



**Are you a Bank of America customer  
facing mortgage payment challenges?**

**Get Mortgage Solutions NOW!**

Get immediate answers to your questions.

Meet with a housing counselor *and* a Bank of America representative to confidentially discuss your options.

Learn if you are eligible for a same-day loan modification

**Place: Salem Bible Church**

**Location: 5460 Hillandale Dr.**

**Lithonia, GA 30058**

**May 20th, 1:00pm– 8:00pm**

**May 21st, 9:00am-4:00pm**

**May 22nd, 9:00am-2:00pm**

*Take I-20 to Panola Rd. exit. Make a left, travel for 1 mile, turn right on Hillandale Rd. Church is on left*

**Call today to register  
(404) 607-0800**



Register online: <http://www.homefreeusa.org>

HomeFree-USA is a HUD-approved nonprofit offering homeownership and foreclosure prevention services. The HomeFree-USA network of 50+ faith- and community-based nonprofit partners represents approximately 10,000 homeowners and homebuyers nationwide. In 2008, 14,000 homeowners were assisted with their loan modification needs. Today, HomeFree-USA enjoys a remarkable 0% foreclosure rate among families enlisting in our pre- and post-purchase counseling activities.



Homeownership guidance you  
can trust all the way home

## Want to save your home, be comfortable and live stress free?

Dear Homeowner:

Your lender has mailed this letter on our behalf to protect your privacy and to let you know that help and hope are available. **Today you have options to save your home that weren't available one year ago.** HomeFree-USA, your nonprofit friend, and Bank of America have partnered with the DeKalb County Community Development Department and Salem Bible Church to provide you:

- Home retention options and reasonable answers
- Solutions – relief from phone negotiation
- A quicker process and faster service

**For three days only, HomeFree-USA, Bank of America, DeKalb County and Salem Bible Church are extending you a very special opportunity to schedule a private consultation with a foreclosure prevention specialist. Hurry! Appointment times are limited on the following dates:**

**Llame al  
(866) OWN-  
2DAY para  
asistencia  
en español.**

Please follow these **3 easy steps** to expedite your loan processing:

- 1. Complete the Loan Modification Data Intake Form.**
- 2. Use the Loan Modification Check List to gather all important documents.**
- 3. Call Lashonda Moore at 404.607.0800 to schedule a private appointment.**  
*Submit these documents prior to your appointment to guarantee priority scheduling!*



Don't miss this opportunity to resolve your mortgage situation. Get expert advice and quick answers.

Sincerely,

Simone Griffin  
Executive Director

Atlanta  
85 Peachtree Pl. NW  
Atlanta, GA 30309  
404.607-0800 phone  
404-607-8454 fax  
[www.homefreeusa.org](http://www.homefreeusa.org)

HomeFree-USA is a HUD-approved nonprofit, public benefit, homeownership and foreclosure prevention organization. The HomeFree-USA nationwide network of more than 66 faith- and community-based nonprofit partners represents 10 million homeowners and homebuyers. More than 25,000 homeowners have been helped to prevent foreclosure since 2008. Today, HomeFree-USA enjoys a remarkable 0% foreclosure rate among families that participate in its pre- and post-purchase counseling programs. Learn more, visit [www.HomeFreeUSA.org](http://www.HomeFreeUSA.org).



**Expedite your process...**  
**Gather these important documents today!**  
**Bring to your appointment.**

### **Loan Modification Check List**

Please use this checklist to help you gather these critical documents today.

- Most recent mortgage statement
- Pay stubs for the last two months
- Bank statements for the last two months
- Utility bills
- Last year's tax return
- IRS Form 4506T
- Hardship letter (Please provide answers to these questions):
  - Why are you having trouble paying your mortgage?
  - What are you doing about bringing your mortgage current?
  - What do you want your lender to do?
  - How long have you lived in your home?
  - Do you want to keep your home?

**Llame al  
(866) OWN-  
2DAY para  
asistencia  
en español.**

**Keep these documents in a folder. Remember to bring that folder to your appointment.**

***Don't miss out! Save your home.***

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## NFMC Program Authorization

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

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Sec #: \_\_\_\_\_

Address: \_\_\_\_\_

How long at address? \_\_\_\_\_

Phone day: - \_\_\_\_\_ eve: - \_\_\_\_\_ cell: - \_\_\_\_\_



Co-borrower: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Sec #: \_\_\_\_\_

Address: \_\_\_\_\_

How long at address? \_\_\_\_\_

Phone day: \_\_\_\_\_ eve: \_\_\_\_\_ cell: \_\_\_\_\_

## LENDER/NMFC RELEASE AUTHORIZATION

I/We authorize HomeFree-USA, its staff or representatives, to act on my/our behalf for the purpose of seeking a resolution with regard to the property listed above. I/We authorize our lending institution/mortgage company to fax, mail, or email any items requested by HomeFree-USA in reference to our mortgage delinquency immediately. I/We authorize HomeFree-USA to submit our information to the National Foreclosure Mitigation Counseling Program, which may: open files to be reviewed for program monitoring and compliance purposes; pull our credit record solely for program evaluation purposes a minimum of two times between this day and June 30, 2010; and to conduct follow-up with us related to program evaluation.

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) - (d), I/We hereby authorize any Credit Reporting Agency to disclose any consumer credit information to HomeFree-USA and hereby name HomeFree-USA as the authorized "person of my choosing." Additionally, you may discuss my file with HomeFree-USA personnel (Law No. 1610 (d) 1). I understand that I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. I understand that HomeFree-USA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HomeFree-USA in no way obligates me to choose any of these particular loan products or housing programs. I acknowledge that this document also serves as HomeFree-USA's Privacy Policy.

\_\_\_\_\_  
BORROWER SIGNATURE

\_\_\_\_\_  
CO-BORROWER SIGNATURE

Attention:

From: HomeFree-USA

Counselor Name:

Phone/fax:

loan #

Notes:

2nd loan #



Revised 4/22/2008