

Nevada Attorney General's Home Again Program
3Q FY 2016 Quarterly Report
January 2016 – March 2016



The Home Again program was officially launched in 2013 and provides free access to HUD approved housing counselors, financial guidance assistance, information and direction on accomplishing and maintaining homeownership, and free legal services. The program is a partnership between the Attorney General's Office, Financial Guidance Center (FGC), Nevada Legal Services (NLS), Legal Aid Center of Southern Nevada (LACSN), and Nevada based Housing and Urban Development (HUD) approved agencies, including Financial Guidance Center (FGC), Nevada Legal Services (NLS), Community Services of Nevada, Neighborhood Housing Services, and Chicanos Por La Causa.

Quarterly Highlights

During this quarter, Home Again saw an increase in call volume as a result of the continuous effort to promote Home Again. These efforts consist of ongoing outreach by consortium members, updating the Home Again online calendar with future housing and consumer events, and advertising featuring the Home Again "Mayor" commercial in English and the 'puzzle' commercial in Spanish.

HOME AGAIN CALL CENTER (FGC)

Inquiries Received by Home Again Call Center:

Month	Calls	HARP 2.0	Online inquiries
January	91	4	22
February	141	2	35
March	284	1	77
Total:	516	7	134

HOME AGAIN HUD COUNSELING CONSORTIUM

Services provided by all Home Again counseling agencies this quarter:

The Home Again consortium assisted more than 359 Nevada homeowners in resolving foreclosure issues this quarter. They also obtained down payment assistance for at least 28 families. Approximately 1,167 individuals were assisted with either counseling or classes which covered credit restoration, rental issues, and first time home buyers.

FGC Outreach and Educational Programs:

FGC participated in five community outreach programs this quarter, with approximately 204 attendees. The most successful of these events was the Northern Nevada Housing event for Northern Nevada Realtors at which Attorney General Laxalt spoke. This event had approximately 125 attendees.

Home Again Success Stories:

- Homeowner lost her job at the end of 2014, reducing her income drastically. Homeowner is raising three children on her own and is not receiving child support. Homeowner was able to find employment after CSNV submitted a forbearance plan on behalf of the

homeowner to their lender. Due to the homeowner obtaining employment during the time of the review, the submission turned into a loan modification. The homeowner was approved for a HAMP loan modification. Mortgage payment went from \$794.20 with an interest rate of 3.25% to \$436.20 with an interest rate of 3.25%. Original UPB was \$80,895 and the new UPB is \$65,458.61, with a deferred balance of \$15,437. New front ratio is at 27%. Homeowner will also get the HAMP incentive, which will reduce up to \$1,000 of her principal balance every year for the next five years if payments are made on time and an additional \$5,000 on the sixth year (total possible principal reduction of \$10,000, if payments are made on time for the next six years).

LEGAL AID CENTER OF SOUTHERN NEVADA (LACSN)

Services provided: This quarter, the Self Help Center assisted approximately 14,387 people. During this same period, the foreclosure paralegal has assisted 370 homeowners at the self – help desk and opened 50 new cases. Since the program inception, the foreclosure paralegal has assisted 4,257 homeowners.

Besides the Self Help Center, LACSN provides direct legal assistance and advice. This quarter, 605 people were assisted with direct legal assistance or advice and opened 105 new cases. Of the 218 active cases this quarter, 128 were consumer related cases and 90 were mortgage related. They closed a total of 366 cases this quarter which includes 14 homes being saved and three foreclosures avoided.

LACSN Outreach and Educational Programs:

LACSN participated in 59 outreach/educational events. The most popular of these were the Small Claims class with 148 attendees; the Landlord/tenant “Ask a Lawyer” sessions with 160 attendees; and the Small Claims “Ask a Lawyer” sessions with 72 attendees.

LACSN Success Stories:

In 2010, Mr. Amber had participated in the Foreclosure Mediation Program but was refused a permanent modification from Bank of America. Mr. Amber therefore filed bankruptcy and moved out of his home. Four years later, the home was still in Mr. Amber’s name and had squatters living in it. Mr. Amber evicted the squatters at his own expense and applied for another loan modification. His new loan servicer, Nationstar, denied the request because he was not living in the home. Mr. Amber then moved back into the home and requested another loan modification. Suddenly, Nationstar took notice of the home and began the foreclosure process.

With the help of LACSN, Mr. Amber participated in the Foreclosure Mediation Program again and completed another loan modification request which was granted. Mr. Amber and his family are now back in there home and there is one less neglected, squatter filled home in the community.

NEVADA LEGAL SERVICES (NLS)

Services provided:

NLS has 298 active cases this quarter which includes 116 consumer cases and 160 foreclosure cases.

NLS Outreach and Educational Programs:

NLS participated in 3 outreach events. The most successful of these events was the National Consumer Protection Week Ask A Lawyer event with approximately 390 attendees.

NLS Success Stories:

- NLS successfully negotiated a loan modification for an elderly widow who was trying to obtain a reverse mortgage. It was determined that she did not have enough equity in home to obtain a reasonable reverse mortgage but that she did qualify for a loan modification. NLS assisted the client through the Foreclosure Mediation Program and with the modification application which was approved. The client was overjoyed to be able to stay in her home.

ATTORNEY GENERAL CRIMINAL MORTGAGE FRAUD UNIT:

The Mortgage Fraud Unit received 41 mortgage fraud complaints which resulted in two open investigations for the quarter. They received 76 consumer fraud complaints which resulted in 5 open investigations for the quarter.

There were a total of 2 convictions this quarter with a total of \$148,793.00 ordered in restitution.

Prosecutions/ Convictions

This quarter, the Mortgage Fraud accepted the guilty plea of Paul Narter to one count of a pattern of mortgage lending fraud. Narter operated a purported mortgage refinancing scheme doing business as "National Mortgage Help Center" to dupe consumers. He solicited victims who paid him thousands of dollars in upfront fees to obtain loan modifications on their behalf. Narter entered a guilty plea agreement that requires him to pay back ten victims nearly \$60,000.00.

Home Again Potential Future Event Calendar

June 2016: National Homeownership Month

June 10, 2016 GLVAR Event

September 2016: FGC Housing Fair