

# Books for Advocates

Home Foreclosures

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## Other Resources for Advocates

### Brochures

- Helping Elderly Homeowners Victimized by Predatory Mortgage Loans
- HOME A LOAN: A Quick Guide on Reverse Mortgages for Senior Advocates
- Dreams Foreclosed: Saving Older Americans from Foreclosure Rescue Scams
- Steps That Advocates Can Take To Help Prevent Foreclosure

### Foreclosure Prevention Counseling Resources

### Glossaries

- HAMP & Loan Modification Glossary
- Mortgage Servicing Terms (helpful in understanding mortgage escrow statements, loan histories, and other client account documents)

### Tools

- FDIC Net Present Value (NPV) Calculator An NPV calculation may assist in evaluating the costs of loan modification compared to foreclosure.

### Links

- Bankruptcy Mortgage Project- a resource for those seeking an alternative to foreclosure through Chapter 13 bankruptcy
- consumerfed.org
- Freddie Mac
- Freddie Mac Single-Family Seller/ Servicer Guide

### HUDCLIPS



Mortgage Crisis in a Nutshell - This one-hour video explains the contributing factors to the foreclosure crisis in easy-to-understand language. Produced by NACA attorneys John Campbell and Erich Veith of the Simon Law Firm in St. Louis, Missouri.

- NCLC Online Bookstore
- responsiblelending.org
- The Fannie Mae Single-Family Servicing Guide
- U.S. Trustee's Office

- VA Home Loan Guaranty Services Servicer Homepage

## **Webinars**

- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages Presentation and Recording by the National Legal Resource Center, February 23, 2011
- HAMP Basics by Diane Thompson (NCLC), December 13, 2010
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation Presentation and Recording by Andrew Pizor (NCLC) March 10, 2010
- Seniors Facing Foreclosure: Challenges and Options (Hosted with legal services in CA) Presentation and Recording by Tara Twomey (NCLC) May 28, 2009
- When is Bankruptcy the Right Option for your Elderly Clients? Presentation