



## PIMA COUNTY COMMUNITY DEVELOPMENT AND NEIGHBORHOOD CONSERVATION DEPARTMENT

Pima County Housing Center (El Banco)

801 W Congress St.

Tucson, Arizona 85745

Phone (520) 624-2947

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FOR IMMEDIATE RELEASE

Dec. 4, 2012

Contact: Betty Villegas  
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### Action required this month to qualify for relief if you were wrongfully harmed by foreclosure

You may be entitled to compensation if you were wrongfully harmed by foreclosure, but you must take action this month.

The **Pima County Housing Center** is working with **Don't Borrow Trouble® Pima County** and HUD-approved housing counseling agencies to help identify borrowers who were financially harmed as a result of servicer errors, misrepresentations, or other deficiencies during the foreclosure process.

The Federal Reserve Board and the Office of the Comptroller of the Currency issued enforcement actions against 14 large mortgage services for deficient servicing and foreclosure practices. A foreclosure review conducted by an independent consultant is required as a result of the enforcement actions.

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**.

The Independent Foreclosure Review will determine whether individual homeowners suffered financial injury and may receive compensation or other remedy due to errors or other problems they encountered while going through the home foreclosure process with their lender.

Remediation for losses (financial loss due to foreclosure) may include:

- Loan modification or other loss-mitigation assistance.
- Correction of credit report or correction of deficiency amount records.
- Lump sum payment of \$500-\$125,000 plus equity.
- Suspension or rescission of foreclosure.

**Requests for review must be postmarked or submitted online by Dec. 31, 2012.**

If you or someone you know may qualify, please contact:

- the Independent Foreclosure Review Hotline at 1-888-952-9105 from 6 a.m. to 8 p.m. (Tucson time) Monday through Friday and from 6 a.m. to 3 p.m. Saturday.
- the Federal Reserve Board at [www.federalreserve.gov/consumerinfo/independent-foreclosure-review.htm](http://www.federalreserve.gov/consumerinfo/independent-foreclosure-review.htm).
- the Office of the Comptroller of the Currency at [www.occ.gov/topics/consumer-protection/foreclosure-prevention/correcting-foreclosure-practices.html](http://www.occ.gov/topics/consumer-protection/foreclosure-prevention/correcting-foreclosure-practices.html).
- the Pima County Housing Center, 801 W. Congress, at (520) 624-2947 from 8 a.m. to 5 p.m. Monday through Friday.
- Don't Borrow Trouble at (520) 792-3087.