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April 2011

Dear Friends:

We are pleased to present the Winter/Spring 2011 edition of the Foreclosure Prevention Resource Guide.

As we have learned over the years, one size does not fit all; every foreclosure is unique. The causes of foreclosure are varied, from unemployment and falling property values to bad loans and scams. In order to assist as many homeowners as possible, new programs continue to be developed and implemented at the local and federal level.

Revised bi-annually, the Foreclosure Prevention Resource Guide seeks to provide up-dates and new developments in foreclosure prevention. We wanted to bring your attention to the newest program, the Emergency Homeowners' Loan Program (EHLP). The program is not available to homeowners yet. Modeled after the Pennsylvania Homeowners' Emergency Mortgage Assistance Program (HEMAP), the federal government created EHLP to provide mortgage payment assistance to homeowners in foreclosure who experience involuntary unemployment, underemployment or loss of income due to a medical condition. Through EHLP, Pennsylvania will receive nearly $10.6 million to assist struggling homeowners. Those eligible for the program could receive up to $50,000 to pay off their delinquent mortgage, or receive up to 24 months of financial assistance. The federal government anticipates being able to accept applications in early Spring 2011. As more details of the program are released, we will include them into the Products Directory in future editions.

Thanks to the insights and feedback from members of the Coalition's Foreclosure Prevention Task Force, a group consisting of representatives from banks, public interest attorneys, and housing advocates, we revise the guide periodically with real-time information.

We hope this guide will continue to help better serve your clients. This edition is only available online. To download the guide, please visit www.uac.org/foreclosurehelp.htm. For any feedback or comments on this publication, please e-mail Foreclosureguide@uac.org.

Sincerely,

Sharmain Matlock-Turner
President/CEO
Purpose

This resource guide is intended to raise awareness about the home foreclosure process, related grant and loan programs and housing counseling resources for the five-county Philadelphia metropolitan area. The Guide is designed to help professionals who encounter homeowners facing foreclosure, as well as to demystify the foreclosure process for homeowners and help them take advantage of the opportunities to preserve ownership of their homes. Please contact the individual administering agencies for more information.

About the UAC Foreclosure Prevention Task Force

The UAC’s Foreclosure Prevention Task Force is helping to develop a system-wide strategy of combating the mortgage foreclosure crisis in Philadelphia and helping to prevent unnecessary foreclosures. The Task Force is made up of bankers, bank regulators, housing counselors, legal aid attorneys, community advocates and local government agency representatives. The Task Force was formed in September 2007 and presented recommendations and strategies to UAC’s Community and Economic Development (CED) Committee in April 2008.


UAC’s Mission

UAC unites government, business, neighborhood and individual initiatives to improve the quality of life in the region, build wealth in urban communities and solve emerging issues.

Your Feedback

We welcome your feedback, additions or corrections: please contact Don Kelly (215-851-1738; dkelly@uac.org). An electronic version of the Guide will be updated periodically and posted online at www.uac.org.

Disclaimer

While this document represents our updated research, UAC does not guarantee the accuracy or timeliness of the information below. We strongly suggest contacting the administering agency for further information. The law often changes. Each case is different. This resource guide is meant to provide general information and is not intended to provide any specific legal advice.

Prepared By

Roger Ashodian  UAC Foreclosure Prevention Task Force Member
Hardik Savalia  Urban Affairs Coalition
Jennifer Schultz  Community Legal Services

Edited By

Rachel Moore  Urban Affairs Coalition
# Quick Contacts

Visit us on the Web: [www.uac.org/foreclosurehelp.htm](http://www.uac.org/foreclosurehelp.htm)

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<th>Phone Contacts</th>
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<tr>
<td><strong>Foreclosure Hotlines</strong></td>
<td><strong>SaveYourHomePhilly Hotline</strong></td>
<td>215-334-HOME</td>
<td><a href="http://www.phila.gov/ohcd">www.phila.gov/ohcd</a></td>
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<td></td>
<td><strong>Don’t Borrow Trouble Hotline</strong></td>
<td>888-275-8843</td>
<td><a href="http://www.dontborrowtroublesepa.org">www.dontborrowtroublesepa.org</a></td>
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<td><strong>(Suburban Philadelphia)</strong></td>
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<td><strong>Pennsylvania Housing Finance</strong></td>
<td>800-822-1174</td>
<td><a href="http://www.phfa.org">www.phfa.org</a></td>
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<td></td>
<td><strong>Agency Hotline</strong></td>
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<td><strong>Housing Counseling</strong></td>
<td><strong>Homeownership Counseling</strong></td>
<td>215-731-1723</td>
<td><a href="http://www.hcadv.org">www.hcadv.org</a></td>
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<td><strong>Assoc. of Delaware Valley</strong></td>
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<td>(see full list of agencies in the <strong>Homeownership Counseling</strong> Agency Directory)</td>
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<td><strong>Making Home Affordable Hotlines</strong></td>
<td><strong>Fannie Mae</strong></td>
<td>1-800-7FANNIE</td>
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<td><strong>Freddie Mac</strong></td>
<td>1-800-FREDDIE</td>
<td><a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a></td>
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<td><strong>Legal Assistance</strong></td>
<td><strong>Community Legal Services</strong></td>
<td>215-227-2400</td>
<td><a href="http://www.clsphila.org">www.clsphila.org</a></td>
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<td>(income limits)</td>
<td><strong>Philadelphia Legal Assistance</strong></td>
<td>215-981-3800</td>
<td><a href="http://www.philalegal.org">www.philalegal.org</a></td>
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<td></td>
<td><strong>Legal Aid of Southeastern PA</strong></td>
<td>877-429-5994</td>
<td><a href="http://www.lasp.org">www.lasp.org</a></td>
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<td><strong>Lawyer Referral</strong></td>
<td><strong>Philadelphia Bar Association</strong></td>
<td>215-238-6333</td>
<td><a href="http://www.lris.philadelphiabar.org">www.lris.philadelphiabar.org</a></td>
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<td>888-991-9922</td>
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<td><strong>County Bar Association</strong></td>
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<td><strong>Chester County Lawyer Referral</strong></td>
<td>610-429-1500</td>
<td><a href="http://www.chesocabar.org/public/lrs.html">www.chesocabar.org/public/lrs.html</a></td>
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<td><strong>Lawyer Referral Service of the</strong></td>
<td>610-566-6625</td>
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<td><strong>Barristers Club of Delaware County</strong></td>
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<td><strong>Montgomery County Bar Association</strong></td>
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<td><strong>Other</strong></td>
<td><strong>Urban Affairs Coalition</strong></td>
<td>215-851-1738</td>
<td><a href="http://www.uac.org">www.uac.org</a></td>
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<td></td>
<td><strong>Philadelphia County Sheriff’s Office</strong></td>
<td>215-686-3530</td>
<td><a href="http://www.phillysheriff.com/homeless.html">www.phillysheriff.com/homeless.html</a></td>
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<td></td>
<td><strong>Chester County Sheriff’s Office</strong></td>
<td>610-344-6850</td>
<td><a href="http://www.dsf.chesco.org/sheriff/cwp/view.asp?a=3&amp;q=609171">www.dsf.chesco.org/sheriff/cwp/view.asp?a=3&amp;q=609171</a></td>
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<td><strong>Delaware County Sheriff’s Office</strong></td>
<td>610-891-4296</td>
<td><a href="http://www.co.delaware.pa.us/sheriff/index.html">www.co.delaware.pa.us/sheriff/index.html</a></td>
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<td><strong>Montgomery County Sheriff’s Office</strong></td>
<td>610-278-3331</td>
<td><a href="http://www.sheriff.montcopa.org/sheriff/site/default.asp">www.sheriff.montcopa.org/sheriff/site/default.asp</a></td>
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| **Additional Information Resources**                | **Federal Reserve Bank of Philadelphia** | [www.philadelphiafed.org/foreclosure](http://www.philadelphiafed.org/foreclosure) |
|                                                     | **Virtual Foreclosure Resource Center** | (For consumer information, community resources, research and publications, policies and regulations and news.) |

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Section I: What is mortgage foreclosure and how does it work?

Mortgage foreclosure is a complicated process that requires diligent action by the homeowner at every step. This section provides an overview of the entire process as well as detailed explanations of each step along the way. The information in this section may be useful for professionals that are helping homeowners save their homes or homeowners in foreclosure that want to learn more about the process to assert their rights.
Foreclosure Chart

This chart is meant to give you an idea of what happens if you do not do anything to stop the foreclosure. The chart shows the shortest amount of time that can pass between each step. At each step, there are actions you can take to defend against foreclosure that will also result in extending the timeline below. The following section explains each step in detail.

Current

I am behind on my mortgage payments

1 month

More than 60 days

2 month

At least 30 days

I received an “ACT 91 NOTICE—TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE” OR

I received a Notice of Intention to Foreclose (See example on Page 49)

3 month

At least 20 days

I received a Complaint (See example on Page 50)

4 month

At least 10 days

I received the “Important Notice” letter (See example on Page 51)

5 month

I received the ‘Praecipe’ Judgment (See example on Page 52)

My house is scheduled for Sheriff’s Sale (See example on Page 53)

6 months

Varies from 2½ to 5 months

7 months

8 months

Sheriff’s Sale is held & property is sold

This means you don’t own the property any more.

9 months

I received the “Complaint for Ejectment”

This is a new lawsuit. Like above, you will get a letter titled “Important Notice” and another “Judgment”.

10 months

See Eviction Timeline by County for information on Sheriff’s Sale schedules and move out procedures.

The Sheriff has given me a move-out date
The Foreclosure Process Explained

Step 1:
I am behind on my mortgage payments
If you fall behind in your mortgage payments or your mortgage company bills you for additional charges you cannot pay or do not believe you owe and refuse to pay, you will receive any number of letters stating that if you do not pay, you may face foreclosure, lose your home and/or have negative credit information reported about you. Until you receive the official notice in Step 2, you are not really in foreclosure (although it may be treated that way by the mortgage company or credit agencies).

Step 2:
I received a Notice of Intention to Foreclose
If you are less than 24 months behind on your mortgage, are behind less than $60,000 and do not have a federally insured mortgage (FHA), you must receive an Act 91 notice before your mortgage company can file a foreclosure case against you in court — at the top it says “Act 91 NOTICE — TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE”. This notice may also be combined with a Notice of Intention to foreclose (for those whose original loan amounts were $217,873 or less), advising you of how much you are allegedly behind on payments or any other basis upon which the mortgage company claims you are in default and stating what you must do to reinstate your mortgage. If your original mortgage loan amount was $217,873 or less but you do not meet the criteria above for receiving an Act 91 Notice, you still must receive a “Notice of Intention to Foreclose”, advising you of how much you are allegedly behind on payments or any other basis upon which the mortgage company claims you are in default and stating what you must do to reinstate your mortgage.

Before these notices can be sent to you, you must be at least three months in arrears (they can be sent on the 2nd day of the 3rd month). These notices usually come by both certified and first class mail. There must be a separate notice for each person who signed the mortgage. The notices give you 30 days to “cure” (get caught up on) the delinquency and, if you are eligible, to meet with a housing counselor to apply for the “Homeowners Emergency Mortgage Assistance Payments” (HEMAP) program of the Pennsylvania Housing Finance Agency. If you “cure” the delinquency or, if you are eligible for HEMAP, you meet with a housing counselor, no mortgage foreclosure action can be started in court (there is no such thing as mortgage foreclosure outside of court in Pennsylvania).

The mortgage company cannot foreclose on your home while you have a pending HEMAP application. You MUST meet with an approved housing counseling agency within 33 days of the date on the notice to apply for HEMAP. 

NOTE: If you have an FHA loan you will not get an Act 91 notice, but you will get a notice telling you your rights. FHA loans are not eligible for HEMAP.

Step 3:
I received a Complaint
If you do not “cure” your delinquency or meet with a housing counselor within 33 days, the mortgage company must file a legal document in the local Common Pleas Court, called a “complaint”, claiming that you are in default of the mortgage.

Service of the mortgage foreclosure complaint. The Sheriff’s office in your county must hand deliver a copy of the mortgage foreclosure complaint to an adult at the homeowner’s residence (unless the Court has permitted a different form of service, such as posting on your door or certified mail).

Responding to the mortgage foreclosure complaint. You have 20 days from the date the Sheriff delivered the complaint to respond either by filing preliminary objections or an answer, in the Common Pleas Court. You must also “serve” (send by mail) a copy to the lawyer for the mortgage company.

Philadelphia Only: Conciliation Conference
On April 16, 2008, the Philadelphia Court of Common Pleas created the “Residential Mortgage Foreclosure Diversion Pilot Program” to help homeowners save their homes. Foreclosures of owner-occupied homes filed after September 9, 2008, has a “conciliation conference” scheduled when the case is filed. Homeowners receive a notice stating when their court hearing is scheduled. Before appearing in court, homeowners must prepare a proposal to resolve the mortgage default and send it to the lawyer for the mortgage company. Homeowners can do so by scheduling an appointment with a certified housing counseling agency (see the Housing Counseling Agency Directory). Appointments can be scheduled by calling the Save Your Home Philly Hotline. At the conference, the mortgage company lawyer will be there, as well as a court-appointed mediator.

Step 4:
I received the “Important Notice” letter
If you do not file a response to the mortgage foreclosure
complaint, the mortgage company lawyer must send you a
notice of default, informing you that you have not responded
to the complaint and that judgment can be entered against
you if you do not file a response in the Common Pleas Court
within 10 days of the Notice (the day it was sent, not the day
you receive it).

Step 5:
I received a Judgment and my house is sched-
uled for Sheriff ‘s Sale
If you still do not file a response to the mortgage foreclosure
complaint, the mortgage company can take a “default” judg-
ment against you. At the same time, the mortgage company
will file a “Writ of Execution” and schedule a Sheriff’s Sale of
your home. The length of time varies from county to county
(anywhere from 2 ½ to 5 months) between entry of default
judgment and the date of the Sheriff’s Sale. The sheriff must
deliver a notice of the sale to each person who signed the
mortgage and post a big Sheriff’s Sale sign on your door.

NOTE: If your house sells at Sheriff’s Sale, you no longer own
it and there is nothing you can do to save your home (unless
there was a technical defect in the foreclosure process, which
is extremely rare). See County specific information.

Step 6:
Sheriff’s Sale is held & property is sold
If you have not taken any action to prevent the Sheriff’s Sale
from taking place (such as having the judgment opened,
“reinstating” the mortgage, are in the process of getting a
HAMP loan modification or filing a bankruptcy petition)
and if the mortgage company has met all the requirements
for the Sheriff’s Sale to proceed, the sale will take place in
a public place, usually the local county courthouse. Once
someone buys your home at the sale (often the mortgage
company itself), you no longer own it. However, you do not
have to leave your home at that time.

Sometimes, the new owner may try to contact you. They may
offer “cash for keys” — money for you to promise to move out
by an agreed upon date or offer to allow you to stay and pay
rent. The new law does not require the new owner to do any
of this. Accepting these offers is your decision. If you do not
reach an agreement with the new owner, they will probably
proceed to eject you.

Step 7:
I received a “Complaint for Ejectment”
The new owner of the house cannot remove you from the
home, only the Sheriff can. They may ask or demand that
you leave, but you can choose to remain in possession of
the house until a separate court case, called an “ejectment
action”, is brought against you and won by the new owner.
Again, the mortgage company or other buyer at the Sheriff’s
Sale must file another complaint in the local Common Pleas
Court, this time claiming that you no longer have a right to
possess your home because you lost legal title to it in the
Sheriff’s Sale.

NOTE: If you choose to remain in the house, the new owner
has the right to demand fair market value rent. Often, they
do not try to collect this, but you should know they can
demand that money in the ejectment suit.

Service of the ejectment complaint. The Sheriff’s office
in your county must hand deliver a copy of the ejectment
complaint to each adult person in possession of the house
(unless the Court has permitted a different form of service).

Responding to the ejectment complaint. You have 20 days
from the date the Sheriff delivered the complaint to respond
to the complaint, by filing either preliminary objections
or an answer, in the Common Pleas Court. You must also
“serve” (send by mail) a copy to the lawyer for the mortgage
company or other buyer. If you do not file a response to the
ejectment complaint, the lawyer for the mortgage company
or other buyer must send you a notice of default (entitled
“Important Notice”), informing you that you have not re-
sponded to the complaint and that judgment can be entered
against you if you do not file a response in the Common
Pleas Court within 10 days of the Notice (the day it was sent,
not the day you receive it).

Step 8:
The Sheriff has given me a move-out date
If you still do not file a response to the ejectment complaint,
the mortgage company or other buyer can take a “default”
judgment against you. At the same time, the mortgage
company or other buyer will file a “Writ of Execution” or a
“Writ of Possession.” The Sheriff will deliver this notice to
the house. The Sheriff will also schedule a time that you
must be out by. If you remain beyond that time, a deputy
sheriff can go out to your home and forcibly evict you. The
length of time varies from county to county depending upon
the workload of the Sheriff’s office, but the Sheriff’s office
is not allowed to take longer than 90 days to evict you once
the writ is filed. In some counties, a representative of the
Sheriff’s office will notify you a few days before coming out
to evict you, but this is not required. You still have a right to
keep all of your personal possessions from the home.
How can I prevent the Sheriff's Sale?

READ THIS FIRST—

Below is a list of suggestions on trying to work out a problem with your mortgage. A more comprehensive discussion of these programs is in the Products Directory section. Not every option is right for everyone. You also need to remember that even while you are trying to find a solution, the mortgage company may be moving forward for the foreclosure process in court. If you have court papers or a Sheriff's Sale scheduled, you cannot ignore those deadlines.

If you have a Sheriff's Sale scheduled, the mortgage company can voluntarily postpone or stop the Sheriff's Sale, but this is rare. If the mortgage company says it will do this, get it in writing and then confirm with the Sheriff that the sale is postponed.

Right to Reinstate

Up until one hour before the Sheriff's Sale, you can “reinstate” the mortgage by paying the mortgage company any missed payments, late charges, court costs and attorney’s fees. Be careful that you are not charged excessive attorney’s fees because they must be “reasonable” and actually paid by the mortgage company. There are several ways to get money to reinstate. Pennsylvania runs a program called HEMAP, which helps homeowners bring their mortgages current. Other local organizations provide grants to help bring loans current.

Right to Payoff in Full

Up until one hour before the Sheriff’s Sale, you can satisfy the mortgage or judgment by paying the complete amount owed on the mortgage. If there is a judgment, you must pay the amount set by the court in the judgment, plus interest. If there is no judgment, you have to get a payoff figure from the mortgage company or its lawyers. There are several ways to get money to reinstate such as refinancing your house into a new mortgage. The state, federal government, nonprofit organizations and even some private banks have programs to refinance homeowners into more affordable loans.

Working with the Lender

A new government program, called Home Affordable Modification Program (HAMP), allows some people to change the terms of their mortgage (called “modification”) to resolve a delinquency. Many lenders (but not all) are participating in this program. If you have a pending HAMP application, or if you have been accepted for a HAMP loan modification, your mortgage company cannot file a foreclosure lawsuit. If the lawsuit was already filed before you applied for HAMP, the lender still has to consider you for the HAMP modification and they cannot sell your house at Sheriff’s Sale until your application is reviewed.

BE CAREFUL— Just because you are working with the lender doesn’t mean you are in the HAMP process. If you have a Sheriff's Sale scheduled you should ALWAYS verify with the lender and the Sheriff to confirm that the sale is stopped or postponed (also called “stayed”). Many lenders will talk to people about resolving the problem while at the same time the house goes to Sheriff's Sale. Don't let this happen to you!

Rescue Loans

There are programs designed to help people get out of predatory mortgages and in exchange give people fairly-priced loans. These programs differ in their requirements, application policies and other rules.

Petition to Strike the Judgment

If judgment is taken against you, but something was wrong in the way the judgment was done, you can file a Petition to Strike the Judgment. The errors that allow a judgment to be stricken include improper service, lack of jurisdiction and other procedural errors. If granted, then it is as if the judgment were never issued. You can then respond to the complaint and fight the foreclosure. Please note: filing this petition does not stop the Sheriff's Sale. Only when the court grants the petition is the Sheriff’s Sale stopped. It can take several months for a court to grant a petition. If you want to stop the Sheriff's Sale while the court considers the petition, you need to file a separate petition to stay the Sheriff’s Sale (see below).

Petition to Open Judgment

If judgment is taken against you and you have a good defense, you can file a Petition to Open Judgment within 10 days and have the default judgment set aside. If granted, you can then respond to the complaint and fight the foreclosure. Please note: filing this petition does not stop the Sheriff's Sale. Only when the court grants the petition is the Sheriff’s Sale stopped. It can take several months for a court to grant a petition. If you want to stop the Sheriff's Sale while the court considers the petition, you need to file a separate petition to stay the Sheriff’s Sale (see below).
Petition to Stay
You can try going to a judge and asking him or her to postpone the sale while you work out the problem. The courts call this “staying” the sale. You have to file a formal motion with the court to do this. Philadelphia County has created a form petition designed for people without lawyers. In some instances, the judge may require you to provide protection to the mortgage company for the costs of the delay. This protection is often in the form of a bond or money deposit, with the court. Staying the sale does not stop it forever, it only postpones it. You still need to come up with a way to resolve mortgage delinquency.

What about bankruptcy?
Up until one hour before the Sheriff’s Sale, you can stay the sale by filing a bankruptcy in the federal bankruptcy court. If you file during the hour immediately before the sale, it will stop the sale, but the mortgage company can insist that you pay the entire mortgage off during the bankruptcy to avoid having another Sheriff’s Sale scheduled.

But beware! Filing the bankruptcy petition does not solve the problem completely. Bankruptcy law requires everything stop (including Sheriff’s Sale), so that the bankruptcy court can figure out how to handle your finances. If you file a Chapter 7 bankruptcy, you either have to immediately bring the mortgage fully current or surrender the house. If you file a Chapter 13 bankruptcy, you can make payments over 3–5 years to bring the house current. During those 3–5 years, you are still in the bankruptcy.

Before filing bankruptcy, you must get credit counseling from a bankruptcy court approved counselor. Visit the official list at www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm. If you do not have the credit counseling certificate when you file bankruptcy, there is a chance that the bankruptcy will be kicked out.

Get a lawyer to help you. Filing a bankruptcy yourself is a lot like doing your own taxes, but without instructions. There are lots of forms, it involves your finances, there are many rules that are not easily understood and mistakes can have big consequences. Some people can handle it on their own, but many feel in over their heads.
## Bucks County

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<th>Length of time between filing writ of execution and date of Sheriff’s Sale:</th>
<th>Other information provided:</th>
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<td>Approximately three months (see schedule available from website: <a href="http://www.buckscounty.org/government/rowofficers/sheriff/2010SheriffSaleDates.pdf">www.buckscounty.org/government/rowofficers/sheriff/2010SheriffSaleDates.pdf</a>; sales take place on the 2nd Friday of each month, with the exception of the second Fridays that fall on a day the courthouse is closed and are held in the James Lorah Auditorium, 132 North Main Street, Doylestown, PA 18901 (corner of Broad and Main Streets) directly across from the courthouse.</td>
<td>$2,000 deposit must be posted by the mortgage company’s law firm at the time of filing the writ of execution to have the property listed for Sheriff’s Sale to cover the Sheriff’s commission and advertising costs; the unused portion will be returned either after the sale or if the case is resolved and the sale does not take place.</td>
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**Procedure once judgment is entered and writ of possession is filed in post-foreclosure ejectment action:** Notice provided.

**Length and specificity of notice to former owner and/or occupants regarding forcible eviction:**
30 days minimum by Sheriff’s Office policy (unless there are extenuating circumstances that require less notice); a particular date for the eviction is provided to the former owner and/or occupants of the property; a $100 deposit must be posted by the mortgage company’s law firm toward the costs of a locksmith, moving and storage of any personal possessions still at the premises.

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## Chester County

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<th>Length of time between filing writ of execution and date of Sheriff’s Sale:</th>
<th>Other information provided:</th>
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<td>Approximately three months (see schedule available from website: <a href="http://www.dsf.chesco.org/sheriff/cwp/view.asp?a=3&amp;Q=609171#2005">www.dsf.chesco.org/sheriff/cwp/view.asp?a=3&amp;Q=609171#2005</a>; sales take place on the 3rd Thursday of each month at 11:00 a.m., except December and are held at the Chester County Justice Center, Sheriff’s Department, 201 West Market Street, Suite 1201, in a Courtroom to be assigned the week of the sale.</td>
<td>$2,000 deposit must be posted by the mortgage company’s law firm at the time of filing the writ of execution to have the property listed for Sheriff’s Sale to cover the Sheriff’s Fees and advertising costs; the unused portion will be returned either after the sale or if the case is resolved and the sale does not take place.</td>
</tr>
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**Procedure once judgment is entered and writ of possession is filed in post-foreclosure ejectment action:** Notice provided.

**Length and specificity of notice to former owner and/or occupants regarding forcible eviction:**
Sheriff’s deputy serves former owner/occupants with writ of execution and provides between 6 and 30 days notice of the date of forcible ejectment (usually the actual length of notice is about three weeks); a particular date for the eviction is provided on the writ posted on the property to the former owner/occupants of the property; the mortgage company’s law firm or that of any other new owner of the property must confirm that they are ready to proceed 24 hours in advance of the scheduled ejectment date and arrange for a locksmith; the former owner/occupants are given the opportunity to take any possessions with them that they can put in their vehicle or otherwise remove from the premises and can designate their own storage facility in lieu of the storage facility arranged by the mortgage company or other new owner of the property.

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**Contact information:**
Office of the Sheriff
Chester County Justice Center
Carolyn B. Welsh, Sheriff
201 West Market Street, Suite 1201
West Chester, PA 19380-0991
Phone: 610-344-6850

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## General Sheriff’s office website link for more information and Sheriff’s Sale listings:
dsf.chesco.org/sheriff/cwp/view.asp?a=3&q=609171#2005
**Delaware County**

**Length of time between filing writ of execution and date of Sheriff’s Sale:**
Approximately three months, in accordance with a schedule of deadlines for getting all paperwork in to schedule a Sheriff’s Sale on a property. Please visit www.co.delaware.pa.us/sheriff/sheriffsaledeadlines.html to see the schedule. Sales take place on the third Friday of each month at 11:00 a.m. (unless the third Friday is a holiday, when the sale will be held on Thursday) and are held in the County Council Meeting Room on the first floor of the Government Center Building, Delaware County Court House, Front Street & Veterans Square, Media, PA 19063.

**Procedure once judgment is entered and writ of possession is filed in post-foreclosure ejectment action:**
Notice provided.

**Length and specificity of notice to former owner and/or occupants regarding forcible eviction:**
Approximately two weeks by Sheriff’s Office practice (but in special circumstances a former owner/occupant could be ejected without notice); first the writ of possession is served; then, unless special circumstances justify an eviction without further notice, a date is provided to the former owner and/or occupants by mail and posting of the property on a form used by the Sheriff’s Office; a $250 deposit must be posted by the mortgage company’s or new owner’s law firm for Sheriff’s costs in the ejectment action and the firm must arrange for a locksmith, bonded moving company and a storage facility within Delaware County for entry and removal of any personal possessions still at the premises and confirm these arrangements with the Sheriff’s office 2 days in advance of the scheduled date for the ejectment or the ejectment is postponed and must be rescheduled.

**Other information provided:**
$2,000 deposit must be posted by the mortgage company’s law firm at the time of filing the writ of execution to have the property listed for Sheriff’s Sale to cover the Sheriff’s commission and advertising costs; the unused portion will be returned either after the sale or if the case is resolved and the sale does not take place.

**General Sheriff’s office website link for more information and Sheriff’s Sale listings:**
www.co.delaware.pa.us/sheriff/realestate.html

**Contact information:**
Sheriff’s Office
Joseph F. McGinn, Sheriff
Delaware County Court House
201 W. Front Street, Room 101
Media, PA 19063
Main Number: 610-891-4296
FAX: 610-891-1765
Real Estate: 610-891-4305

**Montgomery County**

**Length of time between filing writ of execution and date of Sheriff’s Sale:**
Approximately two months (see schedule available from website sheriff.montcopa.org/sheriff/cwp/view,a,1529,q,41042.asp); sales generally take place on the last Wednesday of each month at 1:00 p.m. and are held in Courtroom A at the Montgomery County Courthouse, Swede and Airy Streets, Norristown, PA 19404.

**Procedure once judgment is entered and writ of possession is filed in post-foreclosure ejectment action:**
Notice provided.

**Length and specificity of notice to former owner and/or occupants regarding forcible eviction:**
Sheriff’s deputy serves former owner/occupants with a Writ of Possession and provides a 30 day notice to vacate the property. After 30 days has expired Sheriff’s Deputies will schedule a date for eviction; the mortgage company’s law firm must provide a moving truck and storage facilities for any personal possessions still at the premises.

**Other information provided:**
$3,020 deposit must be posted by the mortgage company’s law firm at the time of filing the writ of execution to have the property listed for Sheriff’s Sale to cover the Sheriff’s commission and advertising costs; the unused portion will be returned either after the sale or if the case is resolved and the sale does not take place.

**General Sheriff’s office website link for more information and Sheriff’s Sale listings:**
sheriff.montcopa.org/sheriff/cwp/view,a,1529,q,41007.asp

**Contact information:**
Montgomery County Sheriff’s Department
Alfred J. Ricci, Acting Sheriff
Court House, 1st Floor
P.O. Box 311
Norristown, PA 19404
610-278-3331
Philadelphia County

Length of time between filing writ of execution and date of Sheriff’s Sale:
Approximately three months between filing and sale (see schedule available on the website www.phillysheriff.com/sheriffs_sale/sale_schedule.html). Sales generally take place on the first Tuesday of each month, check website for updates. The sales take place at 10:00 a.m. at The First District Plaza, 3801 Market Street, 3rd Floor, Philadelphia, PA.

Procedure once judgment is entered and writ of possession is filed in post-foreclosure ejectment action:
Notice provided.

Length and specificity of notice to former owner and/or occupants regarding forcible eviction:
The Philadelphia Court of Common Pleas serves the former owner/occupants with a Writ of Possession and provides a 30 day notice to vacate the property. After 30 days have expired Philadelphia Sheriff’s Real Estate Division will provide the former owner/occupants with a formal eviction notice; the mortgage company must provide a moving truck, locksmith and storage facilities for any personal possessions still at the premises.

Other information provided:
The mortgage company must pay a $2,000 deposit at the time of filing the writ.

General Sheriff’s office website link for more information and Sheriff’s Sale listings:
www.phillysheriff.com

Contact information:
Philadelphia City and County Sheriff’s Department
Barbara Deeley, Acting Sheriff
100 South Broad Street, 5th floor
Philadelphia, PA 19110
Main Phone: 215-686-3530
Real Estate Phone: 215-686-3535, 3534
Real Estate Fax: 215-686-3971
Section II:
How can I prevent mortgage foreclosure?

In response to the national foreclosure crisis, there are many programs available to homeowners to help them stay in their homes. This section contains information about proactive actions such as housing counseling, programs for people who are struggling to pay their mortgage but are not in foreclosure and people who have received a foreclosure notice but have not yet lost their homes.
Housing Counseling and Preventing Foreclosure

No matter what stage of homeownership you’re in, a housing counselor can help you. Whether you are purchasing your first home, trying to navigate the world of homeownership or are worried about foreclosure, attending a housing counseling session can help you sort through the options. Housing counselors are trained professionals who are knowledgeable about the various aspects of the home buying and foreclosure process.

What do housing counselors do?
If you are planning to purchase your first home, counselors help you prepare for homeownership by providing information, education and advice about the process. A session with a housing counselor may include establishing a household budget, credit and debt management, determining affordability, shopping for a home, making an offer on a home, choosing a lender, identifying loan products, closing a purchase transaction, identifying grants and adjusting to life as a new homeowner. Even if you have owned a home for a few years, but still feel in the dark about what to do or are experiencing difficulties with your mortgage, housing counselors can assist you.

How can housing counselors help with foreclosure prevention and other mortgage problems?
Housing counselors can help people at risk of foreclosure. This includes people who experience a hardship in their life that makes it difficult to pay their monthly mortgage payment. Housing counselors know about programs that you can take advantage of so you can prevent losing your home. The sooner you take action, the more the counselor can help you.

At this time of rising mortgage delinquencies and foreclosures, housing counselors are playing a special role to help homeowners. Counselors can evaluate homeowners’ options and take steps to restructure their mortgages to affordable rates. This helps to avoid delinquency and foreclosure. Since everyone’s situation is unique and many programs are available, it is important to receive assistance from a knowledgeable housing counselor. They will help identify and pursue the option(s) best suited to each homeowner. Housing counselors can help homeowners navigate or apply for the programs designed to prevent foreclosure and keep mortgages affordable, such as the resources listed in this publication.

What is the benefit of seeing a housing counselor?
Housing counseling sessions are one-on-one. You receive specialized advice and assistance that is unique to your situation. In the counseling sessions, a housing counselor will evaluate your finances and let you know if the time is right to purchase a home, refinance your current mortgage for a lower rate or if you should strengthen your financial situation before doing anything else. Counselors will also help you explore what options you may have to prevent foreclosure or to restructure or refinance a mortgage you feel has unfair terms or you are having trouble paying.

How much does it cost?
Approved nonprofit housing counseling agencies are free. (See the directory of housing counseling agencies.) The only fee you may have to pay is for your credit report to obtain your credit score. You are entitled to a free credit report up to three times per year, but you have to pay for your credit score. Avoid for-profit companies that charge for their services, especially those who solicit you through the mail. Keep the following tips in mind when you are seeking help:

- A reputable counselor will not guarantee to stop the foreclosure process, no matter what your circumstances. Working with a legitimate counselor can certainly increase your chances of keeping your home—but be wary of people who promise a sure thing. Get the details of your transaction, along with any promises, in writing first.

- Do not let a counselor pressure you to sign paperwork you have not had a chance to read through carefully or that you do not understand. Do not sign any blank forms or let the counselor fill out forms for you. Be sure to talk with an attorney before signing any contract, forbearance agreement, loan modification or anything that transfers the title of your home to another party.

See the Housing Counseling Agency Directory to find a counselor near you. Some housing counseling agencies are experiencing an extraordinary number of requests for service and may not be able to schedule an appointment right away. If you have a time limit in which to take action to save your home, try more than one counseling agency to make sure you meet all applicable deadlines.
Mortgage Foreclosure Rescue and Loan Modification Scams

As if the stress and fear of losing a home through foreclosure weren’t enough, now homeowners must be on alert about scam artists trying to take money that could be used to save the home. There are people and companies out there who prey on vulnerable homeowners. They make empty promises to work things out on behalf of the homeowner. Often, the homeowner is left with a foreclosure in their hands and the person who was supposed to work things out took their money and did little or nothing to prevent the foreclosure. It is important to bring the attention of homeowners to scams so they can protect themselves and increase the chances of staying in their homes.

Although foreclosure rescue scams are on the rise, they aren’t always easy to spot. Here are six red flags¹ to indicate that you may be dealing with a loan modification scammer:

1. A company/person asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage. They may pocket your money and do little or nothing to help you save your home from foreclosure.

2. A company/person guarantees they can stop a foreclosure or get your loan modified. Nobody can make this guarantee to stop foreclosure or modify your loan. Legitimate, trustworthy HUD-approved counseling agencies will only promise that they will try their very best to help you.

3. A company/person advises you to stop paying your mortgage company and pay them instead. Despite what a scammer will tell you, you should never send a mortgage payment to anyone other than your mortgage lender. The minute you have trouble making your monthly payment, contact your mortgage lender.

4. A company pressures you to sign over the deed to your home or sign any paperwork that you haven’t had a chance to read, and you don’t fully understand. A legitimate housing counselor would never pressure you to sign a document before you had a chance to read and understand it.

5. A company claims to offer “government-approved” or “official government” loan modifications. They may be scam artists posing as legitimate organizations approved by, or affiliated with, the government. Contact your mortgage lender first. Your lender can tell you whether you qualify for any government programs to prevent foreclosure. And, remember, you do not have to pay to benefit from government-backed loan modification programs.

6. A company/person you don’t know asks you to release personal financial information online or over the phone. You should only give this type of information to companies that you know and trust, like your mortgage lender or a HUD-approved counseling agency.

Common Loan Modification Scams

• Phony Counseling or Foreclosure Rescue Scams
  Scam artists pose as a counselor and tell you they can negotiate a deal with your lender to save your house but only if you pay him a fee first. They may even tell you not to contact your lender, lawyer or housing counselor and that he’ll handle all details. He may even insist that you make all mortgage payments directly to him while he negotiates with the lender. Once you pay the fee, or a few mortgage payments, the scammer disappears with your money.

• Fake “Government” Modification Programs
  Some scammers may claim to be affiliated with, or approved by, the government, or they may ask you to pay high, up-front fees to qualify for government mortgage modification programs. The scammer’s company name and Web site may sound like a real government agency. You may also see terms like “federal,” “TARP” or other words related to official U.S. government programs. Your lender will be able to tell you if you qualify for any government programs to prevent foreclosure. You do not have to pay to benefit from these programs.

• Bait-and-Switch
  The scam artist convinces you to sign documents for a “new loan modification” that will make your existing mortgage current. This is a trick. You actually just signed documents that surrender the title of your house to the scam artist in exchange for a “rescue” loan.

• Rent-to-Own or Leaseback Scheme
  A scammer urges you to surrender the title of your home as part of a deal that will let you stay in your home as a renter and then buy it back in a few years. He may tell you that surrendering the title will permit a borrower with a better credit rating to get new financing and keep you from losing your home. However, the scammer may have

¹Information obtained from the NeighborWorks, America Loan Modification Scam Alert Campaign
no intention of ever selling the home back to you. The terms of these deals usually make buying back your home impossible. If the new borrower defaults on the loan, you’ll be evicted.

**Variations:**

1. The scammer raises your rent over time to the point that you can’t afford it. After missing several rent payments, you are evicted, leaving the “rescuer” free to sell your house.

2. The scammer offers to find a buyer for your home, but only if you sign over the deed and move out. The scammer promises to pay you some of the profit when the home sells. But the scammer simply rents out your home and keeps the profits while your lender proceeds with the foreclosure. You lose your home and are still responsible for the unpaid mortgage, because transferring the deed does not affect your mortgage obligation.

**Bankruptcy to Avoid Foreclosure**

The scammer may promise to negotiate with your lender or get refinancing on your behalf if you pay a fee up front. Instead of contacting your lender or refinancing your loan, he pockets the fee and files a bankruptcy case in your name—sometimes without your knowledge.

A bankruptcy filing often stops a home foreclosure, but only temporarily. Filing bankruptcy stops any collection and foreclosure while the bankruptcy court administers the case. Eventually you must start paying your mortgage or the lender will be able to foreclose. You could lose the money you paid to the scammer and your home. Bankruptcies stay on your credit report for 10 years. This makes it difficult to obtain credit, buy a home, get life insurance or even get a job.

**Reverse Mortgages to Avoid Foreclosure**

A reverse mortgage is a loan product that was intended for senior citizens (generally 62 and over) to borrow against the equity in their home if they had other expenses to take care of but had a limited income. Reverse mortgage loans typically require no repayment for as long as you live in your home and allow borrowers to continue owning their homes. Although a reverse mortgage may be appropriate for some people, scammers picked up on this vulnerable population and used the reverse mortgage as a foreclosure rescue option for homeowners. Scammers attract seniors that are in jeopardy of losing their homes to foreclosure and promise the senior that their reverse mortgage program will allow the senior to stay in the house. Once the senior has agreed to the plan, and a crooked appraiser inflates the value of the house, the perpetrators obtain a reverse mortgage. The property title is transferred to the perpetrator who takes ownership of the house and the equity. The seniors are then left with no money and no house.

**Reporting a Scam and Getting Help**

If you are the victim of a scam or believe you are being scammed, it is important to seek help and report the people taking your money. Scammers are committing a crime and it is vital to protect your rights and your community. To report a scam, please do any or all of the following:

1. Call the Homeowner’s Hope Hotline: 1-888-995-HOPE (4673)  
   **Assistance is available in 20 languages upon request.**

2. File a complaint online through the Lawyers’ Committee for Civil Rights Under the Law. Submit your online complaint form in English.


4. You can contact the Pennsylvania state Attorney General, Tom Corbett by calling the toll free Consumer Protection hotline at 1-800-441-2555.

If you are in foreclosure and need assistance negotiating with your mortgage company, seek help from a nonprofit housing counseling agency (see the Housing Counseling Agency Directory).
I’m not in foreclosure, but struggling to make my mortgage payments

The products and programs listed in this section are resources that may be helpful for people not yet in foreclosure, but are experiencing a difficult time making the monthly mortgage payment. Descriptions of the products and services contain the vital information in a simplified readable format.

### FHA Rate and Term Refinances

<table>
<thead>
<tr>
<th>Purpose:</th>
<th>Refinancing of existing FHA or non-FHA mortgages for homeowners current on their existing mortgage.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program:</td>
<td>Refinancing option</td>
</tr>
</tbody>
</table>
| Program Features: | • Fixed rate or adjustable rate mortgage  
• Maximum term—30 Years  
• Maximum loan-to-value ratio (LTV) on FHA 1st mortgage — 97.75%  
• Interest rates decided by lender based on current market rates  
• 1–4 unit properties, including condominiums and manufactured housing permanently affixed to foundation  
• Mandatory principle write-down by lender at a minimum of 10% of unpaid balance of original loan.  
• Combined mortgage debt must be written down to a maximum of 115% of current value of home.  
• Total monthly mortgage payment, including the second mortgage, will not exceed 31% of borrower’s income.  
• No restrictions on new or existing subordinate financing. No restriction on combined LTV.  
• Up front mortgage insurance premium (MIP): 2.25%  
• Monthly MIP: 0.55% |
| Maximum Amount | $420,000 not including the upfront MIP, if financed into the new loan). This amount is based on a 1 unit residence. |
| Subordinate Financing | • No restrictions on new or existing subordinate financing. No restriction on Combined LTV. |
| Eligibility Requirements: | • Borrower must be owner-occupant.  
• A sustained history of employment.  
• Sufficient and fully documented income.  
• Borrower must be current on existing mortgage.  
• Minimum FICO score of at least 500.  
• Must qualify under standard FHA underwriting guidelines. |
| Geographic Area Served: | All 50 states |
| Costs Or Fees: | Customary and reasonable closing costs and prepaid expenses. Closing costs and expenses may be included in new mortgage amount. |
| Administering Agency: | Federal Housing Administration |
| Procedures: | Contact an FHA-approved lender. |
| Contact Information: | For a list of FHA-approved lenders, visit www.fha.gov or call 1-800 CALL FHA (1-800-225-5342). |
| For More Information: | www.fha.gov |
FHA Short Refinance

Purpose: Refinancing of non-FHA mortgages for homeowners who owe more on their mortgage than the value of their home.

Program: Refinancing option

Program Features:
- Fixed rate or adjustable rate mortgage
- Maximum term—30 Years
- Maximum loan-to-value ratio (LTV) on FHA 1st mortgage: 97.75%
- Interest rates decided by lender based on current market rates
- Combined mortgage debt must be written down to a maximum of 115% of current value of home.
- Up front mortgage insurance premium (MIP): 1.00%
- Monthly MIP until 4/17/2011: 0.85 - 0.9% After 4/17/2011: 1.1 - 1.15%

Maximum Amount $420,000 (for a 1 unit residence)

Subordinate Financing
- No restrictions on new or existing subordinate financing. No restriction on Combined LTV.

Eligibility Requirements:
- Homeowner must be in a negative equity position, i.e., owe more on their existing mortgage than their home is worth.
- Homeowners must be current on their existing mortgage to be refinanced.
- Must have consent of first-lien holders to write-off at least 10% of unpaid principal balance.
- Property must be owner-occupied.
- Homeowners’ FICO credit score must be greater than or equal to 500.
- Existing loan to be refinanced must not be a FHA-insured loan.
- Homeowner’s total monthly mortgage payment, first and any subordinate mortgage(s), cannot be greater than 31% of gross monthly income under the refinanced loan.
- Homeowners’ total debt, including all recurring debts, cannot be greater than 50% of gross monthly income after the refinancing.
- Existing loan to be refinanced may not have been brought current by the existing first lien holder, except through an acceptable permanent loan modification, nor may premium pricing be used to pay off existing debts to qualify the borrower.
- Standard FHA underwriting requirements apply.
- Borrower may not have a real estate related conviction in last 10 years.
- Borrowers who have a completed permanent modification may be eligible.

Geographic Area Served: All 50 states

Costs Or Fees: Customary closing costs and prepaid expenses. Closing costs and expenses may be included in new mortgage amount.

Administering Agency: Federal Housing Administration

Procedures: Contact an FHA-approved lender.

Contact Information: For a list of FHA-approved lenders, visit www.fha.gov or call 1-800 CALL FHA (1-800-225-5342).

For More Information: www.fha.gov
### HOPE for Homeowners (H4H)

**Purpose:** Refinancing of existing FHA or non-FHA mortgages for homeowners current or delinquent on their existing mortgage. Existing mortgage must have been originated on or before January 1, 2008.

**Program:** Refinancing option

**Program Features:**
- Fixed rate mortgage.
- Minimum 30 year term; maximum 40 year term.
- Maximum Loan-To-Value Ratio (LTV) on FHA 1st mortgage — 90%.
- Interest rates decided by lender and based on current market rates.
- 1 unit properties, including condominiums, cooperative units and manufactured housing permanently affixed to foundation.

**Maximum Amount** $550,440 (amount is based on a 1 unit residence)

**Subordinate Financing** Not permitted.

**Eligibility Requirements:**
- Borrower must be owner-occupant.
- Non-occupant co-borrowers not permitted.
- Satisfactory credit history.
- A sustained history of employment.
- Sufficient income to make the mortgage payments.
- Existing mortgage debt-to-income ratio greater than 31%:
  - As of March 1, 2008 for fixed rate loans and ARMs with no resets after March 1, 2008 or following any ARM resets that occurred or are scheduled to occur after March 1, 2008.
  - Borrower must have made at least six (6) payments on the existing mortgage.
  - Monthly payment on new mortgage must be less than payment(s) on existing mortgage(s).
  - Borrowers must share initial equity and appreciation with FHA at the time loan is paid off.
  - Existing lien holders must waive prepayment penalties and late charges, as well as remove all liens against the property.
  - Existing lien holders are required to accept the proceeds of the H4H mortgage as payment in full.

**Geographic Area Served:** All 50 states

**Costs Or Fees:** Customary and reasonable closing costs and prepaid expenses. Closing costs and expenses may be included in new mortgage amount.

**Mortgage Insurance:**
- Up Front Premium (may be financed in new loan): 3.00% of loan amount
- Annual Premium (paid monthly): 1.50% of loan balance.

**Administering Agency:** Federal Housing Administration

**Procedures:** Contact an FHA-approved lender.

**Contact Information:** Contact a FHA-approved lender (for a list of lenders visit www.fha.gov) or call 1-800 CALL FHA (1-800-225-5342).

**For More Information:** www.fha.gov
# Home Affordable Refinance Program (HARP)

**Purpose:** To help borrowers current on their mortgage payments, whose loans are owned, guaranteed and/or securitized by Fannie Mae and Freddie Mac, refinance into more affordable loans that will remain affordable by reducing the interest rate and/or converting adjustable rate mortgages into lower cost fixed rate loans.

**Program:** Refinancing option

**Program Features:**
- Interest rates based on market rates at the time of the refinance.
- No prepayment penalties or balloon payments.
- Some loans owned or securitized by Fannie Mae may be eligible to finance all closing costs and obtain a small amount of cash (up to $250) if there is sufficient equity.
- Loans owned or securitized by Freddie Mac may be able to finance transaction costs (the lesser of 4% of the current unpaid principal balance of the loan being refinanced or $5,000). Borrowers may be able to obtain up to $250 cash.

**Maximum Amount**
- Up to 125% of the property's current value.

**Eligibility Requirements:**
- The property is a 1–4 residential unit and owner-occupied.
- The loan is the first lien and owned, guaranteed and/or securitized by Fannie Mae or Freddie Mac.
- At the time of application, the applicant is current on mortgage payments (no more than 30-days late in the last 12 months or, have never missed a payment if the applicant had the loan for less than 12 months).
- The first mortgage does not exceed 125% of the current market value of the property.
- Sufficient income to support the new mortgage payments.
- The refinance improves the long term affordability or stability of the loan.
- The program expires on June 10, 2011. Your refinance transaction must be closed and funded on or before that date.

**Geographic Area Served:** All 50 states

**Costs Or Fees:** Lender points and/or fees may apply, but may be included in the refinanced loan.

**Administering Agency:** United States Treasury Department together with mortgage servicers and lenders.

**Procedures:** Call your mortgage lender and ask for a HARP application. Borrowers whose loans are owned or securitized by Fannie Mae or Freddie Mac may also apply through any approved lender.

**Contact Information:** Call your mortgage servicer or lender. The phone number is located on your monthly mortgage statement or you can visit [https://www.hopenow.com/mortgage-directory.php](https://www.hopenow.com/mortgage-directory.php) for assistance.

**For More Information:** To determine if your mortgage is owned, guaranteed and/or securitized by Fannie Mae or Freddie Mac, please call or visit:
- For Fannie Mae: 1-800-7FANNIE (8:00 a.m. to 8:00 p.m. EST) or visit [www.fanniemae.com/loanlookup](http://www.fanniemae.com/loanlookup).
- Freddie Mac: 1-800-FREDDIE (8:00 a.m. to 8:00 p.m. EST) or visit [www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage).

This information is not a guarantee of eligibility for the refinance program.

*It will help your lender and speed up the application process if some information and documents are available as before you call, such as monthly gross (before tax) income of all the borrowers on the loan, recent pay stubs, most recent income tax return, any information about a second mortgage, account balances and minimum monthly payments due on all credit cards and account balances and monthly payments on other debts such as student loans and car loans.*
# PHIL-Plus and Mini-PHIL Home Improvement Loan

**Purpose:** Helps homeowners with less-than-perfect credit. For small repairs, energy conservation improvements or larger renovations. Up to half of the loan may be used to pay off existing debts.

**Program:** Repair Loan / Refinance Option

**Program Features:**
- Terms up to 20 years for PHIL-Plus, 10 years for Mini-PHIL.
- Most banks require no equity in property required.
- No bank fees.

**Maximum Amount**
- $25,000 for PHIL-Plus, $10,000 for Mini-PHIL

**Eligibility Requirements:**
- Home must be owner-occupied.
- Home must be located in the City of Philadelphia.
- Income guidelines apply—see housing counselor for more information.

**Geographic Area Served:** City of Philadelphia

**Administering Agency:** Urban Affairs Coalition

**Procedures:** Call your neighborhood housing counseling agency. To see a complete list of participating agencies, visit [www.formyphillyhome.org](http://www.formyphillyhome.org)

**Contact Information:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Tel.</th>
<th>Fax.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shante Antrom-Gowans</td>
<td>215-851-1740</td>
<td>215-564-9912</td>
</tr>
</tbody>
</table>

**For More Information:** [www.formyphillyhome.org](http://www.formyphillyhome.org)
### Emergency Food and Shelter Program (EFSP)

| Purpose: | Grants to help homeowners cover rent, mortgage or utilities expenses. |
| Program: | Grant |
| Product or Service: | Rent or mortgage assistance; grants also allow for first month’s rent payment. |
| Maximum Amount | One month’s assistance; no maximum dollar amount. |
| Eligibility Requirements: | Household income must be at or below 150% of Federal Poverty Guidelines. |
| Geographic Area Served: | Bucks, Chester, Delaware, Montgomery and Philadelphia Counties |
| Costs Or Fees: | No Fee |
| Administering Agency: | FEMA |

**Procedures:**
Call an agency listed below for assistance. The agencies listed below were awarded rent and mortgage assistance grants in 2010. Funding for 2011 has not been determined. Agencies are subject to change if/when funding is approved.

<table>
<thead>
<tr>
<th>Contact Information:</th>
<th>Agency</th>
<th>County</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bucks County Opportunity Council Inc.</td>
<td>Bucks</td>
<td>215-345-8175</td>
</tr>
<tr>
<td></td>
<td>Salvation Army, Levittown Corps</td>
<td>Bucks</td>
<td>215-945-0717</td>
</tr>
<tr>
<td></td>
<td>Catholic Social Services</td>
<td>Bucks</td>
<td>215-945-2550</td>
</tr>
<tr>
<td></td>
<td>Salvation Army, Upper Bucks Service Unit</td>
<td>Bucks</td>
<td>215-529-6547</td>
</tr>
<tr>
<td></td>
<td>Family Services Association of Bucks County</td>
<td>Bucks</td>
<td>215-757-6916</td>
</tr>
<tr>
<td></td>
<td>Salvation Army of Greater West Chester</td>
<td>Chester</td>
<td>610-696-8746</td>
</tr>
<tr>
<td></td>
<td>Salvation Army</td>
<td>Chester</td>
<td>610-383-0868</td>
</tr>
<tr>
<td></td>
<td>Neighborhood Services Center</td>
<td>Chester</td>
<td>610-932-8557</td>
</tr>
<tr>
<td></td>
<td>Catholic Social Services</td>
<td>Chester</td>
<td>610-344-7028</td>
</tr>
<tr>
<td></td>
<td>Phoenixville Area Community Services</td>
<td>Chester</td>
<td>610-933-1105</td>
</tr>
<tr>
<td></td>
<td>Open Hearth, Inc.</td>
<td>Chester</td>
<td>610-792-9282</td>
</tr>
<tr>
<td></td>
<td>Community Action Agency of Delaware County</td>
<td>Delaware</td>
<td>610-891-5101</td>
</tr>
<tr>
<td></td>
<td>Catholic Social Services</td>
<td>Delaware</td>
<td>610-626-6550</td>
</tr>
<tr>
<td></td>
<td>Community Health and Education Outreach</td>
<td>Delaware</td>
<td>610-586-9077</td>
</tr>
<tr>
<td></td>
<td>The Open Line</td>
<td>Montgomery</td>
<td>215-679-4112</td>
</tr>
<tr>
<td></td>
<td>Catholic Social Services- Norristown Office</td>
<td>Montgomery</td>
<td>610-279-7372</td>
</tr>
<tr>
<td></td>
<td>The Pottstown Cluster of Religious Community</td>
<td>Montgomery</td>
<td>610-970-5995</td>
</tr>
<tr>
<td></td>
<td>Montgomery County Community Action</td>
<td>Montgomery</td>
<td>610-277-6363</td>
</tr>
<tr>
<td></td>
<td>Boyertown Area Multi-Service, Inc.</td>
<td>Montgomery</td>
<td>610-367-6957</td>
</tr>
<tr>
<td></td>
<td>Visiting Nurse Association Community Services, Inc.</td>
<td>Montgomery</td>
<td>215-572-7880</td>
</tr>
<tr>
<td></td>
<td>Catholic Social Services</td>
<td>Philadelphia</td>
<td>215-587-3754</td>
</tr>
<tr>
<td></td>
<td>Congreso</td>
<td>Philadelphia</td>
<td>267-255-1674</td>
</tr>
</tbody>
</table>
### Emergency Food and Shelter Program (EFSP)

<table>
<thead>
<tr>
<th>Agency</th>
<th>County</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diversified Community Services</td>
<td>Philadelphia</td>
<td>215-336-5505</td>
</tr>
<tr>
<td>Phila. Veterans Multi-Service &amp; Education Fund</td>
<td>Philadelphia</td>
<td>215-923-2600</td>
</tr>
<tr>
<td>Tenant’s Union Representatives Network</td>
<td>Philadelphia</td>
<td>215-940-3900</td>
</tr>
<tr>
<td>The Partnership CDC</td>
<td>Philadelphia</td>
<td>215-662-1612</td>
</tr>
<tr>
<td>Pathways PA</td>
<td>Philadelphia</td>
<td>610-543-5022</td>
</tr>
<tr>
<td>Utility Services Emergency Fund</td>
<td>Philadelphia</td>
<td>215-972-5170</td>
</tr>
</tbody>
</table>

For More Information: [www.efsp.unitedway.org](http://www.efsp.unitedway.org)
### Preserving Homeownership And Savings Education Strategies (PHASES) Grant

**Purpose:** Money Management International (MMI) has created a program through a $1 million grant from HSBC. The PHASES grants can assist qualified homeowners in participating states who are experiencing temporary financial distress and who are past due on one or two mortgage payments.

<table>
<thead>
<tr>
<th>Program:</th>
<th>Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Amount</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

**Eligibility Requirements:**
- Must be located in the state of Pennsylvania.
- No more than 2 months behind on mortgage payments.
- Must be experiencing temporary financial distress.
- No credit score requirement.

**Geographic Area Served:** AZ, CA, CT, FL, IL, MD, MA, MI, NV, NJ, OH, PA, TX and VA

**Costs Or Fees:** Free counseling session.

**Administering Agency:** Money Management International

**Procedures:**
- Call the PHASES hotline to undergo an eligibility screening with a MMI housing counselor.
- For homeowners that qualify for the grant, an appointment for a counseling session will be made during the screening.
- If there is an MMI office in the area, the counseling session will be held at an office. NO WALK-INS ARE ACCEPTED, THE HOTLINE MUST BE CALLED FIRST.
- In the Delaware Valley, MMI has office locations in Easton, Pottstown, Quakertown, Wyomissing and Whitehall.
- If there are no MMI offices in the area, counseling sessions are done via the Web (applicant is guided by an MMI counselor).
- The counseling session consists of completing an online education program.
- The process includes surveys, a pre-test, and a post-test and takes approximately **one hour** to complete.
- The counseling session does not need to be completed in one sitting.
- User ID and password is given.
- Upon completing the online education program, an application must be filled out, then the homeowner is denied or approved.

**Contact Information:** 1-888-589-6959, staffed 24 hours a day

**For More Information:** Call 1-888-589-6959 or visit www.mmiphases.com
### I’ve received a notice and am in foreclosure

At a federal and local level, programs were created or enhanced to help the growing number of people who were threatened with the loss of their home through foreclosure. The programs in this section, such as mortgage modifications or court intervention, may be useful for individuals further along in the foreclosure process.

#### Foreclosure Prevention Remediation Loan

<table>
<thead>
<tr>
<th><strong>Purpose:</strong></th>
<th>Loan for payment of legal and Sheriff’s fees only to prevent foreclosure.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program:</strong></td>
<td>Loan to pay fees associated with foreclosure to reduce out of pocket expenses for the homeowner.</td>
</tr>
</tbody>
</table>
| **Program Features:** | • Maximum amortization period of 120 months.  
• Maximum deferral of 18 months.  
• Interest Rate: 7.20%.  
• For homeowners determined to not be in a position to re-pay another loan, PNHS may defer principal and interest repayments for a period up to five years (subject to justification and PNHS Loan Committee review and approval).  
• Funds are released to the lender for disbursement. |
| **Maximum Amount** | $5,000 |
| **Eligibility Requirements:** | • Owner-occupied primary residence.  
• Income at or below 115% of median adjusted for family size.  
• Maximum Loan To Value: 80%.  
• Single family unit, 1-4 unit attached/detached dwelling, condo and PUDs.  
• Qualifying ratios 33%/45%.  
• Recent credit file report is required and cannot be in bankruptcy or bankruptcy application.  
• Homeowner must have a satisfactory agreement with the lender based on established HUD Loss Mitigation tools and strategies, work outs with lenders including loan modifications and repayment plans.  
• Escrows for taxes and insurance have to be established and/or brought current.  
• All delinquent taxes and/or water & sewer rents have to be current or under current re-payment agreements. |
| **Geographic Area Served:** | City of Philadelphia |
| **Costs or Fees:** | $150 application fee (covers cost of loan processing, credit report and other fees) |
| **Administering Agency:** | Philadelphia Neighborhood Housing Services, Inc. (PNHS) |
| **Procedures:** | Call for appointment  
Full or alternate documentation |
| **Contact Information:** | Denise Jefferson-Bailey or Henry Moore  
Tel.: 215-476-4205  
Fax: 215-476-4271 |
| **For More Information:** | www.phillynhs.org/loans.htm |
**Homeowners' Emergency Mortgage Assistance Program (HEMAP)**

**Purpose:** Assures steady mortgage payments for families in danger of foreclosing their homes.

**Program:** Emergency/Rescue Loan

**Program Features:** Approximately 5% APR

Two types of assistance are available depending on the income and financial situation: (1) Continuing mortgage assistance loans. Loan recipients of a continuing loan must begin repayment immediately following termination of continuing loan disbursements. (2) Non–continuing mortgage assistance loans. Loan recipients of a non–continuing loan must begin repayment immediately following loan closing.

All HEMAP loan recipients are required to pay up to 35 percent of their net monthly income, as determined by HEMAP, towards their total housing expense. Repayment is set based on income, but must be at least $25.00 per month per mortgage assisted.

**Maximum Amount**

All HEMAP loans, continuing or non–continuing, are limited to a maximum of 36 months from the date of the mortgage delinquency or to a maximum of $60,000.00, whichever comes first.

**Eligibility Requirements:**

- At least 60 days delinquent on their mortgage and have received an Act 91 Notice from their lender.
- One– or two–family residence; a home used primarily for business purposes is not eligible.
- Property must be owner occupied and located in the state of Pennsylvania.
- FHA Title II loans are not eligible.
- Favorable mortgage credit history prior to the delinquency during the previous five years.
- The homeowner must be suffering financial hardship due to circumstances beyond their control.
- The homeowner must have a reasonable prospect of resuming full mortgage payments within 36 months and paying the mortgage in full by maturity.
- PHFA/HEMAP must have at least a 3rd lien position.

**Geographic Area Served:** State of Pennsylvania

**Costs Or Fees:** No cost to homeowner.

**Administering Agency:** Pennsylvania Housing Finance Agency

**Procedures:**

- An applicant must meet with an approved counseling agency for a face-to-face meeting within 33 days from the date of the Act 91 Notice in order to begin the application process.
- Within 30 days of the meeting, the counselor must submit the application and supporting documentation to HEMAP.
- The applicant must also prepare a Letter of Circumstance explaining the exact reason their mortgage is delinquent and include verification.
- Application process can take up to four months to complete.
- While applications are processed, foreclosure actions cease, as long as the procedural time limits are met.

**Contact Information:** Local HUD approved agency. See the Housing Counseling Agency Directory.

**For More Information:** General Information: 1-800-342-2397 or visit www.phfa.org/consumers/homeowners/hemap.aspx
**Home Affordable Modification Program (HAMP)**

**Purpose:** To help borrowers who are struggling to keep their loans current or who are behind on their mortgage payments if their loan is owned or guaranteed by FHA, VA, Fannie Mae or Freddie Mac or the servicer participates in the program. For borrowers with ineligible mortgages, ask the mortgage servicer about the new Principal Reduction Alternative (PRA) Program.

**Program:** Loan modification with financial incentives for borrowers that make timely payment during the modification.

**Program Features:**
- Lender cannot start foreclosure or sell house while application is pending or trial period is in effect.
- Modification of interest rate, term and/or principal balance to make mortgage payments (PITI) 31% of household income.
- 90-day trial period; if trial period payments are made timely, then permanent modification is sent for homeowner to sign.
- Interest rate is fixed for first 5 years; starting year 6 of the agreement, interest rate increases 1% point each year until it reaches market rate; once at market rate, interest remains fixed for life of loan.
- Participating servicers must accept modification applications from all eligible borrowers.
- Lender participation is mandatory if the loan is owned or guaranteed by FHA, VA, Fannie Mae or Freddie Mac.
- Relocation assistance payments to homeowners receiving a foreclosure alternative.
- Borrowers can enter into a loan modification without waiving other legal challenges to the underlying mortgage.
- No lump sum or loan modification fees.

**Maximum Amount** $729,750 in unpaid principal balance for one unit properties (higher for 2–4 units)

**Eligibility Requirements:**
- The property is a 1–4 residential unit and owner-occupied as primary residence.
- The loan is owned, guaranteed and/or securitized by FHA, VA, Fannie Mae or Freddie Mac or the servicer participates in the program*.
- The first mortgage loan must have been originated on or before January 1, 2009
- Mortgage payment is unaffordable due to a financial hardship that can be documented.
- Monthly mortgage payment (PITI) is greater than 31% of the gross monthly income.
- Borrowers in foreclosure proceedings are not eliminated.
- Unemployment compensation is not considered household income.
- Borrowers in bankruptcy may still participate, at servicer’s discretion.

**Geographic Area Served:** All 50 states.

**Costs Or Fees:** None

**Administering Agency:** United States Treasury Department together with mortgage servicers and lenders.

**Procedures:**
- Written application MUST be submitted in writing to your mortgage servicer or lender.
- Visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) to fill out a loan modification request application or use the application in this publication and send it to your servicer when it is complete (must submit all supporting documentation before trial period will be approved).
- For free assistance with the application, call a HUD-approved housing counseling agency.
- Housing counselors will assist you with completing and submitting the application to your mortgage servicer or lender.

* Additional information on next page.
### Home Affordable Modification Program (HAMP)

**Contact Information:**
- To fill out an application, please visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) or use the application in this publication.
- If you do not have access to a computer to access the application, contact a HUD-approved agency in the Housing Counseling Agency Directory or call 1-888-995-HOPE (4673) to be connected to an agency.
- Call your mortgage servicer or lender if you have any questions about your submitted application. A complete list of participating loan servicers can be found at [http://www.makinghomeaffordable.gov/contact_servicer.html](http://www.makinghomeaffordable.gov/contact_servicer.html).
- If your mortgage is owned, guaranteed and/or securitized by Fannie Mae or Freddie Mac, please call or visit:
  - For Fannie Mae: 1-800-7FANNIE or visit [www.fanniemae.com/loanlookup](http://www.fanniemae.com/loanlookup).
  - Freddie Mac: 1-800-FREDDIE or visit [www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage).
- This information is not a guarantee of eligibility for the modification program.

*For borrowers with mortgages that are not owned, guaranteed or insured by FHA/VA, Freddie Mac or Fannie or has a servicer that does not participate in HAMP, ask the mortgage servicer about the Principal Reduction Alternative (PRA) Program. The PRA Program has the same eligibility requirements as HAMP but is a deferred principal reduction program which allows a borrower to earn principal reduction over a three-year period. Servicer participation is optional. There is no fee to apply for the PRA Program. For a list of participating servicers, please visit the Making Home Affordable website.*
### REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA)

**Loan I.D. Number:** __________________________

**Servicer:** __________________________

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower's name</td>
<td>Co-borrower's name</td>
</tr>
<tr>
<td>Social Security number</td>
<td>Social Security number</td>
</tr>
<tr>
<td>Date of birth</td>
<td>Date of birth</td>
</tr>
<tr>
<td>Home phone number with area code</td>
<td>Home phone number with area code</td>
</tr>
<tr>
<td>Cell or work number with area code</td>
<td>Cell or work number with area code</td>
</tr>
</tbody>
</table>

**I want to:**

- [ ] Keep the Property
- [ ] Sell the Property

**The property is my:**

- [ ] Primary Residence
- [ ] Second Home
- [ ] Investment
- [ ] Owner Occupied
- [ ] Renter Occupied
- [ ] Vacant

**Mailing address**

Property address (if same as mailing address, just write same) __________________________

**E-mail address**

**Is the property listed for sale?**

- [ ] Yes
- [ ] No

**Have you received an offer on the property?**

- [ ] Yes
- [ ] No

**Date of offer** ____________

**Amount of offer** $ ____________

**Agent’s Name:** __________________________

**Agent’s Phone Number:** __________________________

**For Sale by Owner?**

- [ ] Yes
- [ ] No

**Who pays the real estate tax bill on your property?**

- [ ] I do
- [ ] Lender does
- [ ] Paid by condo or HOA
- [ ] Yes
- [ ] No

**Condominium or HOA Fees**

- [ ] Yes
- [ ] No

**Paid to:** __________________________

**Have you contacted a credit-counseling agency for help?**

- [ ] Yes
- [ ] No

**If yes, please complete the following:**

**Counselor’s Name:** __________________________

**Agency Name:** __________________________

**Counselor’s Phone Number:** __________________________

**Counselor’s E-mail:** __________________________

**Who pays the hazard insurance premium for your property?**

- [ ] I do
- [ ] Lender does
- [ ] Paid by Condo or HOA
- [ ] Yes
- [ ] No

**Name of Insurance Co.:** __________________________

**Insurance Co. Tel #:** __________________________

**Additional Liens/Mortgages or Judgments on this property:**

<table>
<thead>
<tr>
<th>Lien Holder’s Name/Servicer</th>
<th>Balance</th>
<th>Contact Number</th>
<th>Loan Number</th>
</tr>
</thead>
</table>

**HARDSHIP AFFIDAVIT**

I (We) am/are requesting review under the Making Home Affordable program.

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

- [ ] My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.

- [ ] My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.

- [ ] My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.

- [ ] My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.

- [ ] Other:

**Explanation (continue on back of page 3 if necessary):** __________________________
### Monthly Household Income
- **Monthly Gross Wages**: 
- **Overtime**: 
- **Child Support / Alimony / Separation**: 
- **Social Security/SSDI**: 
- **Other monthly income from pensions, annuities or retirement plans**: 
- **Tips, commissions, bonus and self-employed income**: 
- **Rents Received**: 
- **Unemployment Income**: 
- **Food Stamps/Welfare**: 
- **Other (investment income, royalties, interest, dividends etc.)**:

**Total (Gross Income)**: 

### Monthly Household Expenses/Debt
- **First Mortgage Payment**: 
- **Second Mortgage Payment**: 
- **Insurance**: 
- **Property Taxes**: 
- **Credit Cards / Installment Loans (total minimum payment per month)**: 
- **Alimony, child support payments**: 
- **Net Rental Expenses**: 
- **HOA/Condo Fees/Property Maintenance**: 
- **Car Payments**: 
- **Other**:

**Total Debt/Expenses**: 

### Household Assets
- **Checking Account(s)**: 
- **Checking Account(s)**: 
- **Savings/ Money Market**: 
- **CDs**: 
- **Stocks / Bonds**: 
- **Other Cash on Hand**: 
- **Other Real Estate (estimated value)**: 
- **Other**:

**Total Assets**: 

---

**INCOME MUST BE DOCUMENTED**

1. Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

2. You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

---

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

#### BORROWER
- **I do not wish to furnish this information**
- **Ethnicity**:  
  - Hispanic or Latino
  - Not Hispanic or Latino
- **Race**:  
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - White
- **Sex**:  
  - Female
  - Male

#### CO-BORROWER
- **I do not wish to furnish this information**
- **Ethnicity**:  
  - Hispanic or Latino
  - Not Hispanic or Latino
- **Race**:  
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - White
- **Sex**:  
  - Female
  - Male

---

**To be completed by interviewer**

- **This request was taken by**: 
  - Face-to-face interview
  - Mail
  - Telephone
  - Internet
- **Interviewer’s Name (print or type) & ID Number**
- **Interviewer’s Signature**
- **Date**
- **Interviewer’s Phone Number (include area code)**

---

**Name/Address of Interviewer’s Employer**
ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.

2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.

3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.

4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.

5. That my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.

6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.

7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.

8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.

9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to: (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

---

Borrower Signature

Date

---

Co-Borrower Signature

Date

HOMEOWNER’S HOTLINE

If you have questions about this document or the modification process, please call your servicer.

If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner’s HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

---

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that:

"Under penalty of perjury, all documents and information I have provided to lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct.”

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program. 1801 L St. NW, Washington, DC 20220.
**Second Lien Modification Program**

**Purpose:** Create a sustainable and affordable mortgage payment for homeowners receiving a modification on their first mortgage under the Home Affordable Modification Program by modifying the second lien.

**Program:** Loan modification

**Program Features:**
- Reduce the interest rate to 1 percent (for amortizing loans) or 2 percent (for interest only loans).
- Extend the term of the unpaid principal balance of the modified second mortgage to match the term of the modified first mortgage.
- Forbear principal in the same proportion as any principal forbearance on the first lien with the option of extinguishing principal under the Extinguishment Schedule.
- After five years, the interest rate on the second mortgage will step up to the current interest rate on the modified first mortgage.
- Borrowers can receive success payments of up to $250 per year for as many as five years to pay down principal on the first mortgage and help build the borrower’s equity in the home.

**Maximum Amount**
No maximum, but the second lien must have a minimum unpaid principal balance greater than or equal to $5,000 at the initial consideration for the modification.

**Eligibility Requirements:**
- Second liens must correspond with the first liens that have been modified under HAMP.
- Second liens must have originated on or before January 1, 2009.
- Mortgage liens that would be in second lien position for a tax lien, a mechanic’s lien or other non-mortgage related lien that has priority are eligible.
- Borrowers may be accepted into the program if a fully executed modification agreement or trial period plan is in the servicer’s possession on December 31, 2012.
- Second liens on which no interest is charged and no payments are due until the first lien is paid in full are ineligible.
- Mortgage loans that are subordinate to a second lien are ineligible.

**Geographic Area Served:** All 50 states

**Costs Or Fees:** Lender points and/or fees may apply.

**Administering Agency:** United States Treasury Department together with mortgage servicers and lenders.

**Procedures:**
- First determine if you are eligible for the Home Affordable Modification Program (HAMP).
- Upon successful modification of the first lien under HAMP, contact the second lien servicer to propose a modification.
- The second modification offer may be prepared during the HAMP trial period or on or after the date the HAMP modification becomes effective.
- The modification of the second lien may not become effective unless and until the modification of the first lien becomes effective under HAMP.

**Contact Information:** If you are approved for a modification of the first mortgage, by HAMP, you will need to contact your second lien holder to begin the process of modification. Begin by visiting https://www.hopenow.com/mortgage-directory.php to look up the contact information of your mortgage servicer.

**For More Information:** [www.financialstability.gov/](http://www.financialstability.gov/)

---

## Unemployment Program

<table>
<thead>
<tr>
<th>Purpose:</th>
<th>To offer a temporary forbearance period to unemployed homeowners while they seek re-employment.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program:</td>
<td>Temporary forbearance of mortgage payments for unemployed homeowners.</td>
</tr>
</tbody>
</table>
| Program Features: | • If a homeowner becomes re-employed while in forbearance, the period will end and the homeowner will be evaluated for a mortgage modification under the MHA Program.  
  • Servicers may not initiate foreclosure proceedings or conduct a foreclosure sale while a homeowner is being evaluated for the program or in the forbearance period.  
  • During the forbearance period, homeowner’s monthly mortgage payment must be reduced to no more than 31% (or less) of their gross monthly income.  
  • Servicer can decide to temporarily suspend payments in full.  
  • Payment amount and due dates will be decided by the servicer.  
  • Mortgage servicer may not collect late charges from the homeowner while still in the forbearance period.  
  • Applicants should learn their eligibility within ten days of submitting complete documentation to the servicer. |
| Maximum Forbearance Period: | Minimum of three months; maximum at mortgage servicer’s discretion. |
| Eligibility Requirements: | • Mortgage must be a first lien mortgage and originated on or before January 1, 2009.  
  • Unpaid principal balance must be less than or equal to $729,750 (one-unit property).  
  • Property must be the homeowner’s primary residence.  
  • Mortgage has not been previously modified through HAMP.  
  • Homeowner was ineligible for HAMP.  
  • Homeowner is either behind on payments by no more than three consecutive months or can reasonably foresee they will fall behind.  
  • Total monthly mortgage payment is more than 31% of the homeowner’s gross monthly income. If less, at servicer’s discretion to offer the program.  
  • Homeowner will be unemployed at the start of the forbearance period, and is able to document unemployment benefits the month the forbearance period begins.  
  • Mortgage servicer may require that homeowners have received at least three months of unemployment benefits before they begin a forbearance period. |
| Geographic Area Served: | All 50 states. |
| Costs Or Fees: | No cost to apply. Late charges may accrue while homeowner is being evaluated for the program or in the program. |
| Administering Agency: | United States Treasury Department together with participating mortgage servicers. |
| Procedures: | Contact your mortgage servicer to determine if you qualify. |
| Contact Information: | Contact your mortgage servicer. The phone number is located on your monthly mortgage statement.  
  For assistance with applying to the program, call 1-888-995-HOPE (4673) to speak with a HUD-approved housing counselor for free. |
# City of Philadelphia's Residential Mortgage Foreclosure Diversion Program

**Purpose:** To help homeowners save their homes through early court intervention.

**Program:** Homeowners attend their scheduled Conciliation Conference to attempt to work out affordable mortgage workout plan in order to avert foreclosure.

**Program Features:**
- If a new foreclosure Compliant is filed and the home is owner occupied then the court will schedule a Conciliation Conference and send the conference appointment date and time to the homeowner.
- If the homeowner is being foreclosed on and has not received a notice for a Conciliation Conference, they can file a request with the prothonary’s office for a conference hearing as long as the property is owner-occupied.
- Homeowners have the opportunity to save their homes by attending their Conciliation Conference.
- Before appearing in court, the homeowner must meet with an OHCD approved housing counseling agency to prepare and submit a proposal to resolve the mortgage default and send it to the mortgage company and the lawyer representing the mortgage company.
- A housing counselor will work with homeowner to determine if a loan work-out is possible with the mortgage company.
- Free legal representation may be available for those that qualify.

**Eligibility Requirements:**
- Property must be located in the City and County of Philadelphia.
- Property must be 1–4 residential units, condominium unit or a residential co-op unit.
- Homeowner must reside in property.
- Mortgage foreclosure complaint against the property must have been filed.

**Geographic Area Served:** Philadelphia County

**Costs Or Fees:** No cost.

**Administrating Agency:** City of Philadelphia

**Procedures:**
- Homeowners will receive a notice of their Conciliation Conference date along with the Complaint.
- Homeowner should call the Save Your Home Philly Hotline first. They will be scheduled for an appointment with a housing counselor or an attorney (see below).
- Homeowners who did not receive a conciliation hearing appointment can request one by filing Defendant’s Certification of Premises As Residential owner-occupied and Request for Conciliation Conference form with the prothonary’s office no later than 10 days before the date of the Sheriff Sale.

**Contact Information:** Save Your Home Philly Hotline 215-334-4663

**For More Information:** More information and forms are available at: courts.phila.gov
### Bucks County Diversion Program

<table>
<thead>
<tr>
<th>Purpose:</th>
<th>To help homeowners save their homes through court intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program:</td>
<td>Homeowners attend court to attempt to work out affordable mortgage workout plan in order to avert foreclosure.</td>
</tr>
</tbody>
</table>
| Program Features: | • Before appearing in court, homeowners must meet with a HUD approved housing counseling agency to prepare and submit a proposal to resolve the mortgage default and send it to lender and the lawyer representing the mortgage company.  
• Housing counselor will work with homeowner to determine if a loan work-out is possible with the lender.  
• Free legal representation may be available for those that qualify.  
• No income restrictions to go through the program. |
| Eligibility Requirements: | • Property must be located in Bucks County.  
• Property must be 1-4 residential units, condominium unit, or a residential co-op unit.  
• Homeowner must reside in property.  
• Mortgage foreclosure complaint against the property must have been filed. |
| Geographic Area Served: | Bucks County |
| Costs Or Fees: | No cost. |
| Administering Agency: | Bucks County Court of Common Pleas |
| Procedures: | • Homeowner will receive an "Urgent Notice" to call the Save Your Home Hotline. **This call must be made within 10 days of receiving the notice in order to receive help.**  
• They will be put in touch with a Bucks County Housing Counselor to work out arrangements with the mortgage company. This service is FREE.  
• The Conciliation Conference is not mandated by the court, it is optional. It is vital homeowners call the hotline to schedule a Conciliation Conference and meet with a housing counselor. |
| Contact Information: | Save Your Home Hotline at 1-866-760-8911 |
| For More Information: | [www.buckscounty.org/government/rowofficers/Prothonotary/forms/MortgageForeclosureDiversionProgram.pdf](http://www.buckscounty.org/government/rowofficers/Prothonotary/forms/MortgageForeclosureDiversionProgram.pdf) |
### Delaware County Mortgage Foreclosure Diversion Program

<table>
<thead>
<tr>
<th>Purpose:</th>
<th>To help homeowners avoid sheriff’s sale and save their homes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program:</td>
<td>Homeowners work with a housing counselor in order to avert foreclosure through negotiating with the lender.</td>
</tr>
<tr>
<td>Program Features:</td>
<td>• Free foreclosure prevention counseling and assistance from Consumer Credit Counseling Services of Delaware Valley (CCCSDV).</td>
</tr>
</tbody>
</table>
| Eligibility Requirements: | • Property must be located in Delaware County.  
  • Property must be 1-4 residential units, condominium unit, or a residential co-op unit.  
  • Homeowner must reside in property.  
  • Mortgage foreclosure complaint against the property must have been filed for this program. However, clients may contact CCCSDV before complaint is served to receive free foreclosure prevention counseling assistance. |
| Geographic Area Served: | Delaware County |
| Costs Or Fees: | No cost. |
| Administering Agency: | Delaware County Sheriff’s Office and CCCSDV. |
| Procedures: | • When the sheriff’s deputy serves the first complaint, the “action of mortgage foreclosure,” the homeowner also receives a written notice advising him or her to call CCCSDV to request free assistance.  
  • Call the hotline to request assistance within 30 days of receiving the notice. If the homeowner fails to call CCCSDV, the foreclosure will proceed.  
  • Once the eligible homeowner calls the hotline and schedules an appointment, CCCSDV will notify the lender that the client is seeking remedy and foreclosure will be delayed for 30 days. |
| Contact Information: | CCCSDV Save Your Home Hotline: 1-800-989-2227 |
| For More Information: | www.cccsdv.org |
Section III:
How do I prevent tax delinquency foreclosure?

If property taxes are unpaid on a home, it is possible to lose the home if the county sells the home at a Real Estate Tax Sale. This section contains information about how to apply for a payment agreement to prevent losing your home through tax delinquency foreclosure.
### City of Philadelphia’s Financial Hardship Agreements for Property Taxes

**Purpose:** Allows income-eligible homeowners with delinquent property taxes to enter into an affordable payment arrangement.

**Program:** Written payment agreement.

**Program Features:**
- The homeowner must pay between 5% to 10% of the household’s monthly income toward delinquent property taxes. Minimum payment is $25.
- If homeowner cannot afford 5% to 10% of their monthly income, they can request an individualized financial assessment (IFA) to determine how much of the household’s monthly income is available to pay towards the delinquency.
- Under the IFA, minimum payment is $25 per month. If a person applies for IFA, the monthly payment is the extra income shown in the application. Monthly payment may result in being higher than 10% of the household income as required by the standard plan.
- No down payment or other lump-sum is required toward the delinquent property taxes.
- All current property taxes must also be paid on time, although the homeowner can still apply annually with the Department of Revenue for a separate installment agreement for the current property taxes.

**Maximum Amount**
No maximum. Agreements exceeding 24 months require approval of the City’s Law Department. Agreements exceeding 48 months will be administered by the City’s Law Department.

**Eligibility Requirements:**
- Maximum household income of 60% of area median income (about $46,680 for a family of 4).
- Homeowner must have adequate income to be able to pay the monthly payment under the agreement, plus the current year’s property taxes.
- Homeowner must reside in property.
- Homeowner must have legal or equitable title to the property. Examples include name on deed, lease purchase agreement and inheritance through will or intestate succession.
- Homeowner must not have breached a previous payment agreement, unless extenuating circumstances beyond the homeowner’s control caused the previous breach.

**Geographic Area Served:** Philadelphia County

**Administering Agency:** Linebarger, Goggan, Blair, & Sampson, LLP; Goehring, Rutter and Boehm Law; Philadelphia Law Department

**Procedures:**
- Call the Save Your Home Philly Hotline for a referral to a housing counselor.
- The counselor will help you complete the written application.
- Written application with supporting documentation will be submitted to the firm collecting the debt.
- If a Sheriff’s Sale is scheduled, house cannot be sold while a hardship application is pending.
- If accepted, the applicant is presented with a written agreement.

**Contact Information:**
- Save Your Home Philly Hotline (for a housing counselor): 215-334-4663
- Linebarger, Goggan, Blair, & Sampson, LLP: 215-790-1117
- Goehring Rutter & Boehm Law: 516-735-1910
- Philadelphia Law Department: 215-683-5207

Note: This written agreement may contain waivers of legal rights. You may wish to review the document with an attorney before signing. Linebarger may conduct annual review of income, called “redetermination.” If income has changed, the monthly payment amount can change accordingly. Failure of a homeowner to respond to a request for redetermination can result in cancellation of the repayment agreement.
Suburban Philadelphia Agreements for Delinquent Property Taxes

Purpose: Allow homeowners with delinquent property taxes to enter into an affordable payment arrangements under the terms of the Pennsylvania Real Estate Tax Sale Law.

Program: Written payment agreement with the County Tax Claim Offices.

Program Features: The Pennsylvania Real Estate Tax Sale Law, 72 Pa.C.S. §§ 5860.101, et seq., applies to all counties except Philadelphia. Section 5860.603 of the Tax Sale Law provides the basic standards under which counties offer payment agreements to homeowners with delinquent taxes:

- Any owner or lien creditor of the owner may, at the option of the bureau, prior to the actual sale:
  - Cause the property to be removed from the sale by payment in full of taxes which have become absolute and of all charges and interest due on these taxes to the time of payment or
  - Enter into an agreement, in writing, with the bureau to stay the sale of the property upon the payment of twenty-five per centum (25%) of the amount due on all tax claims and tax judgments filed or entered against such property and the interest and costs on the taxes returned to date, as provided by this act and agreeing therein to pay the balance of said claims and judgments and the interest and costs thereon in not more than three (3) installments all within one (1) year of the date of said agreement, the agreement to specify the dates on or before which each installment shall be paid and the amount of each installment.

- So long as said agreement is being fully complied with by the taxpayer, the sale of the property covered by the agreement shall be stayed. But in case of default in such agreement by the owner or lien creditor, the bureau, after written notice of such default given by United States mail, postage prepaid, to the owner or lien creditor at the address stated in the agreement, shall apply all payments made against the oldest delinquent taxes and costs, then against the more recent.

- If sufficient payment has been made to discharge all the taxes and claims which would have caused the property to be put up for sale, the property may not be sold.

- If sufficient payment has not been received to discharge these taxes and claims, the bureau shall proceed with the sale of such property in the manner herein provided either at the next scheduled upset sale or at a special upset sale, either of which is to be held at least ninety (90) days after such default. If a party to an installment agreement defaults on the agreement, the bureau shall not enter into a new installment agreement with that person within three (3) years of the default.

- Some counties allow homeowners to make monthly payments rather than quarterly to make the payments more affordable. Monthly payment agreements have slightly different procedures to apply (see county specific information).

Geographic Area Served: All Pennsylvania counties, except Philadelphia.

Costs or fees: No cost to apply. Unpaid taxes will accrue at an interest rate of 0.75% per month (9% per year). Some counties have service fees. See county specific information.

Administering Agency: Generally, each county has a Tax Claim Bureau that handles delinquent taxes. See county specific information.

Procedures: Contact the administering agency to begin the application process to enter and affordable agreement plan. See county specific contact information on next page.

Contact Information: See county specific information on next page.
County Specific Information for Delinquent Property Tax Agreements (by county)

**Bucks County**

**Special Program Features**

If taxes are not paid by December 31st of the year the taxes become due and payable, local tax collector returns all delinquent and uncollectables to the Tax Claim Bureau for further collection. The Bureau sends out a “Notice of Claim” which notifies each property owner with the delinquent taxes that a claim has been entered against the property. These notices are generally mailed by certified mail in the spring of the year after the tax was due. If homeowners are unable to pay the entire amount owed, they have until June 30th of the same year to make smaller payments until the lien is satisfied. To make this arrangement, homeowners must call the Tax Claim Bureau.

**Administering Agency**

Bucks County Tax Claim Bureau

**Contact Information**

55 East Court Street
Third Floor, Administration Building
Doylestown, PA 18901
Phone: 215-348-6274
Hours: Monday through Friday 8:00 a.m. to 5:00 p.m.

**Additional Information**


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**Chester County**

**Special Program Features**

All real estate taxes are considered delinquent if not paid by December 31st of the current year. If homeowners are unable to pay the entire amount owed, they have until June 30th of the following year to make smaller payments until the lien is satisfied. To make this arrangement, homeowners must call the Tax Claim Bureau.

**Administering Agency**

Chester County Tax Claim Bureau

**Contact Information**

2 N. High Street, Suite 116
West Chester, PA 19380-0991
Phone: 610-344-6360
Fax: 610-344-4722

**Additional Information**

www.dsf.chesco.org/chesco/cwp/view.asp?a=1413&q=573807
**Montgomery County**

**Special Program Features**
Monthly payment agreements are available to those who are unable to afford the standard quarterly payment. This feature is not income restricted and is open for all to apply.

**Costs Or Fees**
There is a $20 fee for setting up a standard installment payment plan. Additional fees are incurred to cover costs of delinquency notification and for documentation prior to the ultimate sale of the property.

**Procedure**
Call Xspand to apply for a standard installment payment plan. To apply for a hardship case, homeowners need to contact the Montgomery County Treasury Office and apply.

**Administering Agency**
Xspand (the firm contracted by Montgomery County to handle real estate tax collection)

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**Delaware County**

**Special Program Features**
Monthly payment agreements are available to those who are unable to afford the standard quarterly payment. This feature is not income restricted and is open for all to apply.

**Costs Or Fees**
A service fee of $64 is added to enter the agreement. Additional fees are incurred from time to time to cover costs of delinquency notification and for documentation prior to the ultimate sale of the property.

**Procedure**
If the homeowner is applying for the monthly payment agreement, they will need to go to the tax claim office and fill out an application. Once the application has been filled out the homeowner will meet with the County Treasurer and Tax Claim Office Director. Monthly payment amount is based on the individual's gross monthly income and is open to for all to apply (case-by-case determination).

**Contact Information**
Montgomery County Treasurer’s Office
One Montgomery Plaza, 6th Floor
P.O. Box 311 Norristown, PA 19404-0268
Phone: 610-278-3066
Fax: 610-891-4115

**Additional Information**
www.co.delaware.pa.us/treasurer/taxclaim.html
Section IV:
If losing my home is inevitable, what are my options?

If it appears there is no resolution between the homeowner and the lender to modify the loan, there are other options besides foreclosure such as a short sale and a deed-in-lieu (DIL) of foreclosure. Although the homeowner will not own the home at the end of the process, these alternatives may be less costly and traumatic.
Short Sales and Deed-in-Lieu of Foreclosure

Short Sales
In a short sale, a servicer allows the borrower to sell the property at its current value, even if the sale nets less than the total amount owed on the mortgage. A short sale can benefit the lender and the borrower if it is done properly. This is a complex transaction involving careful coordination and cooperation among a number of parties including servicers, appraisers, borrowers, purchasers, real estate brokers, title agencies and often mortgage insurance companies and junior lien holders. Approval of a short sale requires the borrower to list and actively market the home at its fair value. The sale must be an arms length market transaction with all proceeds (after selling costs) applied to the discounted mortgage payoff. If the borrower actively markets the property but is unable to sell it within the agreed upon time period, a servicer may consider a deed-in-lieu.

Deed-in-lieu
A deed-in-lieu of foreclosure is a process where the borrower voluntarily transfers ownership of the property to the servicer—provided the title is free and clear. Just like a short sale, a DIL can benefit the lender and the borrower if it is done properly, but it is also a complex transaction. Although borrowers will not own the home anymore, they will be relieved of any difference between the amount owed on the mortgage and the fair market value or the foreclosure sale price (whichever is greater). In a foreclosure borrowers are responsible for paying this difference in addition to legal fees and late charges. Generally DIL are used when there is only one lien on the property.

Although lenders tend to choose foreclosure over a short sale or DIL because of time and complexity, federal programs were created to incentivize lenders to find an alternative to foreclosure. For example, under the Making Home Affordable Foreclosure Alternative Program the short sale and DIL process and paperwork were simplified and streamlined. Additionally, lenders are being provided with financial incentives to proceed with a short sale or a DIL instead of a foreclosure.
<table>
<thead>
<tr>
<th><strong>Deed For Lease (D4L)</strong></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Purpose:</strong></td>
<td>Allow qualifying homeowners of properties transferred through deed-in-lieu (DIL) of foreclosure to remain in their home and community by executing a lease with their loan servicers.</td>
</tr>
<tr>
<td><strong>Program:</strong></td>
<td>Lease option in conjunction with a DIL to stay in the home after foreclosure.</td>
</tr>
<tr>
<td><strong>Program Features:</strong></td>
<td>If the home cannot be saved, this is an option for the homeowners to simultaneously work out a deed-in-lieu of foreclosure and a lease with the lender so they can stay in the home. Although they have the ability to stay in the home, this means they do not own the home anymore.</td>
</tr>
<tr>
<td><strong>Maximum Amount</strong></td>
<td>Lease of up to 12 months.</td>
</tr>
</tbody>
</table>
| **Eligibility Requirements:** | • Loan is a first lien mortgage (second lien mortgages are not eligible)  
• Property is a 1-4 units and is a primary residence or is leased to a tenant who uses the property as a primary residence.  
• Loan is not guaranteed by a federal agency.  
• At least three payments have been made since the loan origination or the last modification.  
• Borrower is not involved in an active bankruptcy proceeding and is not a party to litigation involving the property or loan.  
• The title is able to be conveyed (title insurance policy is required)  
• If there are subordinate liens secured against the property, lien releases can be obtained.  
• Occupant of the property has verifiable income.  
• The occupant of the property must have the ability to pay market rent that is less than or equal to 31% of their monthly gross income.  
• Lease agreement is contingent on successful completion of the DIL.  
• Loan servicers follow their regular process for determining if a borrower is eligible for a DIL. |
| **Geographic Area Served:** | All 50 States |
| **Costs Or Fees:** | • Customary and reasonable closing costs and prepaid expenses. Closing costs and expenses may be included in new mortgage amount.  
• $75 nonrefundable application fee per occupied unit. |
| **Administering Agency:** | Fannie Mae |
| **Procedures:** | • Begin the process by speaking with the mortgage servicer, they will determine if the applicant is eligible for DIL.  
• Obtain a lease decision within 10 days of initiating the DIL consideration.  
• A property manager (from the lender) will be sent the applicant’s property address and contact information to determine if the property and occupants meet the eligibility for a lease under D4L.  
• If qualified, applicant will be notified within three business days to view the property.  
• If the property manager is unable to contact the applicant within five business days of obtaining the referral, they will no longer be considered for the lease. |
| **Contact Information:** | Work with the mortgage servicer. |
| **For More Information:** | If the servicer is unfamiliar with the D4L Program, ask them to call 1-888-326-6435. |
### Home Affordable Foreclosure Alternative (HAFA)

**Purpose:** To help borrowers who have unaffordable mortgages and did not qualify for a refinance or modification and are interested in transitioning to more affordable housing.

**Program:** Short sale or deed-in-lieu of foreclosure with relocation assistance.

**Program Features:**
- Mortgage servicers must evaluate homeowners for HAFA within 30 days after the eligibility criteria are met (timeline must be followed).
- If homeowner is eligible, the servicer will send a Short Sale Agreement (SSA) that will include:
  - A list price approved by the servicer,
  - The length of time the property will be marketed for sale,
  - An agreement releasing the homeowner from all future liability after the property is sold,
  - The amount of the monthly mortgage payment, if any, that the borrower will be required to pay during the term of the SSA,
  - Information about $3,000 in relocation assistance after closing, and
  - An agreement that so long as the borrower performs in accordance with the terms of the SSA, the servicer will not complete a foreclosure sale.
- If a servicer is willing to accept a deed-in-lieu of foreclosure, they will provide a HAFA deed-in-lieu agreement.
- If there are other loans against the house, the homeowner will need to work with the servicer to negotiate the release of the loans to complete the short sale or deed-in-lieu.

**Maximum Amount**
- Up to $3,000 available for relocation assistance.

**Eligibility Requirements:**
- Live in the home or have lived there in the last 12 months.
- Documented financial hardship.
- Have not purchased a new house within the last 12 months.
- First mortgage is less than $729,750.
- Mortgage originated on or before January 1, 2009.
- Did not qualify for a mortgage modification under the Making Home Affordable Program; or
- Did not successfully complete the trial period for a modification; or
- Missed at least two consecutive payments once in a permanent modification; or
- Requested a short sale or deed-in-lieu of foreclosure.

**Geographic Area Served:** All 50 states

**Costs Or Fees:** None

**Administering Agency:** Mortgage servicers and lenders.

**Procedures:**
- Speak to your mortgage servicer about applying for the program.
- Applications are available through your servicer.
- Call the HOPE Hotline for application assistance. Housing counselors can assist you with completing and submitting the application to your mortgage servicer or lender.

**Contact Information:**
- Call your mortgage servicer or lender to begin the application process. Contact information of most servicers are available at www.makinghomeaffordable.gov
- Call 1-888-995-HOPE (4673) to be connected to a HUD-approved agency.

**For More Information:** www.makinghomeaffordable.gov
## Housing Counseling Agency Directory

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>Zip</th>
<th>Phone</th>
<th>HEMAP</th>
<th>OHCD</th>
<th>HUD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing Centers of Pennsylvania</td>
<td>846 North Broad Street</td>
<td>Philadelphia</td>
<td>19130</td>
<td>215.765.1221</td>
<td>☮</td>
<td>❖</td>
<td>❖</td>
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<tr>
<td>Advocates for Financial Independence</td>
<td>8 Penn Center, 1628 JFK Blvd.</td>
<td>Philadelphia</td>
<td>19103</td>
<td>215.218.4342</td>
<td>❖</td>
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<tr>
<td>Alliance for Better Housing Inc.</td>
<td>646 Buena Vista Drive</td>
<td>Kennett Square</td>
<td>19348</td>
<td>610.925.1880</td>
<td>❖</td>
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</tr>
<tr>
<td>American Credit Alliance, Inc.</td>
<td>2 South Delmorr Avenue</td>
<td>Morrisville</td>
<td>19067</td>
<td>215.295.7195</td>
<td>☮</td>
<td>❖</td>
<td>❖</td>
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<tr>
<td>American Credit Counseling Institute</td>
<td>586 West Street Road</td>
<td>Warminster</td>
<td>18974</td>
<td>888.212.6744</td>
<td>☮</td>
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</tr>
<tr>
<td>HEMAP – Pennsylvania’s Homeowners Emergency Mortgage Assistance Program: Conventional mortgages only. Applicants must have received an Act 91 notice.</td>
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<tr>
<td>OHCD – Philadelphia Office of Housing and Community Development: Must be 80% or below the median income.</td>
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<tr>
<td>HUD – United States Department of Housing and Urban Development: Can do conventional or FHA mortgages.</td>
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## Housing Counseling Agency Directory (Continued)

<table>
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<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>Zip</th>
<th>Phone</th>
<th>HEMAP</th>
<th>OHCD</th>
<th>HUD</th>
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<tbody>
<tr>
<td>Germantown Settlement</td>
<td>5538 Wayne Avenue</td>
<td>Philadelphia</td>
<td>19144</td>
<td>215.849.3104</td>
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<tr>
<td>Hispanic Assoc. of Contractors &amp; Enterprises (HACE)</td>
<td>167 W. Allegheny Ave, Suite 200</td>
<td>Philadelphia</td>
<td>19140</td>
<td>215.426.8025</td>
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<tr>
<td>HACE Frankford Office</td>
<td>4915 Frankford Ave.</td>
<td>Philadelphia</td>
<td>19124</td>
<td>215.432.7867</td>
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<tr>
<td>Housing Association Information Program</td>
<td>658-660 North Watts Street</td>
<td>Philadelphia</td>
<td>19123</td>
<td>215.978.0224</td>
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<tr>
<td>Housing Consortium For Disabled Individuals</td>
<td>4701 Pine Street</td>
<td>Philadelphia</td>
<td>19143</td>
<td>215.528.5056</td>
<td>●</td>
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<tr>
<td>Housing Partnership of Chester County</td>
<td>41 West Lancaster Ave</td>
<td>Downingtown</td>
<td>19335</td>
<td>610.518.1522</td>
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<tr>
<td>Intercommunity Action (Journey’s Way)</td>
<td>403 Rector Street</td>
<td>Philadelphia</td>
<td>19128</td>
<td>215.487.1750</td>
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<tr>
<td>Intercultural Family Services, Inc.</td>
<td>4225 Chestnut Street</td>
<td>Philadelphia</td>
<td>19104</td>
<td>215.386.1298</td>
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<tr>
<td>Korean Community Development Services Center</td>
<td>6055 North 5th Street</td>
<td>Philadelphia</td>
<td>19120</td>
<td>215.276.8830</td>
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<tr>
<td>Liberty Resources, Inc.</td>
<td>714 Market Street, Suite 100</td>
<td>Philadelphia</td>
<td>19106</td>
<td>215.634.2000</td>
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<tr>
<td>Media Fellowship House</td>
<td>302 South Jackson Street</td>
<td>Media</td>
<td>19063</td>
<td>610.565.0434</td>
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<tr>
<td>ML. Airy USA</td>
<td>6703 Germantown Ave, Suite 200</td>
<td>Philadelphia</td>
<td>19119</td>
<td>215.844.6021</td>
<td>●</td>
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<tr>
<td>New Kensington CDC</td>
<td>2915 Frankford Avenue</td>
<td>Philadelphia</td>
<td>19125</td>
<td>215.427.0350</td>
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<tr>
<td>Northwest Counseling Service</td>
<td>5001 North Broad Street</td>
<td>Philadelphia</td>
<td>19141</td>
<td>215.324.7500</td>
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<tr>
<td>Norris Square Civic Association</td>
<td>149 W. Susquehanna Ave</td>
<td>Philadelphia</td>
<td>19122</td>
<td>215.426.8723</td>
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<tr>
<td>Nueva Esperanza</td>
<td>4261 North 5th Street</td>
<td>Philadelphia</td>
<td>19140</td>
<td>215.324.0746</td>
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<tr>
<td>Patstone</td>
<td>1625 N. Front Street</td>
<td>Harrisburg</td>
<td>17102</td>
<td>717.234.6646</td>
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<tr>
<td>The Partnership CDC</td>
<td>4020 Market Street</td>
<td>Philadelphia</td>
<td>19104</td>
<td>215.397.4917</td>
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<tr>
<td>Philadelphia Neighborhood Housing Services</td>
<td>5334 Chestnut Street</td>
<td>Philadelphia</td>
<td>19139</td>
<td>215.476.4205</td>
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<tr>
<td>Philadelphia Senior Center</td>
<td>500 South Broad Street</td>
<td>Philadelphia</td>
<td>19147</td>
<td>215.556.6579</td>
<td>●</td>
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<tr>
<td>South Philadelphia H.O.M.E.S.</td>
<td>3531 West Tioga</td>
<td>Philadelphia</td>
<td>19140</td>
<td>215.277.9999</td>
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<tr>
<td>Southwest CDC</td>
<td>1644 Point Breeze Avenue</td>
<td>Philadelphia</td>
<td>19146</td>
<td>215.334.6430</td>
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<tr>
<td>Tabor Community Services, Inc.</td>
<td>6328 Paschal Avenue</td>
<td>Philadelphia</td>
<td>19142</td>
<td>215.229.0800</td>
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<tr>
<td>Tenant Union Representative Network</td>
<td>3335 Walnut Street, 3rd floor</td>
<td>Philadelphia</td>
<td>19107</td>
<td>215.940.3990</td>
<td>●</td>
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<tr>
<td>Unemployment Information Center</td>
<td>111 N Broad St, 11th floor</td>
<td>Philadelphia</td>
<td>19102</td>
<td>215.557.0822</td>
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<tr>
<td>United Communities Southeast Philadelphia</td>
<td>2029 South 8th Street</td>
<td>Philadelphia</td>
<td>19148</td>
<td>215.467.9700</td>
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<td>Universal Community Homes/Companies</td>
<td>800 South 15th Street</td>
<td>Philadelphia</td>
<td>19146</td>
<td>215.732.6518</td>
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<tr>
<td>Urban League of Philadelphia</td>
<td>121 S Broad St., 10th floor</td>
<td>Philadelphia</td>
<td>19107</td>
<td>215.985.3220</td>
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<tr>
<td>West Oak Lane CDC</td>
<td>7300 Ogontz Ave.</td>
<td>Philadelphia</td>
<td>19138</td>
<td>215.224.0880</td>
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</tr>
</tbody>
</table>

- **HEMAP** – Pennsylvania’s Homeowners Emergency Mortgage Assistance Program: Conventional mortgages only. Applicants must have received an Act 91 notice.
- **OHCD** – Philadelphia Office of Housing and Community Development: Must be 80% or below the median income.
- **HUD** – United States Department of Housing and Urban Development: Can do conventional or FHA mortgages.
Samples of Notices

This section shows mock ups of five notices that a homeowner may receive by mail during the foreclosure process. While each notice may contain many additional pages, the following shows an example of the first page of each notice.

Act 91 Notice

![Act 91 Notice Image]

(Rev. 9/2008)

Date: ___________________

**ACT 91 NOTICE**

**TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE**

*This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.*

The HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works. To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 33 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

**LA NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.**

* (Must be at least 30 point type)
Complaint

COURT OF COMMON PLEAS
CIVIL DIVISION

County

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE ADVISED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER YOU GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE
Important Notice

Mortgage Company’s Attorney
Attorney’s mailing address
Attorney’s phone number

ABC Bank, as Trustee for
Asset-backed mortgage trust xxx-xxx,
Plaintiff,
v.

Homeowner A and Homeowner B,
Defendants.

Attorney for Plaintiff
Court of Common Pleas
County
NO. xx-xxxx

To: Homeowner
Homeowner’s address
Date of Notice: Month x, 200x

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED Fee OR NO Fee.

Lawyer Referral Service
County Bar Association
Bar. Assc. Address
(XXX) XXX-XXXX

NOTIFICACION IMPORTANTE

USTED SE ENCUENTA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUERIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARCER USTED EN CORTE O ESCUCHAR PRUEBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

Lawyer Referral Service
County Bar Association
Bar. Assc. Address
(XXX) XXX-XXXX
Judgment

Mortgage Company’s Attorney
Attorney’s mailing address
Attorney’s phone number

ATTORNEY FOR PLAINFTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
County

MORTGAGE FORECLOSURE

NO. XXX-XXXX

PRACTICE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the
Defendant(s) for failure to file an Answer to Plaintiff’s
Complaint within 20 days from service thereof and for foreclosure and
sale of the mortgaged premises, and assess Plaintiff’s damages as
follows:

As set forth in Complaint $9,058.13
Interest Per Complaint 216.69
From To

TOTAL $9,274.82

I hereby certify that (1) the addresses of the Plaintiff and
Defendant are as shown above, and (2) that notice has been given in
accordance with Rule 237.1, a copy of which is attached hereto.

Mortgage Company’s Attorney

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: Month X, 20XX

PRO PROTHONOTARY
Sheriff's Sale Scheduled

Mortgage Company's Attorney
Attorney's mailing address
Attorney's phone number

ABC Bank as Trustee for
Asset-backed mortgage trust xxx-xxxx
Plaintiff,
v.
Homeowner A and Homeowner B
Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

County

MORTGAGE FORECLOSURE

NO. xx-xxxx

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Homeowner A and Homeowner B

Your house (real estate) at Homeowner's address
County, State is scheduled to be sold at the Sheriff's Sale on Month, day, at 10:00am in the District Plaza, XXXXX Street, County, PA, to enforce the court judgment of $9,274.82, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney’s fees. To find out how much you must pay, you may call: ____________.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)