

Ms. Morera's Testimony

Another Happy Home Owner; Another Job Well Done!

Ms. Morera came to us for help in late July of 2014. She had lost her fulltime position with the department of education and was working part time jobs here and there. It was explained to her that in order to receive a modification on her loan, steady income was needed; the same was needed to receive assistance from MAP. Ms. Morera had lost hope in saving her Condo; she was encouraged to start searching for employment.



Ms. Morera, right and her counselor, Kim Ugalde, left.

Ms. Morera began her search for a new position and in late September she was able to obtain a full time position as a house keeper and chef. At this point Chase had begun foreclosure procedures on Ms. Morera. We collected documents and submitted them to Chase for the consideration of a modification. November 2014 approached and Ms. Morera's file remained in Chase underwriting for review. This is when NYS MAP assistance became available and we packaged her documents and submitted them for review in early December 2014. On January 20th, 2015 Ms. Morera was accepted to receive NYS MAP assistance in order to pay her arrears and reinstate her loan. NYS MAP provided her with \$13, 565.20 which will pay for all arrears, attorney fees, bring her mortgage current and allow her to remain in her home.