



**2009 Guide to Foreclosures and Mortgages, the
Housing and Economic Recovery Act, New Federal
Assistance to Prevent Foreclosure, HUD and FHA
Documents (CD-ROM)**

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This up-to-date and comprehensive electronic book on CD-ROM presents an enormous library of documents and publications on housing, with special coverage of the HOPE for Homeowners program and the Housing and Economic Recovery Act of 2008. The President has signed into law legislation that will allow HUD's Federal Housing Administration (FHA) to continue providing targeted mortgage assistance to homeowners. The Hope for Homeowners program will continue FHA's existing and successful efforts to provide aid to struggling families trapped in mortgages they currently cannot afford. Under the program, certain borrowers facing difficulty with their mortgage will be eligible to refinance into FHA-insured mortgages they can afford. The program will be implemented on October 1, 2008. Homeowners May Already Be Eligible For Assistance - Families should not wait to seek mortgage relief. Right now, homeowners can determine if they are already eligible for mortgage assistance through FHA Secure, FHA's existing refinancing program. Hope for Homeowners maintains FHA's long-standing requirement that new loans be based on a family's long-term ability to repay the mortgage. FHA only allows owner occupants to be eligible for FHA-insured mortgages. Housing and Economic Recovery Act of 2008: Through the Federal Housing Administration (FHA), an estimated 400,000 borrowers in danger of losing their homes will be able to refinance into more affordable government-insured mortgages. The program offers government insurance to lenders who voluntarily reduce mortgages for at-risk homeowners to at least 90% of the property's current value. To be eligible to participate in this program, a borrower must: Have a loan on an owner-occupied principal residence. Investors, speculators, or borrowers who own second homes cannot participate in this program. Have a monthly mortgage payment greater than at least 31 percent of the borrower's total monthly income, as of March 1, 2008. Certify that he or she has not intentionally defaulted on an existing mortgage, and did not obtain the existing loan fraudulently. Not have been convicted of fraud. Homeowners or a servicer of an existing eligible loan need to contact an FHA approved lender. The FHA-approved lender will determine the size of a loan that a borrower can reasonably repay and that meets the requirements of the program. This collection covers every aspect of housing, homeownership, and real estate, with coverage of the Housing and Urban Development (HUD) and many related federal agencies, including the Federal Reserve Board, Federal Trade Commission, the Office of Federal Housing Enterprise Oversight, the Federal Housing Finance Agency, the rescue of Fannie Mae and Freddie Mac, and much more. It contains an updated collection of the finest federal documents and resources on housing and real estate, with next-generation search technology that allows complete indexing and makes all files fully searchable! There is detailed coverage of new efforts by the federal government to provide struggling homeowners with mortgage relief and foreclosure prevention, including the complete text of the Housing and Economic Recovery Act of 2008, and information about the ongoing HOPE for Homeowners program. There is material about housing counseling, avoiding foreclosure rescue scams, and dealing with adjustable rate mortgages (ARMs). The scope of this material is truly incredible, providing federal government answers to virtually every possible question on housing, homes, and real estate issues: Homes, Homebuying, Homeownership, Renting, Home Improvements, Real Estate, Buying, Selling, Consumer Information and Advice, Real Estate Professional Information; Credit, Financing, Mortgages, Reverse Mortgages, Fixed-rate Mortgages, Adjustable-Rate Mortgages, Mortgage Insurance; Loan Applications, Fees, Closing and Closing Costs.

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