency	The Department of Banking.
State HFA Contact Name and Phone Number.	The Department of Banking staff person who assisted you with this form. The phone number is 1-800-831-7229.
Other Third Party	The name of another third party assisting you (for example, a realtor or an attorney).
Third Party Contact Name and Number	The name and phone number of the third party.
Relationship of Other Third Party to Borrower and Co-Borrower	The relationship of the other third party to the borrower and co-borrower.

Contact the Department of Banking and Fill Out a Customer Assistance Form

Attached is a **Department of Banking Customer Assistance Form** available on the last page of this booklet and the link below. You can use it to report a banking complaint against a company, individual, or entity regulated by the Department of Banking or to make a proposal regarding handling your payments. 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.

Please fill out the Customer Assistance Form and send it back to us with applicable supporting documentation. The contact information (fax number and address) is listed at the top of the form. Once the form is sent to us, a Department of Banking Government Relations and Consumer Affairs (GRCA) Examiner will open up a case for you and contact your lender. The Department of Banking GRCA Examiner will contact you with their name and your case number. You should hear back from the lender with a response to your inquiry within 30 to 45 days.

You can fax the completed form to **860-240-8178** or mail it to the Department of Banking, 260 Constitution Plaza, Hartford, CT 06103.

How to prepare a complaint to the Department of Banking and contact information. Click on the link under "**File a Complaint**" that says "**Downloadable Customer Assistance Form**":

http://www.ct.gov/dob/cwp/view.asp?a=2235&q=297974&dobNAV_GID=1659

Important Note! Please include your **mortgage loan number or account number** on the form.

You can also include the following information:

- Details of your interactions/discussions with your lender.
- Copies of applicable financial or lender documentation (for example, letters to and from the lender, hardship letter).
- If you are proposing a workout to the lender:
 - A detailed proposal regarding handling your payments (for example, lowering the interest rate, putting the arrearage at the back of the loan, extending the term).
 - Your monthly payment and Interest Rate amount(s).
 - An amount you can afford to pay each month for a mortgage payment.
 - If you have an adjustable rate or fixed rate mortgage.
 - A downpayment amount, if applicable.
 - If you have an FHA, CHFA, VA, USDA, Fannie Mae, or Freddie Mac mortgage.
- If you are in Judicial Foreclosure, and if you are in Judicial Foreclosure Mediation.
- If payments are in dispute with the lender, proof of payment(s).
- If you have a loan modification issue, a copy of your loan modification agreement, approval or denial letter, and an explanation of the issues regarding your loan modification application.

If you have been working with a foreclosure rescue company (an out of state law firm or a company that is negotiating loan modifications for a fee and is not licensed by the State of Connecticut Department of Banking) and have issues with the services provided, please provide the following documents:

1. a brief letter explaining what the company promised you.
2. a copy of the loan modification agreement, and
3. proof of payment (for example, a copy of a cancelled check or a bank statement).

Third-Party Authorization Form

Mortgage Lender/Service Name ("Servicer")

[Account][Loan] Number

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, "Borrower" or "I"), authorize the above Servicer and the following third parties

[Counseling Agency]

[Agency Contact Name and Phone Number]

[State Housing Finance Agency (HFA) Entity]

[State HFA Contact Name and Phone Number]

[Other Third Party]

[Third Party Contact Name and Phone Number]

[Relationship of Other Third Party to Borrower and Co-Borrower]

(individually and collectively, "Third Party") to obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to the mortgage loan of the Borrower. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower. I also understand and consent to the disclosure of my personal information and the terms of any agreements under the Making Home Affordable or Hardest Hit Fund Programs by Servicer or State HFA to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act.

The Servicer will take reasonable steps to verify the identity of a Third Party, but has no responsibility or liability to verify the identity of such Third Party. The Servicer also has no responsibility or liability for what a Third Party does with such information.

Before signing this Third-Party Authorization, beware of foreclosure rescue scams!

- It is expected that a HUD-approved housing counselor, HFA representative or other authorized third party will work directly with your lender/mortgage servicer.
- Please visit <http://makinghomeaffordable.gov/counselor.html> to verify you are working with a HUD-approved housing counseling agency.
- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.

This Third-Party Authorization is valid when signed by all borrowers and co-borrowers named on the mortgage and until the Servicer receives a written revocation signed by any borrower or co-borrower.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION:

Borrower

Co-Borrower

Printed Name

Printed Name

Signature

Signature

Date

Date



Last 4 digits of your SSN

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**State of Connecticut Department of Banking
Government Relations and Consumer Affairs Division
CUSTOMER ASSISTANCE FORM**

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. The Department of Banking Foreclosure Hotline number is 877-472-8313.

SECTION I – CONSUMER INFORMATION

NAME *(Last, First, MI)*

DATE:

ADDRESS

CITY

STATE

ZIP CODE

DAYTIME TELEPHONE NUMBER

()

HOME TELEPHONE NUMBER

()

SECTION II – FINANCIAL INSTITUTION INFORMATION

NAME OF INSTITUTION and LOAN NUMBER or ACCOUNT NUMBER

ADDRESS

CITY

STATE

ZIP CODE

SECTION III – NATURE OF PROBLEM (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.***

SECTION IV – AUTHORIZATION

In accordance with the Privacy Act of 1974, I hereby give my consent to a representative of the Department of Banking to make inquiries on my behalf and to receive any relevant information in their efforts to assist in responding to my (our) inquiry.

Signature

Date

Signature

Date

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. 08/2011

State of Connecticut Department of Banking

How May We Help You?

If you have a complaint against a company, individual or entity [regulated](#) by the Department of Banking, **please complete our online form** below.

Please note that the department's 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 its jurisdiction. In such cases, the department can pursue administrative remedies, injunctive relief through the office of the Attorney General or refer the matter for criminal prosecution.

You should recognize, however, that we are not a court of law. We cannot compel monies to be refunded, contracts to be canceled or damages to be awarded, nor can we act as your attorney and provide legal advice. Rescission, restitution and damages may be available through a private lawsuit. Therefore, you may wish to consult an attorney to explore what rights you may have under federal and state law and whether you have a basis for prevailing in private litigation.

All complaints will be handled in the order in which they are received. In most instances, responses will be issued to consumer complaints within 60 days.

For complaints regarding: [Banks](#) | [Collection Agencies](#) | [Rental Security Deposits](#)

[Consumer Education](#)

File a Complaint Online:

You may use the following online complaint form to automatically submit your complaint to the agency:

[Online Customer Assistance Form](#)

File a Complaint in Writing:

If you have attachments to submit to the agency regarding your issue, please use the following complaint form and mail or fax your complaint to the agency at the address below:

[Downloadable Customer Assistance Form](#) (*pdf, 12 KB*)

Connecticut Department of Banking
Government Relations and Consumer Affairs
260 Constitution Plaza
Hartford, CT 06103-1800

Telephone: (860) 240-8299 or Toll-free: 1-800-831-7225
Fax: (860) 240-8178

Foreclosure Assistance Hotline: 1-877-472-8313

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Please contact Mary Stagis, Consumer Information Representative, Department of Banking at **1-800-831-7225 X8171/ 860-240-8171** or by email at mary.stagis@ct.gov if you have any feedback or questions on this document.

