

## Resources for Short Sales, HAFA, Alternatives to Foreclosure

Visit [www.JanOBrien.com](http://www.JanOBrien.com)

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FREE Membership is open to all Real Estate Professionals

Here are links to important downloads, resource sites and articles concerning short sales, HAFA and HAMP, and alternatives to foreclosure.

### View this resource post online:

<http://www.janobrien.com/2010/02/realtor-resources-for-short-sales-hafa-alternatives-to-foreclosure.html>

## HAMP/HAFA

- **Making Home Affordable** <http://www.makinghomeaffordable.gov/>
- **Home Affordable Admin Site for Servicers**  
<https://www.hmpadmin.com/portal/index.html>
- **HAMP Participating Servicers**  
[http://www.makinghomeaffordable.gov/contact\\_servicer.html](http://www.makinghomeaffordable.gov/contact_servicer.html)

### Downloads:

- Making Home Affordable – HAFA page with latest Program Guidelines; Borrowers Documents  
[https://www.hmpadmin.com/portal/programs/foreclosure\\_alternatives.html](https://www.hmpadmin.com/portal/programs/foreclosure_alternatives.html)

### From Realtor.org - Download brochures and info on HAFA

- [http://www.realtor.org/government\\_affairs/short\\_sales\\_hafa](http://www.realtor.org/government_affairs/short_sales_hafa)
- HAFA Info [http://janobrien.typepad.com/files/home-affordable-foreclosure-alternatives-program\\_sd0909.pdf](http://janobrien.typepad.com/files/home-affordable-foreclosure-alternatives-program_sd0909.pdf)Download HAFA+Brochure+Text
- HAFA Brochure  
<http://janobrien.typepad.com/files/hafabrochuretext1.25.10.pdf>Download  
[Government affairs\\_hafa\\_brochure](#)
- HAFA FAQs [Download Government affairs\\_hafa\\_faqs\\_121109](#)

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### Resources for Short Sales

- Realtor.org Short Sales: The Basics - [http://www.realtor.org/realtors/basics\\_short\\_sales](http://www.realtor.org/realtors/basics_short_sales)
- Realtor.org - Short Sales Tools, Tips - [http://www.realtor.org/realtors/short\\_sales\\_tips\\_tools](http://www.realtor.org/realtors/short_sales_tips_tools)
- **GLVAR Short Sale/Foreclosure Resource Guide** <http://www.lasvegasrealtor.com/reo/> GLVAR has compiled a resource guide of informational articles dealing with short sales, foreclosures and REO transactions. Covering tips on the short sale and REO market, representation, taxes, disclosure.
- <http://www.shortsaleprofessionalnetwork.com> - **FREE membership**

### Alternatives to Foreclosure

FTC – Mortgage Real Estate Publications/Downloads

<http://www.ftc.gov/bcp/menus/consumer/credit/mortgage.shtm>

[Download FTCFactsforConsumers](#) Clearly defines all alternatives to foreclosure - from FTC

Hope Now Homeowner Options - <https://www.hopenow.com/homeowner-options.php>

### Avoid Foreclosure – Help

- **RentalForeclosure.com** <http://www.rentalforeclosure.com/> Tenants can find out if a property is in Foreclosure – NOD file
- **Freddie Mac** – Working with Your Lender to Avoid Foreclosure [http://www.freddiemac.com/avoidforeclosure/stop\\_foreclosure.html](http://www.freddiemac.com/avoidforeclosure/stop_foreclosure.html)
- **Hope Now** – <https://www.hopenow.com/> <http://www.housinghelpnow.org/> an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible
- **Housing Help Now**- <http://www.housinghelpnow.org/> National Foundation for Credit Counseling
- **Home Foreclosure and Debt Cancellation – (IRS.gov)** <http://www.irs.gov/newsroom/article/0,,id=174034,00.html>
- **The Mortgage Forgiveness Debt Relief Act of 2007** <http://www.irs.gov/individuals/article/0,,id=179414,00.html>
- **HUD.gov Avoiding Foreclosure page** [http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding\\_foreclosure](http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure)
- **Realty Trac** [www.realtytrac.com](http://www.realtytrac.com) National, state, county foreclosure statistics, trends, resources, information

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### Nevada Foreclosure Help and Resources

- **Nevada Foreclosure Mediation Program** - <http://www.nevadajudiciary.us/index.php/foreclosuremediation> - This program allows homeowners to sit down with mortgage lenders, under the leadership of trained mediators, to discuss alternatives to foreclosure.
- **Nevada Foreclosure Help** <http://foreclosurehelp.nv.gov/> - Useful resources and info from Nevada Department of Business & Industry
- **Nevada Hope at Home** <http://www.nvhopeathome.org/> - collaborative effort between Nevada Public Radio, local nonprofit organizations and local financial institutions to help provide residents in southern Nevada access to reliable, easy-to-find information on the foreclosure crisis in southern Nevada
- **Legal Aid Center of Southern Nevada** <http://www.lacsn.org/go/foreclosures/> - Legal Aid Center of Southern Nevada (LACSN) is a private, non-profit (501 (c) (3)) corporation which is a charitable organization dedicated to providing free community legal services to those in need.
- **HUD Approved Housing Counseling Agencies - Nevada** <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=NV>

### Legal and Tax Ramifications for Sellers

#### IRS.GOV useful links

- **The Mortgage Forgiveness Debt Relief Act of 2007** <http://www.irs.gov/individuals/article/0,,id=179414,00.html>
- **IRS Release of Lien**
- [http://www.taxalmanac.org/index.php/Internal\\_Revenue\\_Code:Sec.6325.Release\\_of\\_lien\\_or\\_discharge\\_of\\_property](http://www.taxalmanac.org/index.php/Internal_Revenue_Code:Sec.6325.Release_of_lien_or_discharge_of_property)
- **IRS Pub 1450 – How to Request Release of Federal Tax Lien** [www.irs.gov/pub/irs-pdf/p1450.pdf](http://www.irs.gov/pub/irs-pdf/p1450.pdf)
- **IRS Pub 783 – Discharge of Lien Request** [www.irs.gov/pub/irs-pdf/p783.pdf](http://www.irs.gov/pub/irs-pdf/p783.pdf)
- **IRS Pub 4681 Canceled Debts – Foreclosures** <http://www.irs.gov/publications/p4681/index.html>
- **IRS Pub 908 – Bankruptcy Tax Guide** <http://www.irs.gov/publications/p908/index.html>

#### State Foreclosure Laws Summary

<http://www.foreclosurelaw.org>

<http://www.realtytrac.com/foreclosure-laws/foreclosure-laws-comparison.asp>

<http://www.all-foreclosure.com/procedures.htm>

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### **The National Consumer Law Center** - <http://www.consumerlaw.org/>

This site has some excellent resources regarding programs for foreclosure mediation by state.

- *State and Local Foreclosure Mediation Programs: Can They Save Homes?, September 2009*  
[http://www.consumerlaw.org/issues/foreclosure\\_mediation/content/ReportS-Sept09.pdf](http://www.consumerlaw.org/issues/foreclosure_mediation/content/ReportS-Sept09.pdf)
- *State and Local Foreclosure Mediation Programs – Updates and Developments – 01/10*  
[http://www.consumerlaw.org/issues/foreclosure\\_mediation/content/ReportS-UpdateJan10.pdf](http://www.consumerlaw.org/issues/foreclosure_mediation/content/ReportS-UpdateJan10.pdf)
- *Summary of Programs by State*  
[http://www.consumerlaw.org/issues/foreclosure\\_mediation/content/SummaryOfPrograms.pdf](http://www.consumerlaw.org/issues/foreclosure_mediation/content/SummaryOfPrograms.pdf)

### **Recommended Blogs to Read/Subscribe to:**

- DailyDose email from <http://www.dsnews.com/>
- Calculated Risk blog - <http://www.calculatedriskblog.com/>
- Housing Wire - <http://www.housingwire.com/>
- Bubble Meter blog - <http://bubblemeter.blogspot.com/>
- Dr. Housing Bubble - <http://www.doctorhousingbubble.com/>
- JanOBrien-Real Estate Coach - <http://www.janobrien.com/>

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