



U.S. House of Representatives
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Foreclosure Prevention, Modification Scams, Housing Resources

- Be aware of **modification scam companies** who promise to get you a loan modification for a fee. Only your lender/loan servicer can offer you a loan modification. To report alleged scammers, visit www.PreventLoanScams.org or www.LoanScamAlert.org.
- The **Federal Trade Commission** has many resources on foreclosure, fraud prevention and other consumer issues at <http://www.ftc.gov/bcp/edu/microsites/ncpw/consumer-topics.shtml>
- **Act 48**, Hawaii's new foreclosure law regarding non-judicial foreclosures and the Mortgage Foreclosure Dispute Resolution Program within the State Department of Commerce and Consumer Affairs (DCCA) <http://hawaii.gov/dcca/oah/mfdr/mortgage-foreclosure-dispute-resolution-mfdr.html>
- **Making Home Affordable** program for Fannie Mae and Freddie Mac owned mortgages <http://www.makinghomeaffordable.gov/pages/default.aspx>
- The **National Mortgage Settlement** for mortgages other than Fannie Mae and Freddie Mac loans <http://www.nationalmortgagesettlement.com/>
- Hawaii Attorney General David Louie's highlights of the **Joint State-Federal Mortgage Servicing Case Settlement** http://hawaii.gov/ag/mortgagesettlement/index_html
- The **Office of the Comptroller of the Currency (OCC)** website offers more information on the national mortgage settlement at <http://www.occ.gov/topics/consumer-protection/foreclosure-prevention/correcting-foreclosure-practices.html>
- In April 2011, the OCC, the Federal Reserve, and the Office of Thrift Supervision took action against the 14 large mortgage servicers. If your primary residence was involved in a foreclosure process between January 1, 2009 and December 31, 2010, you may qualify for a free **Independent Foreclosure Review** <https://independentforeclosurereview.com/>
- The Federal Deposit Insurance Corporation has developed a **Foreclosure Prevention Tool Kit** which includes resources on how mortgage modification programs can help and how to handle foreclosure rescue scams <http://www.fdic.gov/consumers/loans/prevention/toolkit.html>

Certified Housing Counselors

There are HUD-approved non-profit housing counselors here in Hawaii who provide FREE foreclosure prevention services. Contact any one of the following HUD-certified, non-profit housing counselors for *free* foreclosure prevention services:

- Legal Aid Society of Hawaii
<http://www.legalaidhawaii.org/>
Intake Hotline: 536-4302
- Hawaii HomeOwnership Center
<http://www.hihomeownership.org/foreclosure.html>
Oahu, Kauai, and Hawaii Island: 523-9500
- Hale Mahaolu Homeownership and Housing Counseling
http://www.halemahaolu.org/site/380/mortgage_delinquency.aspx
Maui, Molokai, and Lanai: 872-4100
- Hawaiian Community Assets
<http://www.hawaiiancommunity.net/index.html>
Oahu, Kauai, and Molokai: 587-7886
Maui and Lanai: 760-510
Hawaii Island: 934-0801