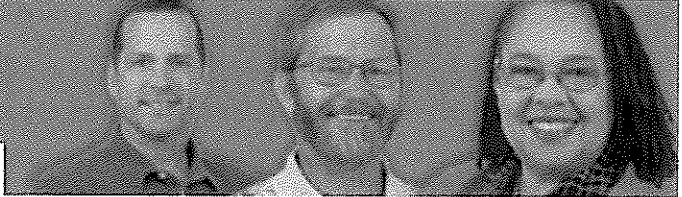


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Foreclosure Intervention Program Helping Homeowners

Thursday, January 29, 2009 Jacksonville, Fla.



Mayor John Peyton; Dawn Lockhart, President of Family Foundations; Jacksonville City Council member Kevin Hyde and members from Jacksonville Area Legal Aid today joined local homeowner, Biji April and her family, to highlight a local Foreclosure Intervention Program that is helping residents facing foreclosure to stay in their homes.

At the event, April discussed how successful completion of the

Foreclosure Intervention Program helped her and prevented her home from being foreclosed.

The Foreclosure Intervention Program is an opportunity for homeowners who, due to unfortunate circumstances, have fallen behind in mortgage payments and are facing foreclosure. Homeowners in need must undergo counseling at Family Foundations where counselors work with local banks, mortgage companies and legal entities to develop alternative solutions for homeowners facing foreclosure.

This counseling ensures that homeowners learn how to prioritize and reduce their expenses and increase their income. Counselors work with lenders to accept payment arrangements or modify the mortgage. The key to success is for homeowners in jeopardy to seek assistance as early as possible so alternative solutions can be arranged.

After working with the lenders, if short term funding assistance is needed, the city has funds available for eligible homeowners who have no other option. After successfully qualifying and completing the program, homeowners may receive up to \$5,000 in mortgage payment assistance.

In April's case, because of an illness and missed work, she fell behind in her mortgage payments and sought assistance through this program. After completing the program, she was able to make up some of her missed mortgage payments while the city provided financial assistance for the balance.

"The value of homeownership is incalculable. Keeping families in their homes is a key way to help give people hope for a brighter future and ensure that our children grow up in a stable environment," said Mayor Peyton. "I applaud Ms. April for her bravery in reaching out for assistance, and I am pleased that the city, Family Foundations and

others were able and willing to provide support to her family."

As of December, more than 350 families have resolved their mortgage issues with assistance from this program and were able to keep their homes. Many of these homeowners were able to find solutions without the utilization of the city's financial support – from adjusting their spending patterns to changing the terms of their mortgage.

"We are absolutely delighted with these results", states Dawn Lockhart, President of Family Foundations. "When families first seek assistance, they are often despondent and overwhelmed. But with the support and assistance of our certified financial counselors, families are likely to find a solution to keep their home."

"The city's program has worked extremely well for a number of our families," said Teresa Campbell, Vice President of Consumer Credit Counseling Services. "We have helped families catch up on past payments or refinance into a fixed rate mortgage."

Funding is still available for families in jeopardy of foreclosures but a homeowner must successfully qualify and complete the program. To sign up for a counseling class, call 630-CITY or contact Family Foundations at 396-4846 or www.familyfoundations.org.

To view more photos of this event, visit the city's photo sharing site.

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