



OPEN LETTER TO HARPER WOODS RESIDENTS

PREVENTING FORECLOSURE

May 17, 2016

Dear Resident:

In August every year, Wayne County begins the tax foreclosure process. It has come to our attention that as of the date of this letter 240 properties in the City of Harper Woods are at risk of foreclosure. The City administration would like to inform residents that there are programs that can help you avoid foreclosure available to you.

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA), acting through the Michigan State Housing Development Authority (MSHDA), received federal funds in 2010 from the U.S. Department of the Treasury to help Michigan take a step forward through a comprehensive, statewide strategy that is aimed at helping homeowners prevent foreclosure and stabilize communities.

Through the StepForwardMichigan.org website, homeowners who have experienced a hardship impacting their ability to pay their mortgage, property taxes, or condominium fees can find out more information about the program and print an application for a Hardest Hit Fund loan.

ANNOUNCEMENT - Step Forward Michigan Will Re-Open May 1, 2016

APPLY NOW at www.StepForwardMichigan.org if you are delinquent on your mortgage, property taxes, or condominium fees, and;

1. You own and live in your own home
2. Your lender, county treasurer, or condominium association is a Participating Partner
3. You have less than \$10,000.00 in your bank accounts
4. You have enough income to pay your future housing expense
5. A qualifying event caused the delinquency, such as; Unemployment, Underemployment, Death, Medical Event, Divorce, or Significant Housing Repair Expense

Sincerely,

Randolph Skotarczyk
City Manager



Helping Michigan's Hardest-Hit Homeowners

About The Michigan Hardest Hit Fund Program

Hardest Hit Funds (HHF) are provided by the U.S. Department of the Treasury through the Emergency Economic Stabilization Act of 2008 (EESA) or Troubled Asset Relief Program (TARP) to states that have been particularly hard hit by the economic and housing market downturn that began in 2007. The Hardest Hit Fund loan program was created in 2010 to assist states with their foreclosure prevention and neighborhood stabilization efforts. Michigan has received over \$573 million to operate its Hardest Hit Fund programs.

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) was created by the Michigan State Housing Development Authority (MSHDA) to design and oversee the distribution of the Hardest Hit Funds in Michigan.

Blight Elimination Program

The Hardest Hit Fund Blight Elimination Program was established by the MHA to assist Michigan communities with high vacancy rates address blighted residential properties. By working directly with local leaders to identify and demolish dilapidated abandoned homes, the program helps stabilize property values by establishing more green space or making way for future development. For more information visit www.michigan.gov/mshda

Step Forward Michigan Program

The Step Forward Michigan Program was established by the MHA to work directly with Michigan homeowners to help them stay in their home. The program provides up to a \$30,000 interest free loan to assist with mortgage, property taxes, and/or condominium association fees. Hardest Hit Funds loans are forgivable at 20% each year, as long as the property remains the homeowner's primary residence.

Homeowners can apply online at www.StepForwardMichigan.org or call 866-946-7432.

Step Forward Michigan program staff will evaluate the homeowner's loan application for one of the following programs.

Unemployment Mortgage Subsidy Program

This loan program assists unemployed or underemployed homeowners that meet one of the following initial requirements:

- ✓ Received unemployment benefits from the Michigan's Unemployment Insurance Agency (UIA) in the last 12 months
- ✓ Can document a 20% or greater reduction in gross household income occurred in the last 24 months

The 1st lien mortgage does not have to be delinquent to qualify for assistance. The program may provide a 50% monthly subsidy toward the homeowner's 1st lien mortgage payment (up to \$1,000 per month) for 12 months, if the homeowner has sufficient income to sustain the unsubsidized portion of the monthly mortgage payment. The program may also contribute funds toward the reinstatement of a delinquent 1st lien mortgage, condo association fees, and/or property taxes, if the homeowner can sustain their future monthly payments.

Loan Rescue Program

This loan program assists homeowners delinquent on their mortgage, condo association fees, and/or property taxes who meet the following initial requirements:

- ✓ Had an involuntary qualifying hardship that caused the delinquency
- ✓ Have income necessary to sustain future payments

This program may be used to reinstate the delinquent balance(s) if an eligible hardship caused the delinquency. Examples of qualifying hardships are job loss, medical event, reduction of gross income, death, divorce, or a one-time critical housing repair.

MORE INFORMATION REGARDING OTHER PROGRAM REQUIREMENTS AND FREQUENTLY ASKED QUESTIONS (FAQ) ARE AVAILABLE AT WWW.STEPFORWARDMICHIGAN.ORG

05/01/2016

Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) is acting through the Michigan State Housing Development Authority



Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA)

Step Forward Michigan
PO Box 30632 • Lansing, MI 48909-8132
Phone (866) 946-7432 • Fax (517) 636-6170
www.stepforwardmichigan.org





Helping Michigan's Hardest-Hit Homeowners

DO I QUALIFY FOR THE STEP FORWARD MICHIGAN PROGRAM?

- YES NO I need help with debts owed to my mortgage lender, property taxes owed to my county treasurer, and/or fees due to my condo association
YES NO The mortgage lender, county treasurer, or condo association I owe is listed on Step Forward Michigan's Participating Partners list.
YES NO I have household income to pay our future mortgage payments, property taxes and condo fees. (Including earned wages, business income, benefit income, or other income)
YES NO I have LESS than \$10,000 in my bank accounts. (Not including retirement accounts)
YES NO I occupy the property as my primary residence.
YES NO I have a recorded deed documenting my ownership of the property.
YES NO My property is a single-family or 1-4 unit multi-family structure and is located in Michigan.
YES NO All applicants are willing to participate in the Step Forward Michigan application process. (Including the owner(s), the owner's spouse, and anyone that is obligated for debts secured by the property.)

IF YOU ANSWERED YES TO THE ABOVE QUESTIONS YOU MAY BE ELIGIBLE

FOR A 0% INTEREST FORGIVABLE LOAN OF UP TO \$30,000.00

APPLY NOW AT STEPFORWARDMICHIGAN.ORG

Toll Free at 866-946-7432

MORE INFORMATION REGARDING THE PROGRAM REQUIREMENTS AND FREQUENTLY ASKED QUESTIONS (FAQ) ARE AVAILABLE AT WWW.STEPFORWARDMICHIGAN.ORG

Contact our office if you need assistance with your Step Forward Michigan loan application. We would be happy to schedule a phone appointment to assist you.

"Please contact me to discuss the Step Forward Michigan program."

NAME: _____ E-MAIL: _____
TELEPHONE: _____ ADDRESS: _____

STEP FORWARD MICHIGAN
866-946-7432
stepforward@michigan.gov
Mail Request To
Step Forward Michigan
PO Box 30632
Lansing, MI 48909-8132

PARTICIPATING PARTNERS LIST

1 st Source Bank	ChoiceOne Bank
21 Mortgage Corporation	CitiMortgage, Inc
Adventure Credit Union	Citizens National Bank of Cheboygan
Advia Credit Union	City of Grand Rapids
Affiliated Mortgage Company	Clarkston State Bank
Alden State Bank	ClearSpring Loan Services
Allegan Community Federal Credit Union	CMG Mortgage Inc., dba CMG Financial
Alliance Catholic Credit Union	Colonial Savings, F. A.
Ally Bank	Commercial Bank
Alpena Alcona Area Credit Union	Communicating Arts Credit Union
Amera Mortgage Corporation	Community Choice Credit Union
American Financial Resources, Inc.	Community First Federal Credit Union
America's Servicing Company (ASC), Division of Wells Fargo	Community Mortgage Funding, LLC
Americu Mortgage	Community State Bank
AmeriFirst Financial Corporation	Community West Credit Union
AmeriHome Mortgage Corporation	Consumers Credit Union
AMS Servicing, LLC	County National Bank (Hillsdale County National Bank)
Anheuser-Busch Employees' Credit Union	CP Federal Credit Union
Astera Credit Union	Credit Union One
Awakon Federal Credit Union	Credit Union Plus
Bank of Alpena	CSB Bank
Bank of America	CU Factory Built Lending
Bank of Ann Arbor	Delta County Credit Union
Battle Creek Area Habitat for Humanity	DeTour Drummond Community Credit Union
Bay County Habitat for Humanity	Directions Credit Union
Bay Port State Bank	Ditech Financial, LLC
Baybank	Dollar Bank, FSB
Bayview Loan Servicing, LLC	Dort Federal Credit Union
Besser Credit Union	Dow Chemical Employees' Credit Union
Best Financial Credit Union	Downriver Community Federal Credit Union
BlueOx Credit Union	Dyck O'Neal, Inc.
Branch Banking & Trust	Eastern Michigan Bank
Bridglock Capital dba Peak Loan Servicing	Eaton Federal Savings Bank
Calcite Credit Union	Educational Community Credit Union
Caliber Home Loan	ELGA Credit Union
Carrington Mortgage Services, LLC	EMC Mortgage Corporation
CASE Credit Union\	EverBank & Affiliates (EverHome Mortgage)
Catholic Federal Credit Union	Exchange State Bank
CCO Mortgage, division of RBS, Citizens NA (Charter One Bank)	Family Equity, Inc.
Genlar, FSB	Farmers State Bank of Munith
Central Mortgage Company	Fay Servicing, LLC
Central Savings Bank	FCI Lender Services, Inc.
Central State Bank	Fidelity Bank
Century Bank and Trust	Fifth Third Bank
Champion Mortgage Company	Filer Credit Union
Charlevoix State Bank	Financialedge Community Credit Union
Chelsea State Bank	First American Mortgage Trust
Chemical Bank	First Area Credit Union
Chippewa County Credit Union	First Bank, Upper Michigan

PARTICIPATING PARTNERS LIST

First Community Bank	Huntington National Bank
First Federal Bank of the Midwest	Huron Community Bank
First Federal of Northern Michigan	Independent Bank
First Federal Savings Bank	Integra First Federal Credit Union
First Independence Bank	InTouch Credit Union
First National Bank (Wisconsin)	Isabella Bank
First National Bank & Trust of Iron Mountain	Isabella Community Credit Union
First National Bank of Howell	Jackson County Bank (Wisconsin)
First National Bank of Norway	James B. Nutter & Co
First National Bank of Pennsylvania	JP Morgan Chase Bank, NA
First National Bank of St. Ignace	Journey Federal Credit Union
First State Bank Mortgage Company, LLC	Kellogg Community Federal Credit Union
First State Bank	Kondaur Capital Corporation
FirstMerit Bank N.A.	LAFCU
Affiliate: FirstMerit Mortgage Corporation	Lake Huron Credit Union
Flagstar Bank	Lake Michigan Credit Union
Forest Area Federal Credit Union	Lake Osceola State Bank
Founders Bank & Trust	Lake Trust Credit Union
Frankenmuth Credit Union	Lakeview Loan Servicing, LLC
Freedom Mortgage	Lapeer County Bank and Trust Company
Freestar Financial Credit Union	Leelanau County
Genesee County Habitat for Humanity	LenderLive Network, Inc
Genisys Credit Union	Liberty Bank & Trust
Gerber Federal Credit Union	Liberty Savings Bank
Glass City Federal Credit Union	Limestone Federal Credit Union
Gogebic Range Bank	Live Well Financial, Inc.
Grand Rapids Family Credit Union	LoanCare, a Division of FNF Servicing, Inc.
Great Lakes First Federal Credit Union	M & T Bank
GreenStone Farm Credit Services, FLCA	Macatawa Bank
Guaranty Bank	Macomb County Habitat for Humanity
Guardian Mortgage Company	Macquarie Mortgages USA, Inc
Habitat for Humanity Michigan Fund	Magna Bank
Habitat for Humanity Monroe County	Manistique Federal Credit Union
Habitat for Humanity Oakland County	Marquette County Habitat for Humanity
Habitat for Humanity of Osceola County	Marshall Community Credit Union
Habitat for Humanity of Huron Valley	Mayville State Bank
Harbor Habitat for Humanity, Inc	MB Financial Bank
Hastings City Bank	mBank
Hillsdale County National Bank	Member First Mortgage, LLC
Home Servicing, LLC	Members Credit Union
Homebridge Financial Services, Inc.	Members First Credit Union
Homestead Savings Bank	Mercantile Bank of Michigan
Honor Bank	Metro Community Development
Honor Credit Union	Michigan Community Credit Union
Horizon Bank NA	Michigan Educational Credit Union
HSBC Consumer Lending (USA) Inc	Michigan First Credit Union
Subsidiaries: Household Beneficial Company LLC	Michigan Mutual, Inc.
HSBC Bank USA, N.A.	Michigan One Community Credit Union
HSBC Mortgage Services, Inc.	Michigan Schools and Government Credit Union

PARTICIPATING PARTNERS LIST

Michigan State Housing Development Authority (MSHDA)	Quicken Loans
Michigan State University Federal Credit Union	Range Bank
Michigan Tech Employees Federal Credit Union	Real Time Resolutions, Inc.
Midland Mortgage, Division of Midfirst Bank	Regions Bank dba Regions Mortgage
Midwest Loan Services, Inc	Residential Credit Solutions
MMS Mortgage Services, Ltd	Reverse Mortgage Solutions, Inc.
Monroe Bank & Trust	Rushmore Loan Management Services, LLC
Monroe County Community Credit Union	RoundPoint Mortgage Servicing Corporation
Mortgage Center LC	Sagelink Credit Union
Munising Community Credit Union	Security Credit Union
Muskegon Governmental Employees Federal Credit Union	Select Portfolio Servicing, Inc.
My Postal Credit Union	Selene Finance, LP
Nationstar Mortgage, LLC	Seterus, Inc
Nationwide Advantage Mortgage Co	Shelby State Bank
Neighborhood Mortgage Solutions, LLC	Shore Mortgage
Neighborhoods Inc. of Battle Creek	Siwell Inc, dba Capital Mortgage Services of Texas
New Buffalo Savings Bank	SN Servicing, Corp.
New Penn Financial, LLC dba Shellpoint Mortgage Servicing	Soo Co-op Credit Union
New York Community Bank	Southern Michigan Bank & Trust
Northern Michigan Bank & Trust	Specialized Loan Servicing, LLC
NOIC, Inc.	SSB Bank
Northland Area Federal Credit Union	St. Francis X Federal Credit Union
Northpointe Bank	St. James Mortgage Corporation
North Star Habitat for Humanity	State Bank of Ewen
Northstar Bank	State Bank of Florence
Northwest Consumers Federal Credit Union	State Savings Bank
Oak Mortgage, LLC	Statebridge Company, LLC
Ocwen Loan Servicing, LLC	Stonegate Mortgage
Old Mission Bank	Straits Area Federal Credit Union
Old National Bank	Summit Community Bank
OneWest Bank, N.A.	Sun Federal Credit Union
Our Credit Union	Sun West Mortgage Company, Inc.
Oxford Bank	Sunrise Family Credit Union
PAC Federal Credit Union	SunTrust Mortgage, Inc.
Pacific Union Financial, LLC	Superior National Bank & Trust Company
Parkway Federal Credit Union	Tahquamenon Area Credit Union
Peninsula Federal Credit Union	Talmer Bank & Trust
PennyMac Loan Services, LLC	Talmer West Bank
Peoples Federal Savings Bank	TBA Credit Union
Peoples State Bank of Munising	TCF National Bank
PHH Mortgage Service Center	Teachers Credit Union
Planet Home Lending, LLC	Team One Credit Union
PNC Bank, N.A.	The Dart Bank
PNC Bank - Retail	The First National Bank of Wakefield
Port City Federal Credit Union	The State Savings Bank of Manistique
Portland Federal Credit Union	The West Michigan Savings Bank
PrimeLending, A PlainsCapital Company	Thumb National Bank & Trust Company
Provident Funding	Thunder Bay Area Credit Union
Public Service Credit Union	TLC Community Credit Union

PARTICIPATING PARTNERS LIST

Towne Mortgage Company
Tradewinds Credit Union
Traverse City State Bank
Tri-Cities Credit Union
Tri-County Bank
TruNorth Federal Credit Union
U.P. Catholic Credit Union
U.P. State Credit Union
U.S. Bank N.A.
Ukrainian Future Credit Union
Union Bank Mortgage Company
United Bank Mortgage Corporation
United Bay Community Credit Union
United Federal Credit Union
United Financial Credit Union
United Security Financial Corporation
United Wholesale Mortgage
Unity Credit Union
University of Toledo Federal Credit Union
Upper Peninsula State Bank
Urban Partnership Bank
USDA Rural Development Centralized Servicing Center
USAA Federal Savings Bank
Vibe Credit Union
Village Capital & Investment, LLC
Wachovia, Division of Wells Fargo
Wanigas Credit Union
Wayne Westland Federal Credit Union
Wells Fargo, NA
West Coast Servicing, Inc.
West Michigan Savings Bank
West Shore Bank
Wildfire Credit Union
Wings Financial Credit Union
Wolverine Bank
Zeal Credit Union

PARTICIPATING PARTNERS LIST

CONDOMINIUM HOMEOWNER ASSOCIATIONS

Autumn Ridge Southfield Condominium Association
Bayberry Place Condominium Association
Brookfield Condominium Association
Crestwood Condominium Association
Cumberland Condominium Association
Dearborn Town & Country Condominium Association
Donner Meadows Condominium Association
Dover Manor Condominium Association
Forest Manor Condominium Association
Green Farms Condominium Association
Greenfields No. 3 Homeowners Association
Hamilton Farms Condominium Association
Hubbard Town Houses
Hunters Ridge Condominium Association
Inglewood Condominium Association
Inkster Stratford Place
Lakewood Parkhomes
Lonsdale Condominium Association
Millpointe of Westland Condominium Association
Moon Lake Condominium Association
Mt. Vernon Village Condominium Association
Oakwoode Parkhomes Condominium Association
On the Pond Condominium Association
Outer Drive Terraces Condominium Association
Palos Verde Condominium Association
Parkdale Manor Condominium Association
Parks at Stonegate Condominium Association
Parkwood Village Condominium Owners, Inc.
Potomac Towne V Condominium Association
Providence Towers Association
Quarterdeck Condominiums Association
Richard Rowhouses Condominium Association
River Crossing Condominium Association
Roundtree Oaks Condominium Association
Shiawassee Condominium Association
Shoreline East Condominium Association
Stonegate Pointe Condominium Association
Stone School Townhomes Association
The Lakes of Woodbridge Condominium Association
The Sanctuary at Mallard Pond
The Terraces of Taylor Condominium Association
The Trails of Sierrafield Condominium Association
The Village at Stonegate Pointe Condominium Association
The Vistas Condominium Association
Village of Cornerstone Condominium Association
Walden Hills II Condominium Association

PARTICIPATING PARTNERS LIST

PARTICIPATING COUNTY TREASURERS

Alcona County Treasurer's Office
Alger County Treasurer's Office
Allegan County Treasurer's Office
Alpena County Treasurer's Office
Antrim County Treasurer's Office
Arenac County Treasurer's Office
Baraga County Treasurer's Office
Barry County Treasurer's Office
Bay County Treasurer's Office
Berrien County Treasurer's Office
Benzie County Treasurer's Office
Branch County Treasurer's Office
Calhoun County Treasurer's Office
Cass County Treasurer's Office
Charlevoix County Treasurer's Office
Cheboygan County Treasurer's Office
Chippewa County Treasurer's Office
Clare County Treasurer's Office
Clinton County Treasurer's Office
Crawford County Treasurer's Office
Delta County Treasurer's Office
Dickinson County Treasurer's Office
Eaton County Treasurer's Office
Emmet County Treasurer's Office
Genesee County Treasurer's Office
Gladwin County Treasurer's Office
Gogebic County Treasurer's Office
Grand Traverse County Treasurer's Office
Griiot County Treasurer's Office
Hillsdale County Treasurer's Office
Houghton County Treasurer's Office
Huron County Treasurer's Office
Ingham County Treasurer's Office
Ionia County Treasurer's Office
Iosco County Treasurer's Office
Isabella County Treasurer's Office
Jackson County Treasurer's Office
Kalamazoo County Treasurer's Office
Kalkaska County Treasurer's Office
Kent County Treasurer's Office

Lake County Treasurer's Office
Lapeer County Treasurer's Office
Leelanau County Treasurer's Office
Lenawee County Treasurer's Office
Livingston County Treasurer's Office
Mackinac County Treasurer's Office
Macomb County Treasurer's Office
Manistee County Treasurer's Office
Marquette County Treasurer's Office
Mason County Treasurer's Office
Mecosta County Treasurer's Office
Menominee County Treasurer's Office
Midland County Treasurer's Office
Missaukee County Treasurer's Office
Monroe County Treasurer's Office
Montcalm County Treasurer's Office
Montmorency County Treasurer's Office
Muskegon County Treasurer's Office
Newaygo County Treasurer's Office
Oakland County Treasurer's Office
Oceana County Treasurer's Office
Ogemaw County Treasurer's Office
Ontonagon County Treasurer's Office
Osceola County Treasurer's Office
Oscoda County Treasurer's Office
Otsego County Treasurer's Office
Ottawa County Treasurer's Office
Presque Isle County Treasurer's Office
Roscommon County Treasurer's Office
Saginaw County Treasurer's Office
Saint Clair County Treasurer's Office
Saint Joseph County Treasurer's Office
Sanilac County Treasurer's Office
Schoolcraft County Treasurer's Office
Shiawassee County Treasurer's Office
Tuscola County Treasurer's Office
Van Buren County Treasurer's Office
Washtenaw County Treasurer's Office
Wayne County Treasurer's Office
Wexford County Treasurer's Office