

Foreclosure Information & Assistance 2008

<p>ACORN Housing offers free housing counseling to low and moderate-income homebuyers.</p>	<p>203-366-4180 http://www.acornhousing.org/</p>
<p>Americans for Fairness in Lending raises awareness of abusive credit & lending practices.</p>	<p>1-866-452-3345 http://www.affil.org/</p>
<p>Center for Responsible Lending a resource for predatory lending opponents.</p>	<p>http://www.responsiblelending.org/</p>
<p>Christian Activities Council offers fair housing assistance, money & debt management, pre & post purchase counseling.</p>	<p>527-9860 (<i>English only</i>) mailto:dsteinle@christianactivities.org</p>
<p>Consumer Federation of America an advocacy, research, education and service organization.</p>	<p>http://www.consumerfed.org/</p>
<p>Co-Opportunity offers homebuyer education programs, mortgage delinquency and default resolution counseling, loss mitigation, money debt management and more, <i>also in Spanish</i>.</p>	<p>860-236-3617 ext 101 <i>Contact: Gary Evans</i> http://www.co-opportunity.org/</p>
<p>CT Families Program is a refinance mortgage assistance program offered through CHFA. It assists first-time homebuyers with adjustable rate mortgages in refinancing their loan in the event they are behind in mortgage payments because of interest rate and payment increases. For borrower eligibility requirements and income limits, contact CHFA or one of the three CHFA approved lenders.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><i>McCue Mortg.</i> 800-382-0017 x521 or mailto:susanc@mccuremortgage.com <i>New Alliance</i> 645-2627 or mailto:nkelleher@newalliance.com <i>Sovereign Bank</i> 647-4520 or mailto:lgallino@sovereignbank.com <i>Webster Bank</i> 645-4026 or mailto:scamiros@websterbank.com</p> </div>	<p>CHFA 571-3500 http://www.chfa.org (Under homebuyers programs)</p> <p>CHFA Contacts: Timothy Coppage 571-4269 VP of Housing Development mailto:timothy.coppage@chfa.org</p> <p>Carol DeRosa 571-4374 Admin. of Resid. Mortgage Progs. mailto:carol.derosa@chfa.org</p>
<p>Department of Housing and Urban Development provides a list of approved housing counseling agencies.</p>	<p>http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</p>
<p>Eviction Prevention Program, available through the <i>Community Renewal Team</i>, assists people who are in the process of being evicted. Also assists with defaults in mortgages.</p>	<p>560-5881 www.CRTct.org</p>
<p>Federal Trade Commission, offers an information sheet “<i>Mortgage Payments Sending You Reeling?</i>” – which contains facts for consumers about mortgages, foreclosures and choices.</p>	<p>http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm 1-877-382-4357</p>
<p>Freddie Mac offers a guide to avoiding foreclosure</p>	<p>www.freddiemac.com</p>

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<p>Hartford Areas Rally Together offers pre-purchase counseling, services also in Bosnian & Spanish.</p>	<p>525-3449 ext 102 http://www.hartofhartford.org/</p>
<p>Home-Free-USA provides the necessary tools to ensure mortgage approval, prevent foreclosure and ensure successful homeownership.</p>	<p>1-866-696-2329 <i>(foreclosure assistance)</i> http://www.homefreeusa.org/</p>
<p>Homeownership Preservation Foundation has a national hot line, attempting to assist homeowners to avoid foreclosure.</p>	<p>1-888-995-HOPE</p>
<p>Housing Education Resource Center assists tenants, landlords and others with answers to housing questions and help in resolving housing problems. Provides information on discrimination, eviction, leases, rent increases, mediation, home ownership.</p>	<p>296-4242 ext 101 Contact: <i>Karin Nigol</i> http://www.herc-inc.org <i>Open Tue & Fri 9am –5pm</i></p>
<p>Manchester Pilot Homeownership & Downpayment Assistance Program offers first-time home buyers (or prior homeowners who have not owned a home in the past 3 years) a reduced mortgage interest rate that is ¼ % below the CHFA regular Homebuyer Mortgage rate. Homes must be located in one of three designated areas in Manchester (Eastside and Westside neighborhoods or the Central Business District). This program offers 0% loans to assist with downpayment and closing costs. Call one of the indicated mortgage companies or CHFA for further information, income eligibility and home cost limits.</p>	<p>GMAC Mortgage <i>Brian Pelletier</i> 800-591-2840 ext 16</p> <hr/> <p>McCue Mortgage <i>Paul Terwilliger</i> 260-0741 <i>Karen Clark</i> 800-382-0017 ext 502</p> <hr/> <p>CHFA Single Family Underwriting 571-3502 http://www.chfa.org/</p>
<p>Money Management International offers mortgage delinquency and default resolution counseling, homebuyer education programs, pre & post purchasing counseling and more.</p>	<p>1-888-845-5669 <i>Also in Spanish</i></p>
<p>Mortgage Foreclosure Assistance Hotline is a free hotline open Monday – Friday 8:00am – 5:00pm, to Connecticut residents who are facing foreclosure on their homes. Advice and guidance regarding mortgage problems offered.</p>	<p>1-877-472-8313</p>
<p>National Association of Consumer Advocates have attorneys who represent consumers victimized by fraudulent, abusive, and predatory business practices.</p>	<p>http://www.naca.net/</p>
<p>National Community Reinvestment Coalition ensures that people in underserved communities are treated fairly when applying for credit, opening a bank account, getting a mortgage loan etc.</p>	<p>http://www.ncrc.org/</p>
<p>NeighborWorks America offers foreclosure solutions and resources.</p>	<p>http://www.nw.org <i>(click on Foreclosure Resources)</i></p>

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<p>Statewide Legal Services offers information and legal booklets on line for housing discrimination, eviction, home ownership, landlord/tenant issues, security deposits, federal programs, and other housing related issues. They also have a list of attorneys who provide legal services FREE OF CHARGE to homeowners who are delinquent on their mortgages or have received a foreclosure notice.</p>	<p>1-800-453-3320 www.SLSct.org <i>Legal booklets/housing</i></p>
<p>Urban League of Greater Hartford offers home equity conversion mortgage counseling, homebuyer education programs, mortgage delinquency and default resolution counseling, and predatory lending – also in Spanish.</p>	<p>527-0147 ext 283 http://www.ulgh.org/</p>

OTHER HELPFUL FORECLOSURE RESOURCES

[Foreclosure
And
Landlords](#)

[How to
Avoid
Foreclosure](#)

[A
Homeowners
Guide to
Foreclosure](#)