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June 22, 2009

Dear Rabbi and Communal Leader,

To help deal with these stressful economic times, CHAI: Comprehensive Housing Assistance, Inc. is now offering mortgage counseling and foreclosure prevention services to homeowners who may be at risk of losing their homes. I wanted to introduce myself as the new Foreclosure Prevention Coordinator, who can provide a "mortgage analysis" to individuals to see if they qualify under President Obama's Making Home Affordable modification program or other federal and state programs to avoid foreclosure and possibly reduce their mortgage payments. (See [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) for more information.) Fourteen loan servicers have agreed to participate in the Making Home Affordable Program, which evaluates an individual's mortgage debt to income ratio to determine whether the interest rate can be lowered or the term of the loan extended to help reduce the monthly payment. Assistance and information about this program is a free service offered by the participating lenders. This program is designed to serve individuals who are current on their mortgage, but concerned about continuing to afford their mortgage payments, as well as those individuals already behind with their mortgage payments.

If you know of individuals in the community, who would benefit from this service, please have them call me for a phone screening and to set up an appointment for a mortgage analysis at (410) 466-1990 x 213 or by e-mail at [dsamuel@chaibaltimore.org](mailto:dsamuel@chaibaltimore.org)

To help with the process, we ask that individuals take the following steps prior to their meeting:

A. GATHER THE FOLLOWING DOCUMENTS:

1. Their most recent mortgage statement or payment coupon;
2. Any material received in the mail from the mortgage company or a lawyer;
3. Two months of bank statements;
4. The last two (2) pay stubs (1 month's worth) or social security award letters for all household earners;
5. W2 forms and all tax returns from the previous two (2) years;
6. If receiving assistance from Jewish Community Services (JCS), the filled out budget form provided by JCS and documents demonstrating amount of assistance; and
7. If possible, all closing documents, documents, disclosures from the originating lender or broker received by client prior to or at the closing on the property

B. TAKE ADDITIONAL ACTION:

1. Contact your mortgage company and ask to speak to a representative in the Loss Mitigation Department and ask the representative to send a "loss mitigation workout package" immediately.
2. Keep a communication log of the date and result of every conversation

We look forward to having the opportunity to serve individuals in the community in need of this service. Please communicate to these individuals that although this is a difficult situation to deal with, the faster they act to seek help, the better options they will have for resolving this problem.

Sincerely,

Dodi P. Samuel, Esq  
Foreclosure Prevention Coordinator



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