



# FREE Homeowners Mortgage Assistance Event

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

**Friday, May 30, 2014  
10:00 a.m. to 7:00 p.m.**

**Trumbull Marriott  
180 Hawley Lane, Trumbull, 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](http://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](http://www.ct.gov/dob/homeowner).

## Directions

### Trumbull Marriott

180 Hawley Lane, Trumbull, CT 06611

#### **From Merritt Parkway North (toward New Haven):**

Take Exit 51. Turn right off ramp onto Route 108 South (Nichols Ave.). Drive 1/2 mile and turn left onto Hawley Lane. Hotel is 3/10 of a mile on left.

#### **From Merritt Parkway South (toward Bridgeport/New York):**

Take Exit 52. Follow Route 108 signs. Turn left off ramp onto Route 108 South (Nichols Ave.). Drive 3/10 of a mile and turn left onto Hawley Lane. Hotel is 3/10 of a mile on left.

#### **From I-95 North:**

Take Exit 27A (Routes 8 & 25). Follow Route 8 (at fork, stay on Route 8, which is the right side of fork) to Exit 8. Turn left off ramp. Turn right at first stoplight onto Route 108 South (Nichols Ave.). Make quick left at first light onto Hawley Lane. Hotel is 3/10 of a mile on left.

#### **From I-95 South:**

Take Exit 38 (Merritt Parkway). Follow signs to New York (stay in left lane). Take Exit 52 off Route 15 South (Merritt Parkway). Follow signs for Route 108 South. Turn left off ramp. Turn left at second light onto Hawley Lane. Hotel is 3/10 of a mile on left.

#### **From Route 8 South (toward Bridgeport/New York):**

Take Exit 8. Turn right at end of ramp onto Route 108. Drive 3/10 of a mile and turn left onto Hawley Lane. Hotel is 3/10 of a mile on left.

#### **By Bus:**

From Bridgeport, take Bus 9, "Route 9 - Northbound." Exit at stop "100 Hawley Lane." From here, walk a short distance to the Trumbull Marriott or transfer to Bus 16.

From Stratford, take Bus 16, "Route 16 - Northbound". Exit at stop "Hawley Lane at Marriott".

**Contact Greater Bridgeport Transit (203-366-7070) to verify bus schedules.**