

# Understanding the National Mortgage Settlement

## *A Roadmap for Housing Counselors*

Brought to you by



## Presenters

- **Odette Williamson**  
National Consumer Law Center
- **Bruce Dorpalen**  
National Housing Resource Center

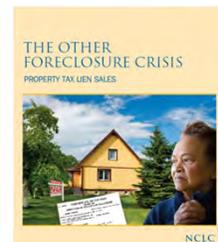
## Presenters

- **Ellen Bardeen**  
Experienced Housing Counseling Manager
- **Joseph Chambers**  
Office of the Connecticut Attorney General
- **Michael Moore**  
Office of the Florida Attorney General

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## National Consumer Law Center

- Advocates on behalf of low-income consumers
- Provide training, legal analysis, case consultation and advocacy on consumer law issues
- In-person and online training to housing counselors and attorneys
- Books and manuals
- Visit our website: [www.nclc.org](http://www.nclc.org)



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## National Housing Resource Center

- **Advocate** for increased and programs for non-profit housing counseling community
- **Mobilize** counseling agencies, networks, and intermediaries on housing issues
- **More than 200+ resources, policy positions, and more** for the housing counseling community: [hsgcenter.com](http://hsgcenter.com)
- **Join our mailing list** by clicking [Join our mailing list](#) or go to: <http://www.hsgcenter.org/learn-more-about-nhrc/>



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## About This Course

- **Two-part series on National Mortgage Settlement**
  - Focus on Settlement's standards for servicing mortgage loans
- **Part one:** [Settlement's servicing standards](#)
- **Part two:** [Settlement and CFPB servicing standards](#)

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## Today's Agenda

- Servicing standards
  - Dual Tracking
- CFPB mortgage rules
- Escalating problem cases using the Checklist
- Whom to call for what



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## Five Servicers Covered by the National Mortgage Settlement



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UNDERSTANDING THE NATIONAL  
MORTGAGE SETTLEMENT:  
A GUIDE FOR HOUSING COUNSELORS



May 2013

NCLC  
NATIONAL  
CONSUMER  
LAW  
CENTER

# The Loan Modification Application

## The Loan Modification Application

- Evaluate a **complete** application for every available loan modification option
- Offer a loan modification if Net Present Value (NPV) positive
- Send a denial letter or offer a trial period plan
- Allow borrower to appeal if modification is denied

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## What is a complete application?



- Many of the Settlement's protections only apply to homeowners who have **submitted completed loan modification applications**
- What is considered **complete** is not outlined under the Settlement

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## What is a complete application?



- **Acknowledge** it received the application within **3 business days**
  - Describe process & deadlines
  - Expiration dates for submitted documents
- **Let borrower know within 5 days** of receiving an application if they determine that anything is missing

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## Tip: Make Sure it's Complete



- **Check servicers' websites** for job aids
- **Keep a record** of what you submit with your application



- Submit documents **electronically**
- **Contact the servicer** after submission to confirm that it is complete



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# Counselor Resources



### Welcome

As part of the nonprofit community, you represent a valuable resource for Chase customers during this time of overwhelming need among homeowners.

You have a commitment to the people in your community—especially those who have experienced significant economic hardship. We share that commitment to help those who are struggling to pay their mortgage.

### Helping customers

- Follow the five simple steps to complete a Homeownership Information Package
- Homeownership Information Package Status Updates
- Hardest Hit Fund

### Support from Chase

- Homeowner Assistance Events
  - Sign up to receive our quarterly Chase eResource newsletter.
  - eResource Archive
  - Contact us with questions or comments at any time.
- Phone: 1-866-345-4676  
Email: chase.nonprofit.events@chase.com

- Offer forms, job aids, training

- [www.chase.com/chf/mortgage/myhomenfp](http://www.chase.com/chf/mortgage/myhomenfp)

- [www.mortgagehelp.citi.com](http://www.mortgagehelp.citi.com)

- Email: [jerry.durham@bankofamerica.com](mailto:jerry.durham@bankofamerica.com)

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# Sample Job Aid



## 4506-T Job Aid

Form 4506-T Request for Transcript of Tax Return		DMD No. 1545-1072
<p><b>Request may be rejected if the form is incomplete or illegible.</b></p> <p><b>Tip:</b> Use Form 4506-T to order a transcript to obtain income information for charges for the product fee below. You may quickly request transcripts by using our automated web help center tool. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-829-1040. If you need a copy of your return, see Form 4506, Request for Copy of Tax Return. There is a fee for get a copy of your return.</p>		
1a. Name shown on tax return. If a joint return, enter the name shown on the return.	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)	
2a. If a joint return, enter spouse's name shown on tax return.	2b. Second social security number or individual taxpayer identification number if joint tax return	
3. Current name, address (including apt., room, or suite no.), city, state and ZIP code (See instructions)		
4. Previous address shown on the last return filed if different from line 3 (See instructions)		
5. If the transcript of tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The fee will be collected over and the third party must sign the tax information.		
<p><b>Caution:</b> If the transcript is being mailed to a third party, ensure that you have filed in the 5 and the 6 before signing. Sign and date the form once you have selected these three, completing these steps once you've selected your agency.</p>		
<p><b>6. Transcript requested:</b> Enter the tax form number here (1040, 1065, 1130, etc.) and check the appropriate box below. Enter only one tax form number per request.</p>		
<p><b>7. Return Transcript:</b> Select transcript type of the tax return of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1041, Form 1120, Form 1120A, Form 1120B, Form 1120C, and Form 1120S. Return transcripts are available for the current year and returns processed during the first 2 processing years. Most requests will be processed within 10 business days.</p>		
<p><b>8. Account Transcript:</b> which contains information on the financial status of the account, such as payments made on the account, penalty</p>		

All spaces with a green check mark are mandatory fields.

- 1a. Borrower's Name
- 1b. Borrower's Social Security Number
- 2a. Co-borrower or Spouse name
- 2b. Co-borrower or Spouse Social Security Number
3. Confirm customer's property address is accurate
4. If the customer filed prior year's tax returns at an address different than the one listed on line 3, that address must be entered on line 4.
5. Home Retention Servicing Address (Typically, this information is already auto populated on the document)
6. 1040
- 6a. must be checked

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# Hope Loan Port

- [www.hopeloanportal.org](http://www.hopeloanportal.org)
- Helps counselors track submitted documents



### Who Uses Hope LoanPort®

Our web-based system is used by more than 3,000 non-profit HUD certified housing counselors at over 750 agencies nationwide. Registered counselors can submit foreclosure alternative applications to approximately 800 registered mortgage company users, providing a transparent, processing platform. The following mortgage servicers are registered with Hope LoanPort® to review case applications:

- » Bank of America
- » Bayview Loan Servicing
- » Carrington Mortgage Services, LLC
- » Chase
- » Citi
- » Homeward Residential
- » Indymac Mortgage Services (Division OneWest Bank)
- » MetLife Home Loans
- » NationStar
- » Ocwen - Formerly Serviced By GMAC
- » Ocwen Loan Servicing
- » PNC
- » Residential Credit Solutions, Inc
- » Resurgent Capital Services LLP
- » Select Portfolio Servicing
- » SunTrust Mortgage, Inc.
- » Vericrest Financial Inc
- » Wells Fargo Home Mortgage

[Find a Free Counselor](#)

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# Hope Loan Port

[training.hopeloanportal.org](http://training.hopeloanportal.org)

### Hope LoanPort Learning Center

Service Training | Counselor Training | MSA Project Training | Release Notes | Contact Us

[Materials](#) | [Training Classes](#) | [Recorded Training](#)

#### Counselor Portal User Manual (DRAFT VERSION)

This link will take you to our updated Counselor Portal User Manual. This manual is currently in draft form and contains information that is more detailed and up-to-date than functionality.

[Counselor Portal User Manual \(DRAFT\)](#)

#### Counselor Portal Quick Start Guide

The new Counselor Portal Quick Start Guide describes general system features and navigation. It can be used as a reference guide for common system functions.

[Quick Start Guide](#)

#### General Counselor Portal Job Aids

The following materials describe basic system tools that are applicable to all users.

[Resetting Your Hope LoanPort password](#)

#### Document Management

This section contains training materials that describe the generation, storage, and use of documents in Hope LoanPort.

[Document Naming Conventions Changes - 02/18/2013 Update](#)  
[The PDF Document Splitter](#)  
[Responding to Servicer Document Feedback](#)  
[Receiving Trial and Final Agreement Documents from Servicer](#)  
[Form 713 Document Updates - 02/18/2013](#)

#### Case Management

This section contains training materials that describe managing cases, i.e. assignment of cases and status management.

[Closing Hope LoanPort Cases](#)  
[Assigning and Reassigning Cases](#)  
[The Status Tab](#)  
[Returning Decision Feedback to a Servicer](#)

#### User Management

This section contains training materials relating to the creation and management of user accounts.

[Creating and Managing User Accounts](#)  
[Creation and Managing User Roles and Privileges](#)

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## Poll Question No. 1



**If a modification is denied**, the borrower has a 30 day appeal period during which time they must:

- A. Submit documents or information to correct errors or misunderstandings
- B. Submit a new application package
- C. Pay the arrearage in full to bring the loan current
- D. Call their servicer and yell at them

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## Poll Question No. 1



**If a modification is denied**, the borrower has a 30 day appeal period during which time they must:

- A. Submit documents or information to correct errors or misunderstandings
- B. Submit a new application package
- C. Pay the arrearage in full to bring the loan current
- D. Call their servicer and yell at them

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## Limits On Dual Tracking

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### What is dual tracking?

- Proceeding with the foreclosure process while evaluating the homeowner for a workout option
- Common servicer practice
- Settlement and CFPB Mortgage Servicing Rules place limits on practice

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## Typical Foreclosure Process



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## Typical Foreclosure Process Judicial



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## Key Time Period: Dual Tracking

60 days  
behind



90 days  
behind



120 days  
behind

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## Limits On Dual Tracking



- **Before servicer refers loan to foreclosure**
  - Receives complete loan package by day 120
  - Review and make decision prior to referral
- **After servicer refers loan to foreclosure**
  - Restrictions on the process of moving toward judgment or sale if borrower submits a complete loan package
  - **Stops the process** while the borrower considers whether to accept or deny the loan modification offer

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## Before the Loan is Referred

- No referral to foreclosure while a **complete** or substantially complete loan modification application is under review
  - Complete application must be received no later than day 120 of delinquency
- **Substantially complete** loan modification application
  - Missing only hardship documentation
  - 130 days

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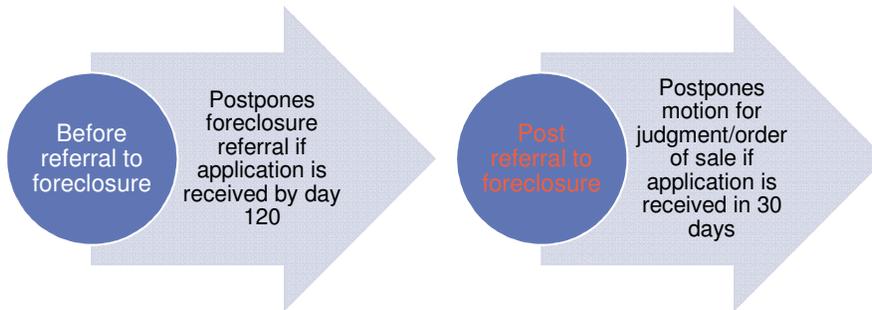
## After the Loan is Referred - The Solicitation Letter



- Sent **within 5 business days** after referral to foreclosure
- Gives borrower **30 days to submit** a complete loan modification application
- Stops the foreclosure process

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## Limits on Dual tracking



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## More than 37 Days Before the Sale



- Receives a **complete loan modification application**
- **Review** the application
- **No foreclosure sale**
  - Process still continues

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## 37 – 15 Days Before the Sale



- Receives a **complete loan modification application**
- **Expedited** review of the application
- **Foreclosure sale not put on hold**
  - Only if homeowner offered loan modification

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## Less than 15 Days Before the Sale



- Receives a **complete loan modification application**
- Does **NOT** have to review the application
- Notify the homeowner as to its decision

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## When is it too late to stop the foreclosure sale?

37+ days prior to sale

- Review application & delay sale

37-15 days prior to sale

- Expedited review of application

Less than 15 days prior to sale

- Optional review of application

Foreclosure sale

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## If the Servicer Makes an Offer of a Loan Modification

- Foreclosure sale or foreclosure **process continues to be put on hold until homeowner:**
  - Declines the offer of a loan modification
  - Deadline to respond has passed
  - Accepts the offer but does not submit first trial payment on time
  - Accepts offer but falls off the plan
- **Process or sale** will be back on

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## Poll Question No. 2



At what point is it **optional** for the servicer to review a new loan modification application?

- At 130 days delinquent
- 37 days before the scheduled sale date
- 15 days before the scheduled sale date

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## Poll Question No. 2



At what point is it **optional** for the servicer to review a new loan modification application?

- At 130 days delinquent
- 37 days before the scheduled sale date
- **15 days before the scheduled sale date**

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# QUESTIONS



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# The CFPB Rules

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## The CFPB Mortgage Servicing Rules

- **Consumer Financial Protection Bureau**
- Created in the aftermath of the **financial crisis**
  - Dodd-Frank Wall Street Reform & Consumer Protection Act of 2010
- Make the markets for consumer financial products and services **work better**
- <http://www.consumerfinance.gov/>

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## The CFPB Mortgage Servicing Rules

- **Applies to nearly all servicers**
  - Small servicers exempt from some rules
- **Effective** January 10, 2014
- **Not as comprehensive** as the Settlement

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## The CFPB Mortgage Servicing Rules

- **Resolving** errors and complaints
- **Responding** to requests for information
- **Billing statements** and crediting of payments
- **Communicating** with homeowners

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## The CFPB Mortgage Servicing Rules

- **Limits** on dual tracking
- **Limits** on force-placed insurance

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## Communication with Homeowners

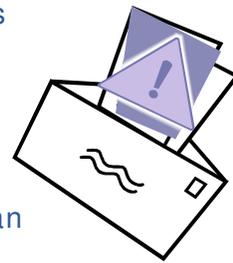


- **Contact** homeowner
- **Assign** a single point of contact
- **Send** a pre-foreclosure notice
- **Respond** to requests for information and/or correct errors

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## Respond to Requests for Information

- **Acknowledge** receipt within 5 business days
- **Respond** within 30 days
- **Request** for the identity of owner of loan
  - Respond within 10 business days
- Date to respond **may be extended**
- **No fee**



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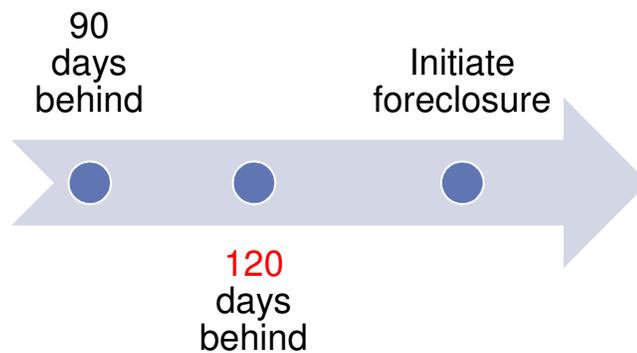
## Respond to Requests for Information



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## CFPB Limits on Dual Track

- No starting the foreclosure process unless homeowner is 120 days behind



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## CFPB Limits on Dual Track



- **Receives complete loan modification application 37 days or more before a foreclosure sale**
- **30 days to evaluate**

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## CFPB Limits on Dual Track



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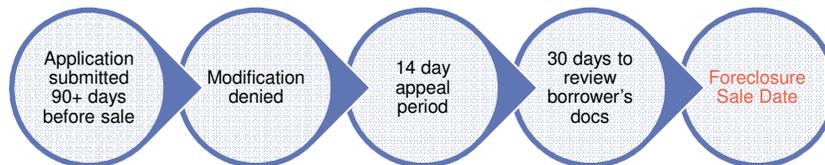
## Appeal Denial of Loan Modification



- Only if application submitted **90 or more days before a sale**
- Homeowner has **14 days to appeal**
- Servicer has **30 days to make a decision**

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## Appeal Denial of Loan Modification



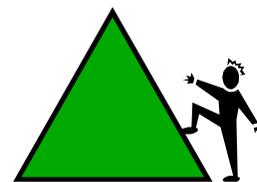
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# Escalating Problem Cases

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## Before You Escalate

- **In-house escalation process**
- **Authorization form**
- **Copy** of denial notice (if applicable)
- **Timeline and notes** on servicing of loan or processing of application



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# Authorization Form

**THIRD PARTY AUTHORIZATION FORM**

**Homeowner Information**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Mortgage Servicer**

Name: \_\_\_\_\_ Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Mortgage Lender**

Name: \_\_\_\_\_ Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Disclaimers:**

The undersigned Borrower and, if applicable, Co-Borrower, is/are currently working with the Housing Counselor named above and hereby authorize the Housing Counselor and its employees to speak with and discuss my mortgage loan on my behalf with the Lender and the Mortgage Loan Servicer named above. As well as with the owner of the mortgage loan (such as Georje Mack and Victor Mack) with the Lender, the Mortgage Loan Servicer and the owner of the mortgage loan collectively referred to as "Mortgagee," and also authorize each of the entities mentioned in this Mortgage Third Party Authorization Form to disclose my mortgage loan to my default with the Housing Counselor and any Authorized Third Party named above. The Housing Counselor and each of the entities mentioned in this Mortgage Third Party Authorization Form will use the above and all information concerning me/for my mortgage including, but not limited to, financial information, without further authorization from me/us.

The Housing Counselor and its employees are authorized to execute this Third Party Authorization to any of the entities mentioned in this Mortgage Third Party Authorization Form.

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# Whom to go to for what

Agency or Organization	How can this agency help?	Contact Information
<b>State Attorneys General</b>	Accept complaints from consumers and some have programs to assist homeowners and counselors to mediate disputes with servicers	The National Association of Attorneys General (NAAG) maintains a website with link to each state attorney generals'. Go to: <a href="http://www.naag.org">www.naag.org</a>
<b>Consumer Financial Protection Bureau</b>	CFPB will accept complaints regarding servicer misconduct	P.O. Box 4503 Iowa City, Iowa 52244 Phone: (855) 411-2372 Go to: <a href="http://www.consumerfinance.gov/complaint">www.consumerfinance.gov/complaint</a>
<b>Office of Mortgage Settlement Oversight</b>	OSMO was created under the terms of the Settlement to monitor servicers' compliance with servicing standards and other terms of the settlement	There is a form on OSMO's website for advocates and professionals to report inappropriate servicer conduct. Go to: <a href="http://www.mortgageoversight.com">www.mortgageoversight.com</a>
<b>HUD</b>	HUD accepts complaints regarding the servicing of FHA-insured loans	Oklahoma City Field Office 301 NW 6 <sup>th</sup> Street, Suite 200 Oklahoma City, OK 73102 Phone: (405) 609-8509

## Whom to go to for what

Agency or Organization	How can this agency help?	Contact Information
<b>HUD Office of Fair Housing and Equal Opportunity (FHEO)</b>	Will process complaints regarding discrimination related to housing	Phone: 1-800-669-9777 Website: <a href="http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination">http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination</a>
<b>Department of Treasury</b>	For HAMP related complaints	HAMP Solution Center Phone: 1-866-939-4469 Fax: 1-240-699-3883 E-mail: <a href="mailto:escalations@hmpadmin.com">escalations@hmpadmin.com</a>
<b>Fannie Mae</b>	Loans owned or guaranteed by Fannie Mae	Phone: 1-800-738-6643 E-mail: <a href="mailto:resource_center@fanniemae.com">resource_center@fanniemae.com</a>
<b>Freddie Mac</b>	For loans owned or guaranteed by Freddie Mac	Phone: 1-800-373-3343 Website: <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>

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## Tips for Counselors: Escalation

- **One bite at apple**
  - Bring up all issues related to the loan account
- **Review notice** of denial
- **Review account** summary
- **Request copy** of fee schedule
- **Use state attorneys general** or others to mediate
- **Use the Checklist**



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# Using the Checklist To Help Homeowners

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## Case Study



Sally Homeowner sent in numerous loan modification packages, starting when she was 60 days behind. While Sally waited for a response, the servicer filed foreclosure.

Sally received her first letter from the foreclosure attorney on January 30<sup>th</sup>, although the letter was dated January 1st. The letter offered the opportunity to apply for a loan modification or other foreclosure prevention alternatives.

Sally requested and submitted the new workout package as recommended. The servicer finally confirmed receipt of the application.

The servicer's attorney quickly filed for judgment and requested a sale date while the application was still under review.

**Which of the following NMS servicing standards were not met?**

- A. Communication with the borrower before referral to foreclosure
- B. Communication with the borrower after referral to foreclosure attorney
- C. Dual track (Foreclosure proceeded while modification was under review)

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## Case Study

Sally Homeowner sent in numerous loan modification packages, starting when she was 60 days behind. While Sally waited for a response, the servicer filed foreclosure.

Sally received her first letter from the foreclosure attorney on January 30<sup>th</sup>, although the letter was dated January 1st. The letter offered the opportunity to apply for a loan modification or other foreclosure prevention alternatives.

***Which of the following NMS servicing standards were not met?***

- A. Communication with the borrower before referral to foreclosure
- B. Poor communication with the borrower after referral to foreclosure attorney. Borrower did not receive a letter or other written communication within five days after referral to foreclosure that he/she is still eligible for alternatives to foreclosure and should contact the Servicer.
- C. Dual track (Foreclosure proceeded while modification was under review)

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## Case Study

The servicer's attorney quickly filed for judgment and requested a sale date while the application was still under review.

***Which of the following NMS servicing standards were not met?***

- A. Communication with the borrower before referral to foreclosure
- B. Communication with the borrower after referral to foreclosure attorney
- C. Dual track (Foreclosure proceeded while modification was under review)

**Foreclosure process moved forward after referral to foreclosure attorney.** Borrower submitted a loan modification application within 30 days after receiving a letter from a foreclosure attorney and the servicer moved forward and sought a foreclosure judgment, court order of sale or foreclosure sale date while the modification was under consideration.

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# NMS Housing Counselor Checklist

- **Streamlined** reporting tool
- **Escalation tool** for resolving client complaints



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# NMS Checklist Homepage

## National Mortgage Settlement Housing Counselor Checklist

### About the National Mortgage Settlement

The attorneys general of 49 states and the District of Columbia, the federal government and five banks and mortgage servicers (Bank of America, Cit, JPMorgan Chase, Wells Fargo and Ally/ GMAC) reached an agreement on February 9, 2012, to provide loan modification and other relief to eligible homeowners, funding for state and federal governments, and new guidelines for the servicing of mortgage loans. These servicing standards require:

- better communication with borrowers;
- a single point of contact;
- adequate staffing levels and training; and
- appropriate standards for executing documents in foreclosure cases.

The standards also place restrictions on proceeding with foreclosure when a loan modification application is pending.

### About this Checklist

This Checklist incorporates some of the servicing standards announced under the National Mortgage Settlement. The Checklist is designed to be used by housing counselors to document and report violations of the servicing standards to appropriate agencies.

The Office of Mortgage Settlement Oversight (OMSO) was created under the terms of the settlement to monitor compliance with the servicing standards and other terms of the settlement. **Information and data submitted through this Checklist will be aggregated and reported to OMSO.** Reporting violations of the servicing standards to OMSO, whether through this Checklist or as an individual complaint, **is essential** to provide the agency with a legal basis to challenge servicers' non-compliance with the terms of the settlement.

After you have completed and submitted this Checklist, you can then submit the information as an individual complaint to the state Attorney General, to the Consumer Financial Protection Bureau, to the Office of Mortgage Settlement Oversight, and to the U.S. Department of Housing and Urban Development.

(\* = Required)

I am (check one category) \*

- a housing counselor
- an attorney
- a homeowner
- other \_\_\_\_\_

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# NMS Loan Checklist

## Loan Checklist:

INSTRUCTION: Please click on one or more of the main categories below which best describes your client's problem. Note that when you click on the category the standard or requirements will be displayed in more detail.

The borrower had the following problem(s) related to the servicing of the loan:

1.  Poor communication with the borrower before referral to foreclosure.
2.  Poor communication with the borrower after referral to foreclosure attorney.
3.  Single Point of Contact (SPOC)
  - No SPOC provided. Servicer did not provide an easily accessible and reliable single point of contact.
  - SPOC failure. The single point of contact failed to:
    - communicate the options available or the actions the borrower must take to be considered for these options.
    - become knowledgeable about the borrower's situation and current status and convey this information to the borrower.
    - assist the borrower in pursuing alternatives to foreclosure after a loan modification denial.
4.  Borrower's payment to mortgage servicer not accepted.
5.  Lost documentation.
  - Servicer lost the borrower's documents.
6.  Did not correct errors.
7.  Dual Track: foreclosure proceeded while modification under review.
8.  Home sold while loan modification or other workout option was pending.
9.  Inadequate loan modification evaluation.
10.  No Modification Offer.
11.  HAMP Permanent Modification
12.  Loan Modification Timeline
13.  Appeal of Loan Modification Denial
14.  Short Sales
15.  Credit Reporting
16.  Military Personnel

# Escalation Tool

## Thank you for completing the National Mortgage Settlement Housing Counselor Checklist

Do NOT close this page if you wish to submit an individual complaint to the state and federal agencies listed below. Once you leave this page, you cannot return. However, you may visit each agency's web site at any time to obtain information and assistance.

**Thank you!** A copy of the completed Checklist that you submitted will be sent to the email address that you provided. If you do not receive the completed Checklist, please check your spam or junk folder.

The information you provided as part of this Checklist will be combined with that provided by other counselors and advocates and sent to the Office of Mortgage Settlement Oversight (OMSO). The OMISO will not intervene and mediate individual complaints regarding servicers but the information will be used to enforce the terms of the Settlement. The OMISO website is <https://www.mortgageoversight.com>

### Filing Complaints

Would you also like to submit this Checklist as an individual complaint to your state Attorney General, the Consumer Financial Protection Bureau, the OMISO, and the U.S. Department of Housing and Urban Development (HUD)? See below for links to complaint forms. To save time, some of the information you submitted on this Checklist will be pre-filled for the agencies which have online complaint forms.

#### Attorney General

[File a Complaint](#)

Agency:  
Address: Hoover State Office Building  
Secondary address 1305 E. Walnut  
City: Des Moines  
State: Iowa  
Zip: 50319  
Phone: 888-777-4590  
Website: <http://www.iowaattorneygeneral.gov/>

[Consumer Financial Protection Bureau](#)

[File a Complaint](#)

# Checklist E-mail Receipt

National Consumer Law Center and the National Housing Resource Center  
1 message  
NCLC <nclc.org.com>  
To: jwise@nclc.org Tue, May 7, 2013 at 12:59 PM

Thank you for completing the Checklist. Here is the information that you submitted.

**Counselor Information:**  
OCCUPATION: housing\_counselor  
NAME: Jane Smith  
PHONE: 5152815487  
EMAIL: jwise@nclc.org  
TITLE:  
ORGANIZATION:

**Borrower Information:**  
NAME OF BORROWER: John Doe  
ADDRESS OF PROPERTY SUBJECT TO FORECLOSURE: 1234 Main St.  
STREET: Anytown  
CITY: IA  
ZIP CODE: 50319  
RACE/ETHNICITY OF BORROWER: Hispanic  
MALE/FEMALE: M  
AGE: 44  
HAS THE BORROWER FILED FOR BANKRUPTCY? no  
IS THE BORROWER A SERVICE MEMBER ON ACTIVE DUTY? no  
LOAN NUMBER: 458712256  
CURRENT SERVICER: Bank of America  
IS THIS A FANNIE MAE OR FREDDIE MAC LOAN? yes

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# QUESTIONS



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# Thank You For Joining Us

Please participate  
in the evaluation survey

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