

November 2010 E-newsletter - News and Updates- Home Foreclosure Legal Aid Project

Thank you, everyone, for your interest and your continued efforts in helping Washington homeowners at risk of foreclosure. Please share your successes with us all or send directly to Steve Larsen (stevel@wsba.org).

FORECLOSURES IN THE NEWS

As many of you already know, the foreclosure crisis is far from over. In fact, recent data indicates that the Seattle-Tacoma area showed the largest annual increase in foreclosure activity – an annual increase of 71%. That's one in every 129 households receiving a foreclosure filing.

<http://www.theolympian.com/2010/10/28/1418488/foreclosures-hit-region-hard.html>

WE NEED YOU!!

Our partners at the Northwest Justice Project (NJP) continue to receive cases every week. In fact, the number of cases has grown so much that we are having a difficult time getting all of them placed with attorneys. **We need your help.** Below are some of the cases that are in need of an attorney right now – please email the NJP legal team if you can help at hflap@nwjustice.org.

1. Pierce County: Client in Danger of Losing Home Over Homeowner's Association Debt

Client has default judgment on delinquent homeowner's association fees. The total is inflated due to significant additional attorney's fees added to the sum. She has been offered a payment plan that may not be affordable, and needs assistance in evaluating/negotiating this matter so she doesn't lose her home. Client is Spanish-speaking.

2. Pierce County: Client Recovering from Personal Tragedies, Needs Assistance in Negotiating Forbearance Agreement/Verifying Escrow Activity

Client endured significant personal tragedies recently and is disabled, so he fell behind on his mortgage. He needs assistance in negotiating a forbearance to catch back up. Client has significant equity in his home. Servicer had also force placed insurance, and it is unclear if appropriate refunds have been made, so client also needs assistance to verify the escrow is correct.

3. Clallam County: Servicer Attempting to Accelerate Loan, Even Though All Payments Made

For some reason, the servicer has placed the last 4 payments in an "unapplied account." Client has proof of payments made. Client needs assistance in resolving the situation quickly (servicer indicated they would accelerate on 11/4/10).

4. Whatcom County: Arrearage Snafu Threatens Home

Client has been dealing with servicer for over a year. Servicer provides conflicting arrearage amounts, had demanded and received large lump sums from clients to catch up, yet says they are still behind. Client needs assistance on getting to the bottom of this, determining the true amount of arrearage, and proceeding accordingly. Servicer has threatened to accelerate loan on 11/24/10.

5. King County: And More Arrearage Snafus

Client was in the process of applying for a modification. Servicer has threatened to accelerate the loan on 11/24/10. Servicer continues to provide conflicting amounts of arrearages. Client needs assistance to get to the true amount of arrearage to know how to proceed.

6. Mason County: Client Offered Incorrect Modification Due to Mistake in Paperwork

After months of dealing with the servicer and trying to get a modification, client is finally granted one. One problem: he made an error in the paperwork, misstating his income to be higher than it was. Accordingly, the offered modification payment is too high. He would qualify with the corrected income. Client needs assistance in working with the servicer to correct the situation, and tie the mod payment to the corrected income.

STAFFING UPDATES

As many of you know, Colleen Mold transitioned out of her role as the HFLAP paralegal at NJP last month. Staff attorney **Lisa von Biela** has joined the NJP team and is taking on Colleen's duties but in addition is an amazing additional resource for counsel and advice. Welcome Lisa! Aline Carton, the HFLAP Project Manager, also left WSBA last month. The WSBA is currently recruiting for a Public Service Manager who will take on the HFLAP workload in addition to working on a new WSBA program, the WSBA statewide Moderate Means Program. In the meantime, Steve Larsen, WSBA Deputy Director for External Relations, will be available for questions related to HFLAP. He can be reached at stevel@wsba.org or (206) 727-8240.

TRAINING/CLEs

Free ethics CLE focused on providing pro bono service
http://www.pli.edu/emktg/strongmail/LBNO_11.htm

WSBA's CLE store can provide information about live and audio visual CLEs for those reporting this year
<http://www.mywsba.org/Default.aspx?tabid=143>

WSBA'S NEW MODERATE MEANS PROGRAM

The WSBA is pleased to announce the statewide Moderate Means Program, a partnership between the WSBA, and the law schools of Seattle University, the University of Washington, and Gonzaga University.

The program is a statewide reduced-fee lawyer referral services program designed to help bring greater access to justice for people of moderate means in Washington state — those Washingtonians who are within 200 to 400 percent of the federal poverty level. Client referrals will begin in early 2011.

We anticipate that the sign-up form for interested WSBA members will be available around mid-November — check www.WSBA.org for more information in the coming weeks.

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