



# FREE Homeowners Mortgage Assistance Event

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

**Wednesday, April 17, 2013**

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

**Omni New Haven Hotel**

**155 Temple Street, New Haven, Connecticut**

**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  
Emergency Mortgage Assistance Program (EMAP)  
Federal Assistance Programs • 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](http://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](http://www.ct.gov/dob/homeowner).

## Directions

### Omni New Haven Hotel

155 Temple Street, New Haven, CT 06510

**From I-91 North and I-91 South:** Take Exit 3 (Trumbull Street). Go to the third traffic light and take a left onto Temple Street. Follow Temple Street and proceed through three traffic lights. The Omni Hotel will be on your left.

### From I-95 North and I-95 South:

Take Exit 47 and proceed onto Route 34. Take Exit 1 on Route 34 and follow to the first traffic light. Turn right at light onto Church Street and follow to the third traffic light. Turn left onto Chapel Street and follow to the first traffic light. Turn left onto Temple Street. The Omni Hotel is on your left.

### Downtown Shuttle from Union Station:

Connecticut Transit provides a free shuttle between Union Station and Downtown every 20 minutes from 6:05 a.m. until 10:15 p.m., Monday through Friday. Call 203-624-0151, or visit [www.cttransit.com/RoutesSchedules/UnionStation.asp](http://www.cttransit.com/RoutesSchedules/UnionStation.asp).

## Parking is free at:

Omni Hotel Garage  
1 Temple Street Garage  
213 Crown Street Garage

**Bring parking ticket to event for validation.**

### By Bus:

Connecticut Transit provides extensive public bus service in Greater New Haven. Call 203-624-0151, or visit [www.cttransit.com](http://www.cttransit.com).

### Temple Street Garage:

Follow Temple Street one block past the Omni Hotel. Temple Street Garage, located at 1 Temple Street, will be on your left.

### Crown Street Garage:

Take the first right past the Omni Hotel onto Crown Street. Crown Street Garage, located at 213 Crown Street, will be on your right.