

November E-newsletter

Welcome new volunteers!

As of today, we have 398 volunteers signed up statewide, of which, over 60 are active and have served over 200 homeowner clients at risk of foreclosure!

If you haven't had a chance yet to accept a pro bono case, now's the time as the need is getting greater every day. Keep your eyes peeled for pro bono case opportunities from our project paralegal Colleen Mold, at colleenm@nwjustice.org or hflap@nwjustice.org.

You took the online CLE and you're still a little nervous about jumping in? Remember, our legal team and mentors are here to give you support, advice and feedback. Contact our project attorney Lili Sotelo, with any substantive legal questions at (206) 464-1519 ext. 643 or at lilis@nwjustice.org. In addition, once you accept a case, you will be added to our statewide foreclosure prevention list serve where lawyers share best practices and case strategies.

As always, we welcome your questions, comments and feedback! Please contact Aline Carton, project manager at (206) 727-8204 or alinec@wsba.org.

New Volunteer Opportunities:

The Seattle King County Asset Building Collaborative (of which our project is an active member) is sponsoring another round of foreclosure prevention workshops for homeowners. Homeowners have an opportunity to either meet directly with their lender, a housing counselor or an attorney for loan modification/foreclosure prevention assistance. This next day-long event will take place **in Seattle at Cleveland High School on Saturday, December 5**. If you are interested in volunteering for either all or part of the day, please contact Aline at (206) 727-8204 for more info. Please also see attached flyer.

Foreclosure News:

Congressional Oversight Panel Six month Report Oct 09

<http://cop.senate.gov/reports/library/report-100909-cop.cfm>

Foreclosures Force Ex-Homeowners to Turn to Shelters

http://www.nytimes.com/2009/10/19/business/economy/19foreclosed.html?_r=1&hp

Fair Game: If Lenders Say 'The Dog Ate Your Mortgage'

http://www.nytimes.com/2009/10/25/business/economy/25gret.html?_r=2&partner=rss&emc=rss

Part one | Reckless strategies doomed WaMu

http://seattletimes.nwsourc.com/html/businesstechnology/2010131911_wamu25.html#

Part two | WaMu: Hometown bank turned predatory

http://seattletimes.nwsourc.com/html/businesstechnology/2010136506_wamu26.html#

Home Settling: Foreclosure mediation grows, but some wonder if it's the best option

http://www.abajournal.com/magazine/home_settling/

Philadelphia Gives Homeowners a Way to Stay Put

<http://www.nytimes.com/2009/11/18/business/18philly.html?emc=eta1>

U.S. Mortgage Delinquencies Reach a Record High

http://www.nytimes.com/2009/11/20/business/20mortgage.html?_r=1&emc=eta1

Legal Advocacy Resources:

Updated Foreclosure Prevention Legal Advocacy Resources list: Thanks to NJP attorney Rory O'Sullivan, and our very own Colleen Mold, for putting together this really important resource list. Please see the attached MS Word file. Is there something missing on this list? Let us know! With your help, we'd like to keep this as current as possible.

New HAMP Servicer Info on MHA website: The MHA website listing servicers who have signed HAMP agreement now contains mailing addresses for most servicers, as well as an additional phone number
http://makinghomeaffordable.gov/contact_servicer.html

HAMP/Making Home Affordable Litigation: Minnesota Class Action

http://www.hppinc.org/projects/index.php?strWebAction=resource_detail&intResourceID=112

Massachusetts judge reaffirms crucial foreclosure sale ruling

http://www.boston.com/business/ticker/2009/10/judge_reaffirms_2.html?comments=all#addComm

The Bad-Debt Blues: It's crucial to take federal taxes into account when restructuring debt

http://www.abajournal.com/magazine/the_bad-debt_blues/

Why Servicers Foreclose When They Should Modify and Other Puzzles of Servicer Behavior—Servicer compensation and its consequences (a new National Consumer Law Center Report)

http://www.consumerlaw.org/issues/mortgage_servicing/content/Servicer-Report1009.pdf

2010 License Renewal & Reporting Pro Bono Service Hours:

You can now renew your license online at www.mywsba.org. You also have the option of voluntarily reporting your 2009 overall pro bono service hours including pro bono work you've done with our project. We urge you to officially report your overall pro bono hours on your licensing renewal. In addition, please contact Aline at (206) 727-8204 or alinec@wsba.org to report your number of pro bono hours with specific to our project. Keeping track of our pro bono hours helps us measure the success of our project!

The rumors are true! Yes, MCLE credit is available for pro bono service!

You can earn up to four credit hours in a calendar year for providing pro bono services to low income clients through a qualified legal services provider (QLSP). The QLSP for the Home Foreclosure Legal Aid Project is the Northwest Justice Project. To find out how you can apply for MCLE credits under this rule see <http://www.wsba.org/lawyers/licensing/faq-mcle-credits.htm#Probono> and scroll to the Pro Bono Credit bullet under the Attorney MCLE Reporting and Certification Requirements and Information.

Want to get those three credits for the online CLE?

In order to obtain MCLE credit for the three hour online training, our project volunteers should accept a case and/or provide assistance at a housing counseling agency or on site with our legal team. Accepting a case includes but is not limited to the following: providing advice and counsel, brief services, and/or

limited scope representation. To certify that you've completed our online training, go back to your volunteer sign up form at www.mywsba.org.

Housekeeping:

Please Check Your Email Spam Filter!

Please make sure you are receiving email from Lili Sotelo and Colleen Mold, our Home Foreclosure Legal Aid Project legal team; their emails are colleenm@nwjustice.org and lilis@nwjustice.org and hflap@nwjustice.org. Almost all attorneys should have gotten a chance to accept at least one case. Anyone who has not received a request for case acceptance should contact Aline at alinec@wsba.org as soon as possible.

Really Eager to Get a Case?

Have you been really eager to get a case but feel like you haven't been quick enough on the draw when our legal team sends out volunteer opportunities? Have you been unable to handle a matter that's been offered but are still really interested in getting a case? If so, please email hflap@nwjustice.org and also let us know if you'd be willing to take matters in neighboring counties or statewide.

Too Busy Right Now to Take a Case?

If you are not currently able or believe that you will not be able to accept cases through the Home Foreclosure Project for the next six months, please take a moment to let us know so that we can remove you from our volunteer list. Please contact Aline at (206) 727-8204 or alinec@wsba.org to be removed from our volunteer list. You can always rejoin us when your schedule opens up.

Questions, Comments and Feedback: We want to hear from you!

Please contact Aline at alinec@wsba.org or at (206) 727-8204.

Thanks again for doing your part to put an end the foreclosure crisis and helping Washington state homeowners!

Have a safe and happy holiday!