



FREE Homeowners Mortgage Assistance Event

Sponsored by the Office of the Governor,
the Office of the Attorney General
and the Connecticut Department of Banking

Thursday, October 9, 2014

10:00 a.m. to 7:00 p.m.

**Conference Center at CoCo Key
3580 East Main Street, Waterbury, CT**

**Don't miss this opportunity to meet one-on-one
with your mortgage lender or a HUD-approved
housing counselor**

Learn about

Foreclosure Prevention • Loan Modifications • Debt Management
Emergency Mortgage Assistance Program (EMAP)
Federal Assistance Programs • Other Resources

**See Back of Flyer for
a List of Documents You Should Bring**



For questions or to find out if your
mortgage lender is participating, call
860-240-8170 or 1-877-472-8313
or visit
www.ct.gov/dob/homeowner.

What to Bring:

- Most recently filed and signed federal tax return with all schedules, including Schedule E-Supplemental Income and Loss, and attachments including W2s.
- Three most recent statements (all pages) for every bank, investment, and retirement account.
- Most recent statement for every department store/credit card, auto/student loan, and other mortgages/liens.
- A form of state-issued identification, such as a driver's license.
- A recent utility bill with your name and property address to show proof of residency.
- Signed and dated Hardship Letter detailing why it is difficult for you to make your mortgage payments.
- List of all household monthly income and expenses (actual expense monthly statement).
- A copy of your Homeowners Insurance Declaration Page and Real Estate Property Tax Certification (tax bill).
- *For each salaried borrower:* A month's worth of the most recent paystubs (within 30 days of the event).
- *For each self-employed borrower:* Most recent quarterly or year-to-date profit/loss statement stating three months of business bank statements.
- *For each borrower with income such as Social Security, disability or death benefits, pension, adoption assistance, public assistance, food stamps, or unemployment:* Benefits statement or Award Letter from provider, proof that you receive unemployment wages for a minimum of 12 months.
- *For each borrower relying on alimony or child support as qualifying income:* Divorce or other court decree, or separation agreement or other written agreement filed with the court stating amount and period of time it will be received, and three most recent bank statements showing receipt of such payment.
- *For borrowers relying on rental income:* A complete schedule of real estate that you own, including the monthly payment amount for principle and interest, the amount of taxes and insurance/escrowed, and any homeowner association dues, current Lease Agreement(s) in its entirety, signed and dated, and three months of bank statements showing deposit of payment or cancelled checks showing receipt of payment.
- *For borrowers with income from other source(s) that amount to more than 20% of your total yearly income (this could include bonuses, tips or investment income, and letters regarding contribution to mortgage payments):* Copy of documentation describing the nature of the income (employment contract or tip income).
- *For borrowers that belong to a Homeowners Association:* A copy of a current bill or assessment.

*The Request for Modification and Affidavit Form (RMA) which includes an income/expense/asset form, the IRS Forms 4506-T and 4506-EZ, and the Dodd-Frank certification form are available at www.ct.gov/dob/homeowner.

Directions

Conference Center at CoCo Key
3580 East Main Street, Waterbury, CT 06705

From Points West:

Take I-84 East to exit 25A (Austin Road). Take a LEFT off the exit and follow for ¼ mile, turn RIGHT at light onto East Main Street. The Conference Center at CoCo Key will be on the RIGHT.

From Points East:

Take I-84 West to Exit 26 (Cheshire/Prospect). Take a RIGHT off the exit and follow ¾ mile. The Conference Center at CoCo Key will be on the LEFT.

From Points North (Rt. 8):

Take Route 8 South to Exit 31 (I-84 East). Take I-84 East to Exit 25A (Austin Road). Take a LEFT off the exit and follow for ¼ mile, turn RIGHT at light onto East Main Street. The Conference Center at CoCo Key will be on the RIGHT.

From Points North (I-91):

Take I-91 South to Exit 32A/B (I-84 West, Waterbury). Take I-84 West to Exit 26 (Cheshire/Prospect). Take a RIGHT off the exit and follow ¾ mile. The Conference Center at CoCo Key will be on the LEFT.

From Points South (Rt. 8):

Take Route 8 North to Exit 31 (I-84 East) and take I-84 East to Exit 25A (Austin Road). Take a LEFT off the exit and follow for ¼ mile, turn RIGHT at light onto East Main Street. The Conference Center at CoCo Key will be on the RIGHT.

From Points South (I-95):

Take I-95 North to Exit 27A (Rt. 8 North) and follow 30 miles. Take Exit 31 (I-84 East) and take I-84 East to Exit 25A (Austin Road). Take a LEFT off the exit and follow for ¼ mile, turn RIGHT at light onto East Main Street. The Conference Center at CoCo Key will be on the RIGHT.

From Points South (Rt. 15):

Take Route 15 North to Exit 52 (Rt. 8 North) and follow 24 miles. Take Exit 31 (I-84 East) and take I-84 East to Exit 25A (Austin Road). Take a LEFT off the exit and follow for ¼ mile, turn RIGHT at light onto East Main Street. The Conference Center at CoCo Key will be on the RIGHT.

By Bus: CTTRANSIT New Haven runs a bus on the Waterbury - Whitney Avenue - New Haven line which stops near the Conference Center at CoCo Key. Call CTTRANSIT (203-624-0151) for bus information and schedules.