



FREE Homeowners Mortgage Assistance Event

Sponsored by Governor Dannel P. Malloy,
Attorney General George Jepsen
and the Connecticut Department of Banking

Thursday, March 29, 2012

10:00 a.m. to 7:00 p.m.

Webster Bank Arena

600 Main Street, Bridgeport, CT

**Don't miss this opportunity to meet one-on-one
with your mortgage lender or a HUD-approved
housing counselor**

Learn about

Foreclosure Prevention • Loan Modifications • Debt Management
Federal Assistance Programs • Foreclosure Rescue Scams • Other Resources

**See Back of Flyer for
a List of Documents You Should Bring**



Avoid a long wait!
Find out if you may pre-register
with your lender at
www.ct.gov/dob/homeowner
860-240-8170 or 1-877-472-8313

What to Bring:

- Most recently filed and signed federal tax return with all schedules, including Schedule E-Supplemental Income and Loss, and attachments including W2s.
- Three most recent statements (all pages) for every bank, investment, and retirement account.
- Most recent statement for every department store/credit card, auto/student loan, and other mortgages/liens.
- A form of state-issued identification, such as a driver's license.
- A recent utility bill with your name and property address to show proof of residency.
- Signed and dated Hardship Letter detailing why it is difficult for you to make your mortgage payments.
- List of all household monthly income and expenses (actual expense monthly statement).
- A copy of your Homeowners Insurance Declaration Page and Real Estate Property Tax Certification (tax bill).
- *For each salaried borrower:* A month's worth of the most recent paystubs (within 30 days of the event).
- *For each self-employed borrower:* Most recent quarterly or year-to-date profit/loss statement stating three months of business bank statements.
- *For each borrower with income such as Social Security, disability or death benefits, pension, adoption assistance, public assistance, food stamps, or unemployment:* Benefits statement or Award Letter from provider, proof that you receive unemployment wages for a minimum of 12 months.
- *For each borrower relying on alimony or child support as qualifying income:* Divorce or other court decree, or separation agreement or other written agreement filed with the court stating amount and period of time it will be received, and three most recent bank statements showing receipt of such payment.
- *For borrowers relying on rental income:* A complete schedule of real estate that you own, including the monthly payment amount for principle and interest, the amount of taxes and insurance/escrowed, and any homeowner association dues, current Lease Agreement(s) in its entirety, signed and dated, and three months of bank statements showing deposit of payment or cancelled checks showing receipt of payment.
- *For borrowers with income from other source(s) that amount to more than 20% of your total yearly income (this could include bonuses, tips or investment income, and letters regarding contribution to mortgage payments):* Copy of documentation describing the nature of the income (employment contract or tip income).
- *For borrowers that belong to a Homeowners Association:* A copy of a current bill or assessment.

*The Request for Modification and Affidavit Form (RMA) which includes an income/expense/asset form, the IRS Forms 4506-T and 4506-EZ, and the Dodd-Frank certification form are available at www.ct.gov/dob/homeowner.

Directions

Webster Bank Arena

600 Main Street, Bridgeport, CT

From I-95 Southbound

Take exit 27 (Lafayette Boulevard). Bear left going down the ramp. Turn left onto Lafayette. Go under I-95, and take the left onto Frontage Road (do not take the other left onto I-95 Northbound). Go one block and the Arena will be on your right.

From Route 8/25 Traveling Southbound

Take Exit 3 Main Street - keep left off the exit. Go under the highway and turn left for about 100 yards - turn right onto Water Street.

From the Merritt Parkway Southbound

From the Merritt Parkway, take Exit 52, Route 8 towards Bridgeport. Follow Route 8 to its convergence with Route 25. Follow Routes 8/25 to Exit 1. At the bottom of the ramp go left onto Prospect Street. Go past the State Police barracks and turn right (at 2nd light) onto Lafayette Blvd. Go under I-95 and make left onto South Frontage Road to Broad Street. Go straight at the light and the Arena is directly in front of you on the right hand side.

**Parking for attendees is free in
Outdoor Surface Lots directly across from
Webster Arena and Harbor Yard**

From I-95 Northbound

I-95 North to Exit 27 (Lafayette Blvd.). At the bottom of the ramp continue straight along South Frontage Road past Lafayette Blvd. The next street is Broad Street. Go through the light and the Arena is directly in front of you.

From the Merritt Parkway Northbound

From the Merritt Parkway, take Exit 49, Route 25 towards Bridgeport. Follow Route 25 to its convergence with Route 8. Follow Route 8/25 to Exit 1. At the bottom of the ramp go left onto Prospect Street. Go past the State Police barracks and turn right (at 2nd light) onto Lafayette Blvd. Go under I-95 and make left onto South Frontage Road to Broad Street. Go straight at the light and the Arena is directly in front of you on the right hand side.

By Train or Bus

The Bridgeport Transportation Center is a two-block, well-lit walk from Webster Bank Arena. Call Metro North (800.638.7646) or the Greater Bridgeport Transit Authority (203.333.3031) for schedules.