

# How to Make a Living and Help Homeowners in Foreclosure

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## **RESOURCES/MATERIALS**

### **Pooling and Servicing Agreement search**

Go to the US Securities and Exchange Commission's search website, <http://www.sec.gov/edgar.shtml> for basic information, including a search tutorial.

### **Home Affordable Modification Program (HAMP)**

HAMP overview plus servicer and borrower documents, including the Supplemental Directives, Supplemental Documentation FAQs and the Conversion FAQs.  
<https://www.hmpadmin.com/portal/index.html>

Making Home Affordable Website: Contains a borrower eligibility quiz and borrower FAQs.  
<http://makinghomeaffordable.gov/index.html>

Participating Servicers: A list is available at  
[http://makinghomeaffordable.gov/contact\\_servicer.html](http://makinghomeaffordable.gov/contact_servicer.html)

Fannie Mae/ Freddie Mac Loans: Links for determining whether a loan is owned by Freddie or Fannie are available here: [http://makinghomeaffordable.gov/loan\\_lookup.html](http://makinghomeaffordable.gov/loan_lookup.html)

Freddie Mac, phone: 1-800-FREDDIE, [borrower\\_outreach@freddiemac.com](mailto:borrower_outreach@freddiemac.com)

Government Accountability Office Reports: Available at <http://www.gao.gov>

Congressional Oversight Panel Reports: Available at <http://cop.senate.gov>

SIG TARP Reports: Available at [www.sig tarp.gov/reports](http://www.sig tarp.gov/reports)

## HAMP Class Actions

Federal District Court Litigation by Roddy, Klein, & Ryan, NCLC and Neighborhood Legal Services: Johnson et al. v. Bank of America, Durmic et al. v. Chase, Bosque et al. v. Wells Fargo, Belyea et al. v. Litton, Reyes et al v. IndyMac

To refer a client who received a HAMP Trial Period Plan (TPP) that extended beyond the term of the TPP (regardless of servicer) please fill out an online referral form at:

<https://neighborhoodlegalservices.wufoo.com/forms/request-for-services/>

The information will be securely sent to Attorney Michael Raabe at Neighborhood Legal Services.

## **State Court guidance on unfair/deceptive practices related to mortgages**

See Attorney General's decisions in Fremont (452 Mass. 733) and Option One. Note that these decisions present guidance on what may define an unfair and deceptive loan, and should not be applied as strict factors.

## **Foreclosure Rescue Scams**

See Attorney General's information related to Foreclosure Rescue Scams, and related regulations at 940 CMR 25.00.

## **Other resources**

National Consumer Law Center: extensive consumer law library.

[www.nclc.org](http://www.nclc.org)

Center for Responsible Lending: general consumer information; national litigation updates.

<http://www.responsiblelending.org/>

Neighborworks America: National organization providing resources for foreclosure counseling.

<http://www.nw.org/network/index.asp>