

Patrick-Murray Administration's Office of Consumer Affairs to Host Homeowner Workshops in Lawrence and Fitchburg

This month, the Office of Consumer Affairs and Business Regulation will host two foreclosure prevention workshops in Lawrence and Fitchburg that will give homeowners the opportunity to meet one-on-one with their lenders and discuss ways to retain their homes.

Massachusetts has been proactive in dealing with the foreclosure crisis, and the administration has created a comprehensive response to help as many homeowners as possible. Part of that response includes foreclosure workshops.

The foreclosure workshops will take place on July 19 in Lawrence and on July 20 in Fitchburg (click on the flyers to the right for more information). The workshops will include representatives from 10 national lenders and local housing counselors. Any homeowner who is concerned about pending or possible foreclosure should come to the event.

Lieutenant Governor Timothy Murray and Department of Housing and Community Development Undersecretary Tina Brooks recently launched a public service announcement about the Emergency Homeowners' Loan Program (EHLPP). EHLPP, administered by the U.S. Department of Housing and Urban Development in conjunction with NeighborWorks America, is designed to assist homeowners who have experienced a reduction in income and are at risk of foreclosure due to involuntary unemployment, underemployment due to economic conditions, or a medical condition. **Please note that pre-screening applications must be submitted by July 22, 2011.** For further details, contact a NeighborWorks organization including Neighborhood Housing Services of the South Shore who is hosting three informational sessions about EHLPP in Brockton, Quincy and Westport. For more information, call (855) 346-3345

HOMEOWNERS: PREVENT FORECLOSURE

Attend the Patrick-Murray Administration's Foreclosure Workshop to meet with your lender and find out about options to keep your home.

Marriott Courtyard
150 Royal Plaza Drive, Fitchburg,
Wednesday, July 20, 2 - 8 p.m.
Registration Closes at 7 p.m.

Participating Lenders:

- American Home Mortgage Servicing
- Bank of America
- ChitBank
- GMAC
- HSBC
- IndiMac
- JPMorgan Chase
- OCWEN
- Wells Fargo

Local housing counselors will also be available.

Get Better Results! Bring the Following Documents:

- ✓ 2009 & 2010 tax returns with all schedules & W-2s
- ✓ Two most recent pay stubs or other proof of income
- ✓ Two most recent bank statements
- ✓ Monthly mortgage statement(s)
- ✓ Rental agreement for proof of rental income
- ✓ Account balances & monthly payments for all debt
- ✓ Estimate of monthly expenses such as groceries, utilities, insurance, medical bills
- ✓ Request for Modification & Affidavit Form (RFMA)
- ✓ Utility bill for proof of residence

For more information visit www.mass.gov/foreclosure or call (888) 978-6261.



Dueños de Casa Previene Embargo Hipotecario

Están todos invitados a participar en el taller de embargo hipotecario de la administración Patrick-Murray. Allí podrán conocer su prestamista y encontrar opciones de cómo mantener su hogar.

South Lawrence East School
165 Crawford St., Lawrence, MA
Martes, Julio 19, 2011, 2 - 8 p.m.
Inscripción cierra a las 7 p.m.

Participating Lenders:

- American Home Mortgage Servicing
- Bank of America
- ChitBank
- GMAC
- HSBC
- IndiMac
- JPMorgan Chase
- OCWEN
- Wells Fargo

Obtenga mejores resultados! Traiga los siguientes documentos:

- ✓ Declaración de impuestos del 2009 y 2010 junto a todos los programas & W-2
- ✓ Los dos más recientes extractos de cuentas bancarias
- ✓ Los dos más recientes comprobantes de pago u otros pruebas de ingresos
- ✓ Copia de declaración de hipoteca
- ✓ Copia del contrato de arrendamiento para prueba de ingreso de arrendamiento
- ✓ Balances de sus cuentas de banco y pago mensual por todas sus deudas
- ✓ Un cálculo de sus gastos mensuales para utilidades, seguros, factura médica
- ✓ Solicitud de Modificación y Declaración Jurada de Necesidades Económicas
- ✓ Factura de utilidad para prueba de residencia

Preguntas? www.mass.gov/foreclosure o llame al (978) 722-2627.

